

OPINION, P2

The muted must unmute themselves

ACROSS THE AISLE, P CHIDAMBARAM



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**FE LINES**

A voice for feminism

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Sportspersons thrive on superstitions that they consider lucky for the game **Page 5**

NEW DELHI

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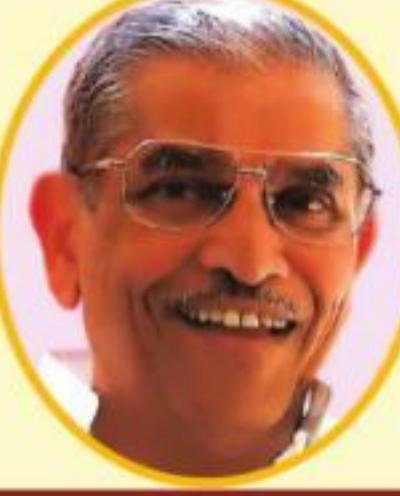
On the birth centenary of visionary Revered Pandurang Shashtri Athavaleji- Rev. Dadaji

Rev. Dadaji carried out various transformative experiments on human being. Outwardly these experiments seem to be social, but they are absolutely and firmly rooted in bhakti - devotion to GOD. The results of these experiments validate Rev. Dadaji's proclamation six decades ago that "Bhakti is a Social Force."

The Experiments

Shrimad Bhagwatgita Pathshala | Tattvyanan Vidyapeeth | Jeevan Pradnya Vidyalay | Rushikrushi Vidyalay | Rushikrushi Vidyalay | Manava Pratishtha Kendra | Amritalayam | Shree Darshanam | Vrukshmandir | Yogeshwar Krishi | Matsyagandha | Gharmandir | Patanjali Chikitsalay | Hiramandir | Parivar Kalaram | Shridhar Vatika | Prarthana Mandir | Sanket | Goras | Ekvira | Subhag (USA) | Aikyotpadan (UK) | Sneh Care | Video Swadhyay Kendra | Bal Sanskar Kendra | Yuva Kendra | Yuvati Kendra | Mahila Kendra | Chintanika Kendra

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Over the past 75 years Swadhyaya Pariwar has spread to all five continents of globe. The countries of its spread include

India | USA | Canada | Australia | New Zealand | Fiji | Trinidad | Surinam | Panama | Kenya | Uganda | Tanzania | South Africa | Mozambique | Botswana | Rwanda | Ghana | Zambia | Bahrain | UAE | Kuwait | Qatar | Saudi Arabia | Oman | UK | Portugal | Sweden | Thailand | Singapore | Hong Kong

That's Why This is Truly Global Family and Global Work Millions of salutation to the visionary

-Global Swadhyay Pariwar

WHAT'S INSIDE



■ SPOTLIGHT, P7

The shape of you

In a world where 'fit' sells more than 'fat', a clutch of individuals and brands are celebrating the plus size, something they hope will inspire people and help them survive a fatphobic society's everlasting obsession with body weight and appearance

■ WORDS WORTH, P4

Scam report

You Just Got Cheated is a revelation on how white collar crimes happen and why



ODD & EVEN

ROHIT PHORE



QuickPicks

HC: Can't wind up Franklin schemes sans investors' nod

THE KARNATAKA HC on Saturday ruled that trustees of Franklin Templeton must take the consent of shareholders by a simple majority for winding up of the six debt funds, reports **FE Bureau**. The court has stayed the operation of this order for six weeks and clarified that no redemptions, borrowings or creating liability in the said schemes can be initiated by the fund house. **PAGE 3**

CUT-THROAT COMPETITION

After customers, now dealers make most of telecom rivalry

KIRAN RATHEE

New Delhi, October 24

THE COMPETITION IN the mobile market is getting cut-throat, with operators now offering higher commissions to dealers who retail recharge vouchers as well as new connections.

The industry practice has been to offer commission of 4%-6% of the recharge amount or new connections sold. This way an average a dealer makes around ₹50-80 per new connections/recharge.

Since subscriber additions and recharges slowed in the past few months and competition in the market also

increased, operators have started giving additional incentives to dealers to onboard customers.

For instance, a dealer in UP

HOT DEALS

- Airtel offers full amount of recharge or new connection on **₹219 plan**
- Dealer also get a VIP number **free of cost** when they complete 10 MNPs
- The VIP numbers can be sold between ₹3,000 and ₹5,000
- Vodafone Idea dealers get refunds equal to two months recharge amount

increased, operators have started giving additional incentives to dealers to onboard customers.

For instance, a dealer in UP

COVID VACCINE

AstraZeneca resumes trial, J&J next week

REUTERS
October 24

ASTRAZENECA HAS resumed the US trial of its experimental Covid-19 vaccine after approval by regulators, and Johnson & Johnson is preparing to resume its trial on Monday or Tuesday, the companies said on Friday.

AstraZeneca, one of the leading vaccine developers, paused its US trial on September 6 after a report of a serious neurological illness, believed to be transverse myelitis, in a participant in the company's UK trial. J&J paused its large, late-stage trial last week after a study participant became ill.

Continued on Page 11



"As this trial resumes, I am hoping the message communicated to the public is that we are following procedures to highest ethical standard and not interfering with the FDA regulatory process," said Matthew Hepburn, head of vaccine development for Operation Warp Speed, a public-private partnership to speed inoculation efforts.

J&J said on Friday that the safety panel, called a Data and Safety Monitoring Board, has recommended that the drugmaker resume trial recruitment after finding no evidence that the vaccine caused the volunteer to fall ill.

Continued on Page 11

Cap on attendees, high cost of hygiene protocols putting pressure on organisers

VENKATA SUSMITA BISWAS
Mumbai, October 24

THE GOVERNMENT'S DECISION to allow social, religious, cultural and community events to take place with a cap of 100 attendees has come as a respite to India's outdoor events and entertainment business.

India's organised events



READY FOR FIREWORKS

Workers making firecrackers at an industrial unit on the outskirts of Ahmedabad as Diwali approaches

EXPRESS PHOTO: NIRMAL HARINDRAN

Some SOPs to organise events

Hold events at 50% of the capacity of designated space

Installation of UV sanitising or disinfecting boxes

Exteriors of cars to be sanitised by spraying for drive in events

Crew to compulsorily wear PPE gear during the event

Source: EEMA

would allow gatherings of about 200 people to take place, but that has not happened.

For now, some organisers are experimenting with offline events and the focus is on making commercial sense of a venture. According to BookMyShow, close to 100 events have gone live offline within a month of unlock guidelines in September.

Roshan Abbas, MD, Geometry Encompass, and president-elect, EEMA, says the initial events will be in the form of creator-led shows by performers, singers and stand-up comedians, or format innovations such as drive-in theatres. "Corporate events are still a trickle and are predominantly digital. We are seeing some

brands doing offline activations or store launches but these are small events," he says.

The events industry fell back on digital events during the lockdown; experts say as the industry rebooted, the focus will be on hybrid events.

Most of the offline shows listed on BookMyShow are stand-up comedy acts. "This genre works effectively within the guidelines issued for a staggered opening by the regulatory authorities, given that both from a production and audience seating point of view, it can adapt very well to new norms," observes Albert Almeida, COO, live entertainment, BookMyShow.

Continued on Page 11

Live events resume, but the spark is missing

Increased, operators have started giving additional incentives to dealers to onboard customers.

Continued on Page 11

and activations industry, which was earlier estimated to touch ₹10,000 crore in FY 21 as per an EY-EEMA (Event and Entertainment Management Association) report, has been among the worst-hit sectors.

Outdoor events began seeing a dip in attendance from March and the industry was forced to stay dormant until September in view of the raging pandemic. The events industry was hoping that the government

and activations industry, which was earlier estimated to touch ₹10,000 crore in FY 21 as per an EY-EEMA (Event and Entertainment Management Association) report, has been among the worst-hit sectors.

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New Delhi

Opinion

SUNDAY, OCTOBER 25, 2020

TO BE POOR in a world that has become enormously prosperous since World War II is a misfortune. To be poor in a poor country is the failure of democracy. To be poor in a poor state of a poor country is the curse of politics.

The average citizen of Bihar has become a victim of misfortune, the failure of democracy and the curse of politics. She has another chance to a better future as the state goes to elections this month. She has choices offered by the NDA (JD(U), BJP and HAM), the Mahagatbandhan [RJD, Congress, CPI, CPI(M) and CPI(ML)], the LJP (Paswan) and another coalition of small parties.

Bihar's poverty

How poor is Bihar? Look at a few metrics. India's net per capita income at current prices was ₹ 1,34,226 in 2019-20, Bihar's was ₹ 46,664 — that is about than one-third of the all-India number — and the lowest among all states. With an average monthly income of ₹ 3,888, the average Bihari does not get enough food or clothing or decent shelter. (Given the extreme inequality in India, a large proportion of Biharis will have an income below the average.)

The farmers' plight is worse. Bihar allocated 3.5% of its expenditure to agriculture against the average of 7.1% for all states, the lowest in the country. 42.5% of farmer households are indebted; that number goes up to 86.7% for marginal farmers. The state's APMC Act has been repealed and Bihar has opted out of the crop insurance scheme (PMFBY).

The unemployment rate since February 2019 (pre-Covid) has been over 10%; among youth it is 55%. Of the employed, 87% do not have regular, salaried jobs. Of the 2 crore households registered under MGNREGA, only 36.5% were given work.

A legacy betrayed

At Independence, the state had a robust administrative structure, upright and progressive leaders and a steel frame of civil servants. The Ganga flows through Bihar making South Bihar one of the most fertile regions of the country. Bihar's signal achievement was early land reforms, abolition of the *zamindari* system, and distribution of land to the landless (rivalled only by Jammu & Kashmir). The missionaries had sowed the seeds of good education. It had, above all, a very hard working and resilient work force. (Even today, the migrant male Bihari worker is the most sought after construction worker and human harvester).

All that has changed dramatically in the last 30 years, 15 of them under Mr Nitish Kumar (with a self-inflicted break of 278 days). At the root of all the ills is abysmal governance. Between 2011-12 and 2018-19, Bihar's GDP grew at an average rate of 6.6% compared to the All India average of 7.73%. Between 2005 and 2019, its public debt increased from ₹ 43,183 crore to ₹ 161,980 crore. According to a CAG report, nearly 85% of new borrowing goes towards payment of interest and principal. With little own resources, little borrowed money and an administrative structure in a shambles, there is low capital expenditure and few new, regular jobs.

The result is growing poverty. According to findings endorsed by the Niti Aayog, the poverty ratio of the state has increased to 55% (2018-19). So, what does the poor Bihari do? He migrates,

ACROSS THE AISLE

P Chidambaram



The muted must unmute themselves



Prime Minister Narendra Modi, Bihar chief minister Nitish Kumar and other NDA leaders during an election campaign rally ahead of Bihar Assembly polls, in Sasaram

often with his family. None would have forgotten the human tragedy of lakhs of workers trekking hundreds of kilometers to return to their home towns/villages in Bihar and Uttar Pradesh (thanks to the sudden total lockdown on March 24, 2020) to escape homelessness and hunger. The anguished cry was "if we have to die, let us die among our kith and kin."

Voting out incompetence

It is pretty clear that the people of Bihar will vote either *for* or *against* Mr Nitish Kumar. Mr Kumar was a product of the JP movement and a socialist to boot. It was believed he was thoroughly secular and would fight the rise of Mr

Narendra Modi. When he first became chief minister, he seemed to have restored law and order and to be genuinely committed to development.

All that changed in July 2017 when he gave up his opposition to Mr Modi, broke the coalition government with RJD, joined hands with BJP and continued as chief minister, this time as the head of a NDA government. Since then, he has identified himself less with the people of Bihar and more with Mr Modi in order to sustain himself in office. That would be pardonable if he had lifted Bihar a few rungs higher on the economic ladder. On the contrary, the state has滑ed.

Mr Kumar cannot boast of even good law and order. The number of cognizable

offences has risen by 157% between 2005 and 2019. On average, 51 crimes against women, 18 crimes against dalits and 4 cases of rape are reported everyday.

Grinding poverty and growing crime have rendered mute the people of Bihar. They must unmute themselves and vote out the incumbent government and give the reins to another party or coalition, with the threat of voting out that government too if it failed to provide decent and competent governance. The threat of 'voting out' is the real power of the electorate. The time to begin is 2020.

PTI



Website: pchidambaram.in
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Twilight zone

MS Dhoni is looking a tad weary in the IPL, losing his finishing mojo. Is it time to rest?

RINGSIDE VIEW

Shamik Chakrabarty

"...IF, WITH THE decay of vitality, weariness increases, the thought of rest will not be unwelcome," that was Bertrand Russell in 'How to Grow Old'.

'A fulfilling life' was the context of the great philosopher's essay. In MS Dhoni's case, whose entire adult life till date has centred around cricket, the game offers the context. Dhoni is 39 years old, retired from international cricket and he is looking a tad weary, as a batsman, in the ongoing Indian Premier League (IPL).

In 11 matches so far, he has scored 180 runs at a strike-rate of 122.44. This is way below his T20 career strike-rate of 135.54. In 190 IPL matches between 2008 and 2019, Dhoni had hit 209 sixes, which means 1.1 sixes per game on an average. Circa 2018 was his brightest season, six-hitting wise – 30 maximums in 16 games. Last year, he had hit 23 sixes in 15 matches. His six-

hitting average this term has dropped 0.63 per game — seven sixes in 11 matches. It ought to be said that an iffy CSK top order has offered very little cushion, but arguably the greatest finisher in the history of white-ball cricket, Dhoni appears to be losing his finishing mojo.

Is it time to rest? The question has to be asked. Dhoni has always called time on his own terms. In December 2014, he hung up his Test boots in the middle of a marquee series in Australia. A little over two years later, he abruptly quit limited-overs captaincy. Finally, on August 15 this year, when he retired from limited-overs internationals, the soundtrack he chose, along with a slideshow of images from his career, was Mukesh's *main pal do pal ka shayar hoon* from the film *Kabhi Kabhi*. It had a philosophical touch. Never did he allow any selection committee to drop him.

The IPL franchise, Chennai Super Kings (CSK), is his sanctum sanctorum. Here he is in complete command with regards to his future as a cricketer. Nobody will ever nudge him into retirement. Ahead of this IPL, when this correspondent had asked CSK boss N Srinivasan about how long he would like to



Chennai Super Kings captain MS Dhoni during the Indian Premier League cricket match at Sharjah Cricket Stadium in Sharjah

see Dhoni continuing, his reply was: "As long as he wants to". An underwhelming

IPL will not change that.

Shall Dhoni stick around or call it quits? Before going into that, we should look into why the CSK captain hasn't been performing well as a batsman in this IPL. Pakistan legend Javed Miandad played six World Cups. The 1996 edi-

tion was his last and the most unrewarding. In five matches, Miandad had scored 54 runs at an average of 27. Four years ago in 1992, he was the mainstay of Pakistan batting in a title-winning campaign. In 1996, when Miandad was 39 years old, he seriously struggled to force the pace. Dhoni is apparently facing the same problem.

His mistimed shot against Rajasthan Royals seamer Kartik Tyagi during the return-leg fixture was a case in point. Tyagi bowled a full-toss to Dhoni. The latter already had played 25 balls and was well set. He attempted a slog but mistimed it and the ball limply went to long-on. Dhoni in his pomp would have sent it 20 rows back over

long-on. Dhoni came into this IPL completely undercooked. The World Cup semifinal against New Zealand at Old Trafford on July 10, 2019 was his last competitive fixture.

And Miandad believes that lack of game time has affected his match fitness. "I have seen Dhoni's batting in this IPL. To me, the problem areas are his timing and reflexes. If a player is not totally match-fit, his timing and reflexes get slower," Miandad told *The Indian Express*.

Dhoni's slide as a batsman has coincided with his team's poor form. In sport, things usually happen in cycles. CSK have been one of the most successful teams in the IPL, winning the title thrice and reaching Playoffs/knockouts seven more times.

But an ageing team, with so many players on the wrong side of 30, looks to be past its sell-by date.

Of course CSK were unlucky to lose Suresh Raina and Harbhajan Singh for different reasons before the start of the tournament. Raina was CSK's most successful batsman and the team naturally failed to replace the irreplaceable.

Then again, CSK must overhaul and after this IPL they are expected to do that.

Another IPL starts in five-six months' time and Dhoni will have to take a call on his future — whether he will be the lead act of the overhaul as a mentor or a player and captain.

MODISPEAK

PM tries to pacify farmers resisting new laws

Says govt taking steps to strengthen agri sector at the inauguration of three projects in Gujarat

PRESS TRUST OF INDIA
Ahmedabad, October 24

PRIME MINISTER NARENDRA MODI on Saturday said his government is taking initiatives to strengthen the agriculture sector in the country so that farmers do not face any trouble.

His statement comes amid opposition to the new farm laws by farmers' groups and political parties.

Modi was speaking after inaugurating three projects in Gujarat — one each related to agriculture, healthcare and tourism development — via video conference from New Delhi. "In order to double the farmers' income and to reduce the production cost and their troubles, we will have to increase our efforts with the changing times," he said.

"Whether granting freedom to farmers to sell their produce anywhere in the country or creating thousands of farmer producer organisations, whether



■ PM Modi launched Gujarat government's Kisan Suryoday Yojana aimed at providing day-time electricity to farmers for irrigation and farming purposes

■ Inaugurated Paediatric Heart Hospital at the U N Mehta Institute of Cardiology and Research Centre in Ahmedabad

■ Unveiled the recently completed ropeway project on Mount Girnar, a major tourist and pilgrim site near Junagadh city in Gujarat

ple ropeway in Asia.

Modi held the opposition responsible for the delay in completion of the Girnar ropeway project. The project was proposed in 1983, and was delayed due to various reasons, most importantly due to environmental concerns, before the UPA government granted it con-

dential approval in 2011.

"Had they not created hurdles in the Girnar ropeway project, it would not have got stalled for so many years. People and tourists should have got its benefit a long back," he said.

"As a nation, we all should think of the loss caused to the people and the country when

Goa gets price monitoring and resource unit

A PRICE MONITORING and resource unit has been set up in Goa under the aegis of the National Pharmaceutical Pricing Authority (NPPA), the government said on Saturday. The price monitoring and resource unit (PMRU) will function at the state-level under the direct supervision of the state drug controller for increasing outreach of the NPPA, the Ministry of Chemicals and Fertilizers said in a statement.

The NPPA, under its Consumer Awareness, Publicity and Price Monitoring (CAPPM) scheme, has already set up PMRUs in 15 states/UTs, it added.

The national pharma pricing regulator plans to set up PMRUs in all the 36 states/UTs in the country. The expenses of PMRUs, both recurring and non-recurring, are borne by the NPPA under the scheme, the statement said.

The PMRUs are expected to strengthen drug security and affordability at regional levels. Their primary function is to assist the NPPA in monitoring prices of drugs, ensuring availability of drugs and raising consumer awareness, it added.

—PTI

such projects (Girnar ropeway) of public importance are stalled for a long time," he said, adding that the new project would facilitate the pilgrims and tourists, and create job opportunities for the locals.

"More people will visit (a place) only when modern facilities are provided to tourists. Tourists want ease of living, ease of travelling," he said. Modi said the world's tallest Statue of Unity attracted more than 45 lakh tourists before the pandemic.

Tourists want ease of living, ease of travelling," he said. Modi said the world's tallest Statue of Unity attracted more than 45 lakh tourists before the pandemic.

"Look at the Statue of Unity dedicated to Sardar Saheb (Valabhji Patel). The world's tallest statue is becoming a huge tourist attraction," he said.

Tata Motors crosses 40-lakh cumulative output milestone

PRESS TRUST OF INDIA
New Delhi, October 24

AUTO MAJOR TATA Motors on Saturday said its passenger vehicle vertical had crossed 40-lakh cumulative production milestone, nearly three decades after it rolled out its first model in the segment — Tata Sierra SUV in 1991.

The company, which over the years has produced models like the Indica, Sierra, Sumo, Safari and the Nano, had achieved the 10-lakh production mark for passenger vehicles in 2005-06 and 30-lakh milestone in 2015.

"This is a very significant milestone for Tata Motors. Very few players in the industry have reached such a milestone. This has been a long journey since we rolled out Tata Sierra in 1991," Taa Motors President Passenger Vehicles Business Unit (PVBU) Shailesh Chandra told PTI.

The company has been focussing not only on the safety aspect of its vehicles but has also been leading the EV space in the country, he said. Its compact SUV Nexon was the first model in India to receive a 5-star rating from Global NCAP. It is also the country's largest EV manufacturer with 67% market share.

With Sierra, the company took its first shot at the SUV segment in the country. The company consolidated it further with Safari. Further in honour of the legacy of Suman Moolgaonkar, Tata Motors introduced the first-ever multi-purpose vehicle in Tata Sumo. With Indica, the company changed the customer perception in terms of how a passenger vehicle is received.

It set up the PVBU vertical in 1998 and the first product to roll out under its aegis was Indica. "It was the first indigenously developed car and since then we have always challenged conventions and have strived to bring in technologies, which are supportive of the cause of the nation, whether it is safety or things related to sustainability," Chandra noted.

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BSE inks MoU with ICCI to support SMEs, start-ups in listing

PRESS TRUST OF INDIA
Mumbai, October 24

STOCK EXCHANGE BSE on Saturday said it has signed an agreement with Inventivepreneur Chamber of Commerce and Industries (ICCI) to support small and medium enterprises (SMEs) and start-ups, and promote their listing on the exchange. Through this association, ICCI will offer assistance in evaluating SMEs and start-ups for listing on BSE SME board, BSE said in a statement. Besides, it will also sensitise the investor network about listed SMEs and start-ups.

The aggregate value of the debt being addressed is pegged at ₹56,300 crore — with over ₹50,000 crore likely to be addressed by March 2021. According to the last update shared in July, the overall debt addressed based on cash balances stood at ₹17,640 crore.

By September, an additional debt of around ₹1,460 crore has been addressed, by way of sale of education business, recovery from non-IL&FS group entities, increase in cash balances and debt repayment in green entities



By September, an additional debt of around ₹1,460 crore has been addressed, by way of sale of education business, recovery from non-IL&FS group entities, increase in cash balances and debt repayment in green entities

to subsequent quarters. As compared to the previous update, the ₹7,300 crore shortfall in target for debt addressed by September is being rolled over for achievement in subsequent quarters, it said.

According to revised estimates, ₹13,200 crore of additional debt is projected to be addressed by December. This includes ₹8,150 crore resolved through the proposed InvIT for which an 'in-principle' approval from Sebi has been received. Further, resolution of ₹4,200 crore being achieved through debt restructuring has moved from September to December. Resolution for ₹10,000 crore, earlier communicated for achievement in this quarter, is being moved to be achieved in subsequent periods.

The number of entities resolved as of September stands at 173 — that is half the original number of 347 entities of the IL&FS Group — company said in a statement.

Elsamex SAan IL&FS Group company with 100 step down subsidiaries, was admitted into insolvency during September quarter, thus contributing to the substantial reduction in the number of entities of the IL&FS Group.

The company said due to Covid-19, there had been some delay in achieving the target for debt, which is being rolled over

HC: Investors' consent must to wind up 6 Franklin Templeton debt funds

FEBUREAU
Mumbai, October 24

THE KARNATAKA HIGH Court on Saturday ruled that trustees of Franklin Templeton must take the consent of unit-holders by a simple majority for winding up of the six debt funds. However, the court has stayed the operation of this order for six weeks and has also clarified that no redemptions, borrowings or creating liability in the said six schemes can be initiated by the fund house.

A division bench of Chief Justice Abhay S Oka and Justice Ashok S Kinagi held, "We hold that, no interference is called for in the decision of the Trustees taken on 23rd April, 2020, of winding of the said six schemes. We hold and declare that the decision of the Trustees to wind up 6 schemes mentioned in paragraph 1 of the judgment, by taking recourse to sub-clause (a) of clause 2 of Regulation 39 of the Mutual Fund Regulations cannot be implemented unless the consent of the Unit Holders is obtained in accordance with sub-clause (c) of clause 15 of Regulation 18 of the Mutual Fund Regulations."

The fund house had wounded up six debt schemes collectively worth ₹25,800 crore on April 23 due to the severe market dislocation and illiquidity caused by the Covid-19 pandemic. Later, investors had approached the Supreme Court, which had transferred

FE BUREAU
Mumbai, October 24

THE NEW BOARD of IL&FS on Saturday clarified that it would address more than 50% of the overall debt of over ₹99,000 crore as of October 2018.

The aggregate value of the debt being addressed is pegged at ₹56,300 crore — with over ₹50,000 crore likely to be addressed by March 2021. According to the last update shared in July, the overall debt addressed based on cash balances stood at ₹17,640 crore.

ICCI will offer industry connections to respective BSE start-ups globally and support entrepreneurship nationwide through knowledge transmission on government announced programs, acceleration fund, international presence and global business relations, it said. To make this a real success, ICCI will conduct various networking activities, awareness camps, interactive sessions and business events.

"As India's leading stock exchange, it's our responsibility to support the government's nation-building exercise," BSE SME and Start-ups Head Ajaykumar Thakur said.

"Through ICCI, we believe more start-ups and SMEs will get adequate exposure on the benefits of listing on an exchange and will be able to comprehend the functioning of the capital market in a better way," Thakur added.



the petitions before the HCs of Delhi, Madras and Gujarat to the Karnataka High Court.

Spokesperson of Franklin Templeton MF said, "The Hon'ble Karnataka High Court has upheld the authority and decision taken by the trustees to wind up the schemes under regulation 39(2)(a). As per the judgment, for operationalising such a decision, approval of the unit-holders will be required under regulation 18(1)(c)."

The Karnataka High Court has also stated that the Securities and Exchange Board of India (Sebi) ought to have played a more proactive role and has failed to perform its duties. The court had also given Sebi six weeks to make a decision on the forensic audit report.

"We are considering the order and will take appropriate steps in consultation with our legal experts in the best interest of the unit-holders. Our focus remains on maximising value for unit-holders in these schemes and returning monies as soon as possible," added the Franklin Templeton spokesperson.

Regulation 18."

The court order also said, "hence, we restrain the Trustees from taking any further steps on the basis of the impugned notices dated 23rd April 2020, and 28th May 2020, with the consent of the unit-holders by a simple majority till the decision of winding up is obtained by the Trustees in accordance with sub-clause (c) of clause 15 of Regulation 18 of the Mutual Fund Regulations."

The fund house had

wounded up six debt schemes collectively worth ₹25,800 crore on April 23 due to the severe market dislocation and illiquidity caused by the Covid-19 pandemic. Later, investors had approached the Supreme Court, which had transferred

SALE OF IMMOVABLE PROPERTY MORTGAGED TO BANK AUCTION under Rule 8(6) of the Security Interest (Enforcement) Rules, 2002									
S. N	Name of the Brach & Name & Address of Borrowers/ Mortgagors/ Guarantors	Description of the Immovable Properties	Outstanding Amount	Reserve Price EMD	Date and Time of e-Auction	A/c, IFSC Code for Bid Submission & Name of the A/c	Date and Time of Inspection & Contact No.		
								Bid Increase Amount	Rs.4,20,895/- (Rupees Fifty Lakh Fifty Five Thousand Eight Hundred Fifty One Only)
1.	Indian Overseas Bank, Rudrapur (1591)	Equitable Mortgage of Property situated at Khasra No.217 min (Pvt plot No.56 & 55) measuring area 138.01 sq. metre, situated at village-shimla Bahadur, Transit Camp, Rudrapur, U.S. Nagar Uttarakhand-263153	Rs. 50,55,851/- (Rupees Fifty Lakh Fifty Five Thousand Eight Hundred Fifty One Only)	Rs.42,40,895/-	26.11.2020 between 11:00 A.M. to 04:00 P.M.	A/C No. 159102000009999	Indian Overseas Bank, Rudrapur SGAD Complex, Nainital Road Rudrapur, U.S Nagar Uttarakhand. Contact No. 90238225 during office hours till 25.11.2020		
2.	Mortgagor/guarantor & Address: - Mr. Vivek Kumar S/o Ashok Kumar S/o Mewa Ram R/o H.No. 45 Village-Shimla Bahadur, Transit Camp, Rudrapur, U.S. Nagar Uttarakhand-263153	Boundaries of property: - East - Garden, West - Rasta, North - Pvt plot No. 57, South - Pvt plot No. 58	Rs.4,25,000/-			IFSC: IOBA0001591	IOB Bid Account : Rudrapur Branch		
3.			Rs.10,000/-						
4.	Indian Overseas Bank, Ramnagar (2216)	Equitable Mortgage of land measuring area 0.221 hectares or 2210 square metre on Khata no. 27, Khasra no. 36. Min. at Village - Bhagubangan, Tehsil - Ramnagar, Dist - Nainital, Uttarakhand-244715.	Rs.14,84,949/- (Rupees Fourteen Lakh Eighty Four Thousand Nine Hundred Forty Nine Only) as on 30.09.2020 + further interest & cost	Rs.60,90,186/-	26.11.2020 between 11:00 A.M. to 04:00 P.M.	A/C No. 22160200002000	Indian Overseas Bank, Indian Overseas Bank, Ramnagar (2216) Dangal Tower, Near MPIC Field Ramnagar, Uttarakhand - 244715, Contact No. 965420535 during office hours till 25.11.2020		
5.	Mr. Balkrishna S/o Mr. Peer Ram urfPrem Ram , Village - Bhagubangan, Tehsil - Ramnagar, District - Nainital, Uttarakhand-244715.	Boundaries of property:- East -Property of Dayakrishan, West - 25' Wide Road, North - Garden of Dayakrishan, South - House of Devki Devi.	Rs.6,10,000/-			IFSC: IOBA0002216	IOB Bid Account : Ramnagar Branch		
6.	INDIAN OVERSEAS BANK, Branch: Kashipur (2217)	A Residential plot of measuring Toward East 85ft, West 85ft, North 48ft, linch, South 48ft, linch, Total 3080 Sq. ft or 37.18 Sq.mts Or 0.0380 Hectare, under Khasra No.108 Of Khata No 00213 Situated in Vill. Sarvarkhera, Kashipur, U. S. Nagar, Uttarakhand 244713. Property Owned By Mr.Manpreet Singh S/O Sri Gurdeep Singh.	Rs.12,41,455/- (Rupees Twelve Lakh Forty One Thousand Four Hundred Fifty Five Only) as on 20.10.2020 + further interest & cost	Rs. 21,61,345/-	26.11.2020 between 11:00 A.M. to 04:00 P.M.	A/C No. 22170200002000	Indian Overseas Bank, Chamunda Complex, Ramnagar Road, Kashipur U.S Nagar Uttarakhand - 244713 Contact No. 9654389470 during office hours till 25.11.2020		
7.	2. Guarantor Name & Address Mr. Rajiv Kaur W/o Gurdeep Singh, Village Sarvarkhera, Kashipur, U.S. Nagar, Uttarakhand 244713.	Boundaries of Property-: East : Land of Donor (Mr. Gurdeep Singh), West : Land by Donor, North : Land of other person, South : Land of seller.	Rs.2,17,000/-			IFSC: IOBA0002217	IOB Bid Account : Kashipur Branch		
8.	INDIAN OVERSEAS BANK, Branch: Kashipur (2217)	Two Storey Residential Building on land bearing Khasra no. 201A min. situated in Village							

Words Worth

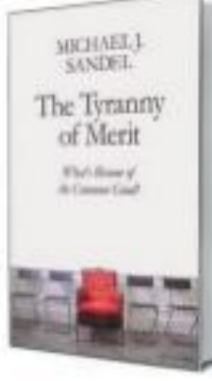
SUNDAY, OCTOBER 25, 2020

ON THE SHELF



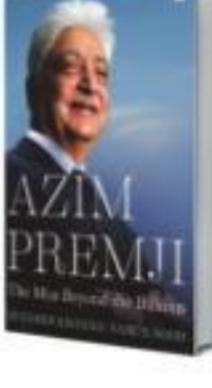
SPITE
Simon McCarthy-Jones
HarperCollins
Pp256, ₹399

Spite can drive us forward, and Simon McCarthy-Jones provides a fresh perspective in his new book on the word by showing the evolutionary benefits of spite as a social leveller, an enabler of defiance, a wellspring of freedom and a vital weapon in our everyday armoury.



THE TYRANNY OF MERIT
Michael J Sandel
Penguin
Random House
Pp288, ₹799

These are dangerous times for democracy. We live in an age of winners and losers, where the odds are stacked in favour of the already fortunate. Sandel highlights the hubris a meritocracy generates among the winners and the harsh judgement it imposes on those left behind.



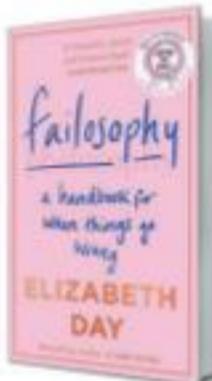
AZIM PREMJI
Sundeep Khanna and Varun Sood
HarperCollins
Pp248, ₹699

For over five decades, Azim Hasham Premji has been one of the trailblazers of India Inc. Based on interviews family friends, associates, etc, this book peels the layers off Premji's life while chronicling his professional and charitable work in the context of his many strengths and shortcomings.



THE LEARNING FACTORY
Arun Maira
Penguin
Random House
Pp272, ₹499

In *The Learning Factory*, Arun Maira narrates people-centric episodes that bring alive the values of the Tata Group, standards that combine the high-velocity practices, as well as the old-fashioned principles that make the Tata Group the giant it is today.



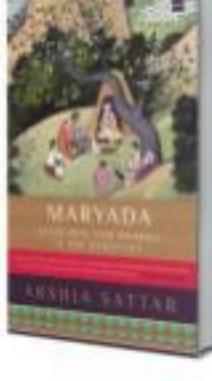
FAILOSOPHY
Elizabeth Day
HarperCollins
Pp160, ₹499

In *Failosophy*, Elizabeth Day brings together all the lessons she has learned, from conversations with the guests on her award-winning *How to Fail* podcast, from stories shared with her by readers and listeners, and from her own life, and distills them into seven principles of failure.



WOMEN, DREAMING
Salma; translated by Meena Kandasamy
Penguin
Random House
Pp384, ₹499

In a tiny Muslim village in Tamil Nadu, the lives of some women are sustained by the faith they have in themselves, in each other, and the everyday compromises they make. *Women, Dreaming* is a beautiful novel by writer and activist Salma, translated from the Tamil by Meena Kandasamy.



MARYADA
Arshia Sattar
HarperCollins
Pp224, ₹499

In her thought-provoking new book, Arshia Sattar writes with compassion, tenderness and understanding about dharma as a multiplicity of appropriate choices, showing us that when we choose one way of being and doing over another, we will be as often wrong as we are right.

All books available as e-books



A file photo of protesters carrying effigies of Nirav Modi, Lalit Modi and Vijay Mallya in Kolkata

EXPRESS PHOTO

SUMIT JHA

WHITE COLLAR CRIMES evoke shock and awe among the public but are often perceived as a lot less severe than even garden-variety violent crimes, perhaps because the perpetrators are often the educated and elite of the society. This is despite their impact having devastating effects and affecting a large part of society, economy and institutions. Sibichen K Mathew, employed as a taxman in the central government, examines aspects of such crimes in his book, *You Just Got Cheated*.

The lenient public perception is often the reason why these criminals are not brought to book as swiftly as the magnitude of crime would dictate. Mathew notes that not only the scholars, policy-makers and enforcement agencies but also the general public viewed white collar criminals leniently and 'respectfully' by classifying and sympathising with them as first-time offenders, accidental offenders or as victims of circumstances.

"Such soft approach to WCC as compared to street crimes or other violent crimes is evident not only in various regulations related to WCC but also in the efficiency and seriousness of investigation agencies and in the pace of trial in courts," he writes.

A reader would have heard of most of the domestic or even international cases Mathew brings up but the modus operandi of each one along with other

SIBICHEN K. MATHEW

Scam report

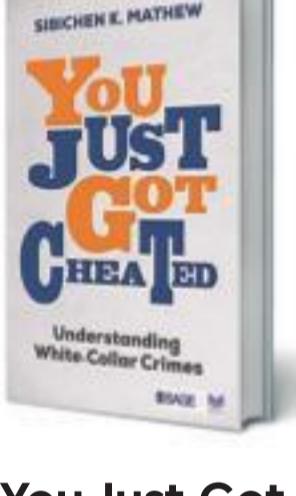
A revelation on how white collar crimes happen and why

associated facts makes the book a veritable compendium on the topic. Put together, these crimes would also evoke a sense of paranoia in the reader, a fear that a scam is lurking in every corner.

In this increasingly connected and digitised world, white collar crimes are waiting to happen and claim victims. These crimes encompass the entire spectrum of our lives, including investment frauds, corporate crimes, environmental crimes, occupational deviances, power abuses, health frauds, consumer abuses, crime in education, crime in the name of religion and cybercrimes.

Some of the familiar scams in India that readers would identify as they are currently being investigated by enforcement agencies include chit fund scams like Rose Valley, bank frauds perpetrated by Mehul Choksy, Nirav Modi and Vijay Mallya, recruitment scam Vyapam in Madhya Pradesh and even the decades-old Bhopal gas tragedy.

"Although the coverage is extensive, it cannot be said to be exhaustive as there may be several other specific sectors



**You Just Got Cheated:
Understanding
White-Collar Crimes**

Sibichen K Mathew
Sage Publications
Pp 400, ₹595

which may not come under these broad categories, but which obviously fulfil the criteria to label them as WCC. For example, there are many instances of frauds in the area of sports and entertainment, in non-profit sector, etc," Mathew writes after having spent the better part of the book detailing such crimes.

As rich in details as the book is, it makes for cumbersome reading. Halfway through, the reader would want to know about what makes criminals out of the very people considered as ideal members of the society, till the scam comes to light. A reader would also wonder if there was any way to preempt these crimes given the collusion of high and mighty through bribery or whether the general public has no recourse but to lose their life's savings, or even worse.

These answers come in the last three chapters of the book. So, why do the victims of these crimes find it hard to get justice? "Take for example, a chit fund scam or a Ponzi scheme. There would be thousands of victims spread out in various geographic locations and the

affected persons will not be knowing each other. Even when some of the victims join together or an NGO takes initiative to assist them in fighting for the relief and redressal, such initiative fails in gathering all the victims under the same umbrella," Mathew concludes.

As for the motivation of the perpetrators, Mathew cites various research on the subject to conclude that while in some cases money could be a motivation, it is often the hubris that comes with power and opportunity at disposal that leads to otherwise materially prosperous individuals to resort to cheating.

A case in point is Rajat Gupta, who was already extremely financially affluent but played a crucial role in aiding Rajaratnam in insider trading. "In a study conducted on insider trading, the scholars concluded that money or benefit is not the sole motive in WCCs. They underscored the relevance of psychological motives (like hubris) or sociological motives (like organizational culture of such actions)," the book says.

There is no clear-cut answer to preventing such crimes but society can start by not treating such criminals with the sympathy it tends to provide. Among other measures, the regulatory bodies and enforcement agencies would also have to reorient their attitudes and policies. Lastly, global multilateral bodies can also formulate more comprehensive framework for cooperation to track criminal elements as these crimes often have footprints across the globe.

Time for a thrill ride

John Grisham brings back his Mississippi-based lawyer hero Jake Brigance for a third case



**A Time for
Mercy**
John Grisham
Hachette
Pp480, ₹699

after the explosive popularity of Grisham's second novel, *The Firm* (1991), which didn't feature Brigance.

In *A Time for Mercy*, Grisham lays out the grisly back story in the tense opening pages. A sheriff's deputy comes home drunk and beats his girlfriend unconscious while her two teenage children cower upstairs. As she lies there, apparently dead, her 16-year-old son, Drew, grabs the cop's gun and kills him. He's charged with capital murder, which carries the death penalty. Jake knows that no good can come of his decision to represent Drew, but the judge in the case, with the Dickensian name of Omar Noose, all but orders him to go ahead. The trial doesn't come until three-quarters of the way through the book.

This is a leisurely story, told by a master of plotting and pacing, and there's no use in him or us rushing our way through it. Grisham puts us inside the heads not just of Jake and Drew, but also of an extended cast of characters. Toward the end of the trial, the jury is struggling to reach a verdict. The judge instructs them to try harder. "I want each of you, regardless of how you now feel about this case, to begin anew from the position of accepting the opposing view," he says. "We are in no hurry."

NYT

Why monopoly of public sector enterprises is a bad idea

SURYA SARATHI RAY

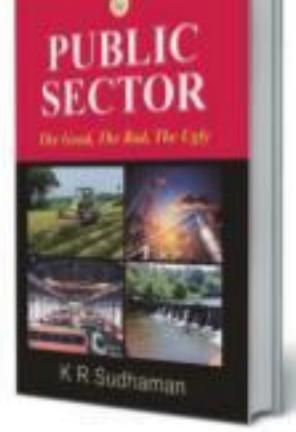
DEBUNKING THE ARGUMENT that sale of public enterprises is like selling family silver to pay the grocer's bills, veteran journalist KR Sudhaman in his book *Public Sector: The Good, The Bad, The Ugly* has showered praise on Prime Minister Narendra Modi's ability to take the decision to privatise public sector undertakings, many of which have outlived their utility.

Modi's decision in May this year to privatise all public enterprises in non-strategic sectors will do "more good than harm" to revive the economy with the phased lifting of lockdown in the coming months, writes the author.

Along with the decision that might fetch the exchequer around ₹12 lakh crore, Sudhaman says the decision to limit public enterprises to just four in strategic sectors will open up all sectors of the economy to the private sector and unleash a wave of consolidation, mergers, divestment and privatisation, as economic revival gathers steam post-lockdown.

This will also ensure that enterprises are run efficiently. Analysing various good, bad and ugly aspects of public enterprises, the book, while highlighting

THE GOVERNMENT'S DECISION TO PRIVATISE ALL PUBLIC ENTERPRISES IN NON-STRATEGIC SECTORS WILL DO 'MORE GOOD THAN HARM' TO REVIVE THE ECONOMY, SAYS THE AUTHOR



**Public Sector:
The Good, The Bad,
The Ugly**

KR Sudhaman
Har Anand Publications
Pp 136, ₹595

the merit of the public sector, makes a case for public enterprises getting out of non-core businesses to "inject competition, efficiency and garner resources for developmental activities".

The 1991 reforms made it clear that privatisation is the way forward and there is room for the government to exit businesses where the social contract is minimal. These include tourism, hotels, consumer goods manufacturing, automobiles and such sectors where private players can provide consumers with abundant choice. "But 30 years down the line, this aspect of reform agenda has remained unfulfilled." Experience shows that government ownership has failed to deliver, particularly in the service sector, writes the author.

Sudhaman also holds successive governments responsible for causing the downfall of Air India, saying the reason for the downfall is nothing but "lavish" spending that got institutionalised in the 1970s and 1980s, forcing the present dispensation to look at 100% stake sale in the flag carrier, which has now accumulated losses of over ₹70,000 crore.

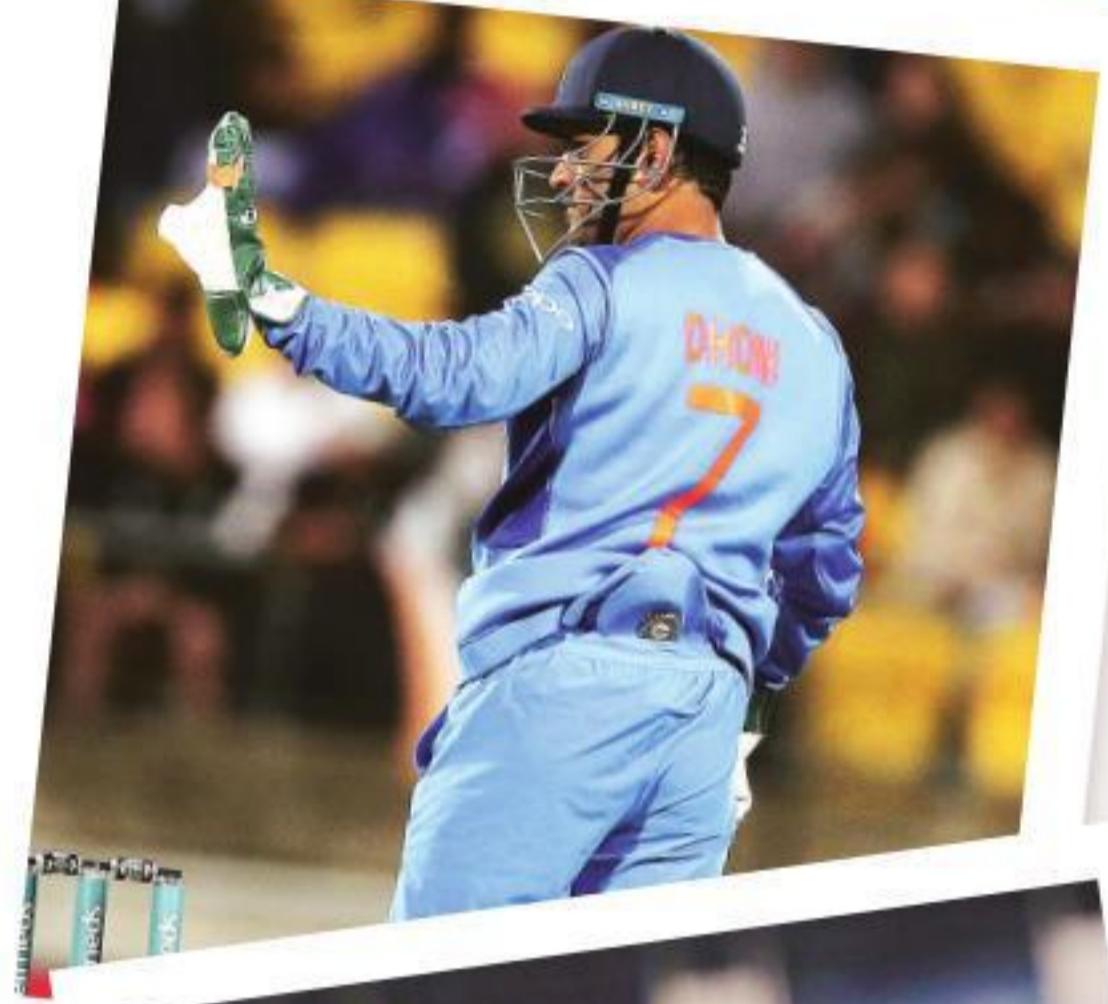
If a private airlines can have more passenger flying miles than Air India with the same number of aircraft, staff, buildings and managers, then there is something wrong with this public enterprise as this is one way of measuring productivity," he writes.

The author, however, does not endorse the idea that there should not exist any PSUs. He says PSUs should continue in areas of strategic importance, but private sector also needs to be allowed to ensure a win-win situation for both.

New Delhi

Leisure

SUNDAY, OCTOBER 25, 2020



Zoya & other factors

From Ganguly always carrying a picture of his guru in his pocket to Dhoni's well-documented love for the number 7, sportspersons around the world thrive on superstitions and rituals that they consider lucky for the game

REYA MEHROTRA

SACHINTENDULKAR'S belief in wearing the left knee pad first and love for his lucky bat, which helped him perform in the 2011 World Cup, is well known. After all, what's the harm if the team wins—the Indian team did win the 2011 World Cup. Not only him, his wife Anjali, a doctor by profession, too, believed that sitting in one position at home while he batted would lead to his good performance. In fact, in his 24-year-long career, she visited the stadium only twice. Zaheer Khan's yellow handkerchief was a permanent fixture in his pocket whenever he came out to play. Sourav Ganguly always had a picture of his guru in his pocket, rings and *malas*, and changed his jersey number for luck. With each new player in a team, a new superstition gets added.

The 2007 movie *Chai Kulii Ki Main Kulii* touched upon the subject of superstition in cricket. In the film, Karan, a 13-year-old orphan, believes his dream of becoming a cricketer will be fulfilled when he gets a 'magic bat' that he thinks Kapil Dev used to win the 1983 World Cup. Karan eventually becomes a part of the Indian team thanks to his excellent performance. More than a decade later, *The Zoya Factor* (2019), based on the 2008 book by Anuja Chauhan and published by HarperCollins, showed how Zoya, who works for an ad agency, becomes the Indian cricket team's 'lucky mascot', with epithets like 'Zoya factor' and 'cricket goddess' being associated with her.

However, one common trait between both the films was that they debunked superstitions in the climax. In the former, as Karan's magic bat breaks and he thinks he won't be able to perform, he is made to understand that the magic did not lie in the bat, but in his talent. Eventually, the team wins the match with Karan's help. In *The Zoya Factor*, too, Zoya decides to back out from her role as the lucky mascot to let the team win on its own merit. Initially convinced that they would lose, the team gathers its spirit and goes on to play well and eventually wins the game, debunking the myth that they needed the 'Zoya factor' for victory.

Superstitions may have been debunked in the movies, but players continue to play with their lucky charms and beliefs.

Serious business

Billionaire business tycoon Anand Mahindra is superstitious about matches and both him and his fans believe that he brings bad luck to matches, so he refrains from watching them. In 2017, he credited his son-in-law for a win: "Was watching with my American son-in-law who just arrived today. Trying to convince him he brought our team luck & needs to keep coming back." In 2018, he happily tweeted that the victory came as he stayed away: "I

POPULAR SUPERSTITIONS CRICKETERS FOLLOW



■ Sachin Tendulkar always wore his left knee pad first



■ Sri Lanka's Mahela Jayawardene would kiss his bat during the game



■ Indian captain Virat Kohli wore the same pair of gloves for quite some time



■ MS Dhoni's iconic number 7 jersey was said to be his lucky charm, as he was born on the seventh day of the seventh month (July 7)



■ Ravichandran Ashwin always carried his lucky bag with him, including at the 2011 World Cup



■ Rahul Dravid always wore the thigh pad on his right side and avoided using new bats for new series



■ Yuvraj Singh wore a number 12 jersey (his birthdate) and a black thread on his wrist after treatment for cancer



■ During the 1983 World Cup, when Kapil Dev was batting, team members were asked not to move from their seats, not even for loo breaks



■ Initially, Virender Sehwag wore a number 44 jersey for a long time, but after consultation with a numerologist, he decided to go numberless

apologise because yesterday, I watched the match and victory was elusive. Today I did my bit and stayed away from the TV and lo and behold, victory is ours! As a true patriot I will henceforth ban my match-watching! (Just kidding...not a promoter of superstition!) But the following year, in June 2019, he tweeted: "...I will not watch & betray the nation in the next match."

Sports journalist Boria Mazumdar, who has authored books like *Eleven Gods and a Billion Indians, Dreams of a Billion, The Illustrated History of Indian Cricket* and co-authored Tendulkar's autobiography *Playing It My Way*, says sports is nothing without superstition. "But one is never dependent on it. Sachin never depended on superstitions...it is just a psychological thing that adds to the aura or charm of the sport and provides satisfaction. It doesn't harm you...if you're not overdependent. But I do know certain IPL teams that are and that's not fair...if you think superstition will win you a game.

During one such IPL game, I remember a bathroom was written as 'out of order' for two consecutive days in Wankhede stadium, but certain players used it and the team won the game. Former Indian cricketer Mohinder Amarnath always carried a red handkerchief," he says, adding that superstitions are a global phenomena, with players like Steve Waugh often spotted wearing a baggy green cap.

Even Mazumdar has his set of superstitions. He sits in the same position and seat without even a bio-break when India plays. "During one of the World Cup semi-final matches that India lost, I was sitting next to Sachin in the press box in Birmingham's Edgbaston Stadium and we both refused to get up. Neither of us got up till Dhoni got out. It has been like this for

sportspeople. In the NatWest series of 2002, Indian players did not even take a bio-break during the game. In the 2011 World Cup finals, Sachin did not watch the final moments and was lying in the inside part of the Wankhede dressing room, pretending to be asleep.

Schwag, who was with him, thought he had slept, but actually he was just pretending to sleep. He did not want to go out and did not even let Schwag go because he said he did not want to jinx the game. Sachin said one can watch it on TV a million times. This has been a part of sports since time immemorial," he says.

The superstitions are as common among fans and, at times, even more so. Piyush Chaturvedi, director at UMA Motors, a Mathura-based car dealer group, says, "I root for the Indian team or Mumbai Indians during the IPL...during all the big matches, I never leave my room and sit on my bed for the entire duration. I also don't talk to anyone. It's a superstitious belief that if I don't do this, the team I follow won't

another BTS member, wore its clothes.

"The reason why people became interested in hanbok, especially outside Korea, is this growth soft power as demonstrated by K-pop," said Kan Ho-sup, a professor of textile art and fashion design at Hongik University. In Korea, the style can be traced back to the first century BC, and was traditionally made out of silk dyed in vivid colours (before the advent of western clothing in Korea, all clothing was simply a hanbok; the word itself means "Korean clothing"). According to Minjee Kim, a dress historian in San Francisco, western clothing completely replaced the hanbok in the early 1980s. Almost concurrently, there were designers incorporating traditional Korean elements into western designs.

Kim attributed the late designer Lee Young-hee as the first designer to transcend the boundaries of hanbok design. At Paris Fashion Week in 1993, the designer sent bare-shouldered models down the runway wearing hanboks without a jeogori. Around the same time, the stylist Suh Younghee became interested in hanbok because she felt it could counter the industry's obsession with

western labels. She began playing with hanbok conventions at *Vogue Korea*, where she worked. In the February 2006 issue, she styled jokduri (traditional corsets) on models with vibrantly dyed hair, an image that defied any conventionality the garment might convey. In 2014, she helped start the Hanbok Advancement Center, which leads programmes on hanbok education and funds related events.

In the early 2000s, the designer Kim Young-Jin started rethinking the style's tradition while studying with Park Sun-young, a master of hanbok needlework. Kim learned about a type of traditional military uniform worn by men during the Joseon dynasty (1392-1897) called the Cheoli, and recreated it as a midi-length wrap dress with a V-shaped collar, tailored to fit the female form. "Just because something is inspired by the past doesn't mean there's no creativity in it," she said.

"It's still uncommon to see people in modern hanbok," Hwang said. "And while it doesn't need to be worn all the time, it can become a basic item like a white T-shirt or black pants."

NYT



LUCKY GAME

American professional tennis player and former world number one in women's singles tennis Serena Williams is known to use the same pair of socks for the entire duration of the tournament

An ancient Korean style gets an update

The hanbok, a centuries-old traditional form of Korean dress, is being embraced by K-pop stars and adapted by innovative designers

HAHNA YOUNG

WHEN THE K-POP BAND Blackpink released the music video for their song *How You Like That* in June, fans began asking about the group's outfits, which appeared at once traditional and contemporary. Who was the designer behind Jennie's cropped pink jacket, they wanted to know, and what inspired the look?

Some modern hanbok brands have been boosted by K-pop stars who command devoted stan armies. Kim Danha, of the label Danha, said her brand's site saw nearly 4,000 visitors a day after her jacket appeared on Jennie in the Blackpink video.

Leesle Hwang, the designer of the brand Leesle, saw an increase in sales after Jimin of BTS wore one of her hanbok ensembles at the 2018 Melon Music Awards in Seoul. "It's incredible how many people got to know Leesle through that one appearance," she said. Another brand, ANothing, gained some 8,000 followers after Jungkook,

of a jeogori (jacket), paired with bajis (pants) for men and a chima (skirt) for women, is generally reserved for holidays and special occasions, contemporary designers have been reimagining it.

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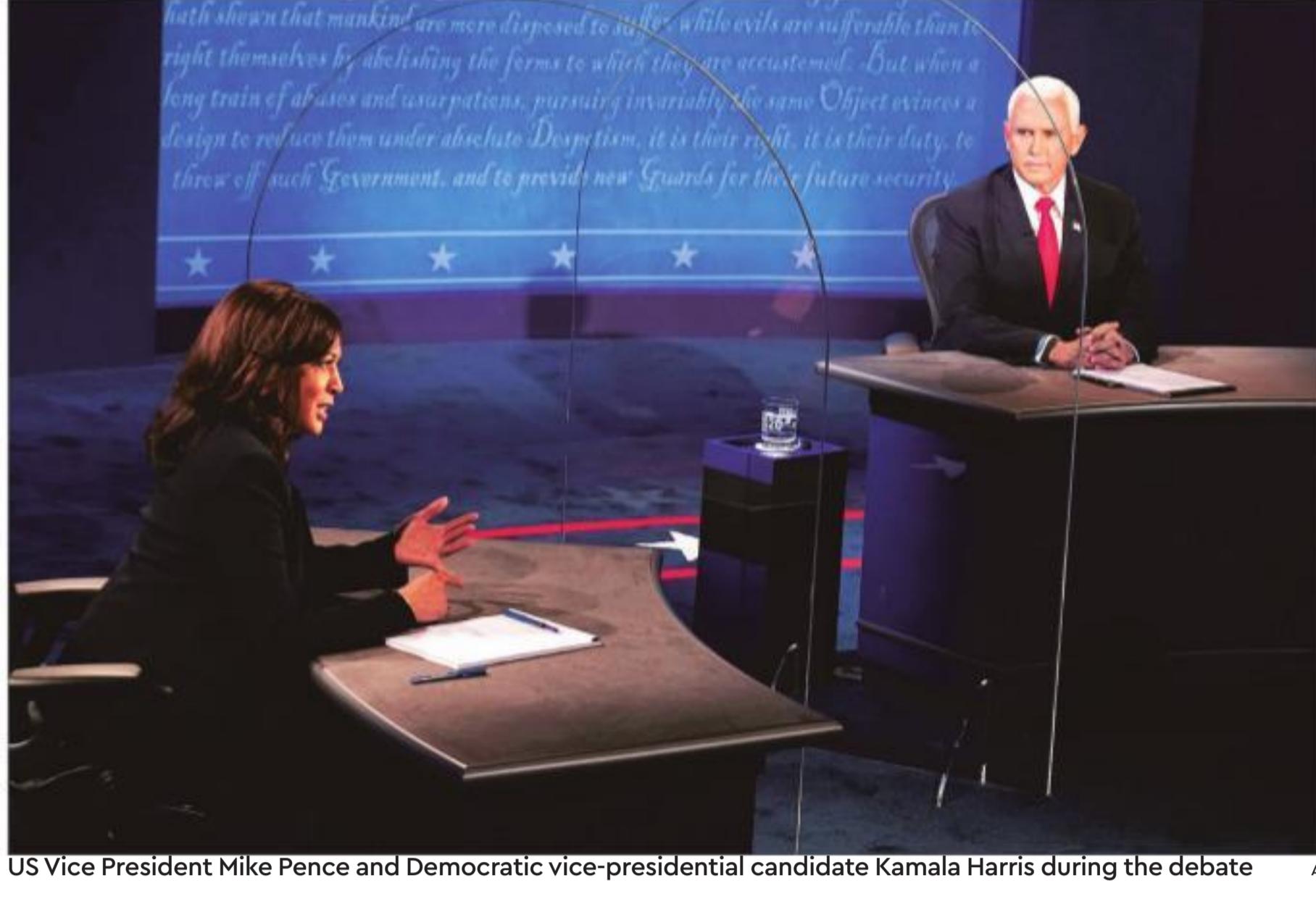


New Delhi

SUNDAY, OCTOBER 25, 2020

Fe Lines

STORIES AND TRENDS FROM INDIA AND AROUND THE WORLD THAT CAUGHT OUR FANCY



US Vice President Mike Pence and Democratic vice-presidential candidate Kamala Harris during the debate AP

A voice for feminism

The US vice-presidential candidate debate between Kamala Harris & Mike Pence shone the spotlight on the challenges women face in the workplace

FE FEATURES

A FEW WEEKS BACK, the hashtag #MrVicePresidentIsSpeaking trended on Twitter. It referred to the head-to-head US vice-presidential candidate debate between Kamala Harris and Mike Pence—interestingly, the fly which sat atop Vice President Pence's head also found itself the subject of many a meme.

A rather civil debate, the face-off (with acrylic sheet barriers between the two) had both candidates arguing on topics such as the economy, climate, China, Harris' prosecutorial record and the Trump administration's response to the pandemic. Harris described the handling of the pandemic as "the greatest failure" of any administration in the US's history. In the process, the debate also shone the spotlight on the challenges black women face in politics. Being the first woman of colour to be chosen for a major party ticket, it was clearly expected of Harris to not only follow the rules of the debate, but also the unspoken rules of her gender and race—to be calm and resist anger. Her body language and facial expressions, however, conveyed more than what she said.

During the debate, Pence interrupted Harris 10 times, twice as often as Harris spoke over him, according to CBS, an American commercial broadcast television and radio network. Not surprisingly, the catchphrase—"I'm speaking"—that Harris used when she was repeatedly interrupted became a rage on social media. A deluge of responses, criticism, appreciation and regrets poured in from all over the world. It was a talking point for the media, brands, merchandise and

trolls. A hot slogan depicting the character and voice of feminism.

According to a report in *The New York Times*, the phrase was printed all over merchandise, ranging from T-shirts to laptop decals. The merchandise, in fact, went up for sale on Etsy within a few hours.

Harris gave some solid arguments in the debate: "I will not sit here and be lectured by the Vice President on what it means to enforce the laws of our country. I'm the only one on the stage who has personally prosecuted everything from child sexual assault to homicide," she said, referring to her time as a prosecutor.

Her repeated head shakes, body language and firm reactions helped her regain ground so politely that the slogan became a voice for feminism. She is today the most prevalent among Indian-Americans and also represents the global black freedom struggle. As a feminist crusader, both as attorney general of California and now as a member of the US Senate, Harris has championed women's causes and rejected policies that show disregard for civil liberties and constitutional law.

This isn't the first time, however, that Harris has risen as a prominent and powerful feminist voice. In 2017, too, she made her voice heard after her male colleagues shushed her during a high-profile Senate Intelligence Committee hearing, demanding that she show more "courtesy" as she questioned the attorney general about the Russia probe.

"The needle Kamala threaded as a black woman needs to be acknowledged. How we're perceived is based on a short list of 'permissible' behaviour. She was strong, uncompromising and

authentic without falling for bait meant to cast her as an angry black woman. I'm in awe," Los Angeles-based writer Natasha Rothwell said in a tweet.

American actor Mark Ruffalo tweeted: "Just going over it all in my head. The way Mike Pence constantly interrupted and spoke over @KamalaHarris was the prime example of white male supremacy and its common dismissal and disrespect for black women."

Numerous studies show that women are interrupted more than men and that men dominate conversations. Workplaces, in fact, are full of such encounters and so are homes and schools. Jennifer Sweet-Cushman, an associate professor of political science in Pittsburgh, tweeted, "'Mr Vice President, I'm speaking' @KamalaHarris is a woman who has ever been talked over in her workplace."

Another commoner said, "I noticed. I think every woman needs to have the GIF of @KamalaHarris saying 'I'm speaking' with that huge smile on her face on their desktops/phones/etc. to pull up during meetings."

Indian dairy brand Amul, too, made a doodle: 'Mr Vice President I'm Snacking'. The Amul girl was shown as Kamala Harris with Pence sitting opposite her and arguing. The doodle, 'Eat without interruptions' also had a fly on Pence's head.

It was evident from the debate that men do not have to follow any rules. Writer Jessica Bennett, the author of *Feminist Fight Club: An Office Survival Manual for a Sexist Workplace*, outlined in a 2015 *Time* column that "manterrupting" can only be fixed with a conscious realisation of gender bias and establishment of boundaries that explicitly ban interrupting.

HALLOWEEN DRESS-UP

The tradition of Halloween started with people dressing up to ward off ghosts in the UK during the ancient Celtic festival of Samhain. The fever gradually caught on and today it's a popular celebration in many parts of the world. Here we bring you some popular Halloween looks flaunted by celebrities for that spooky night on October 31.

By Reya Mehrotra

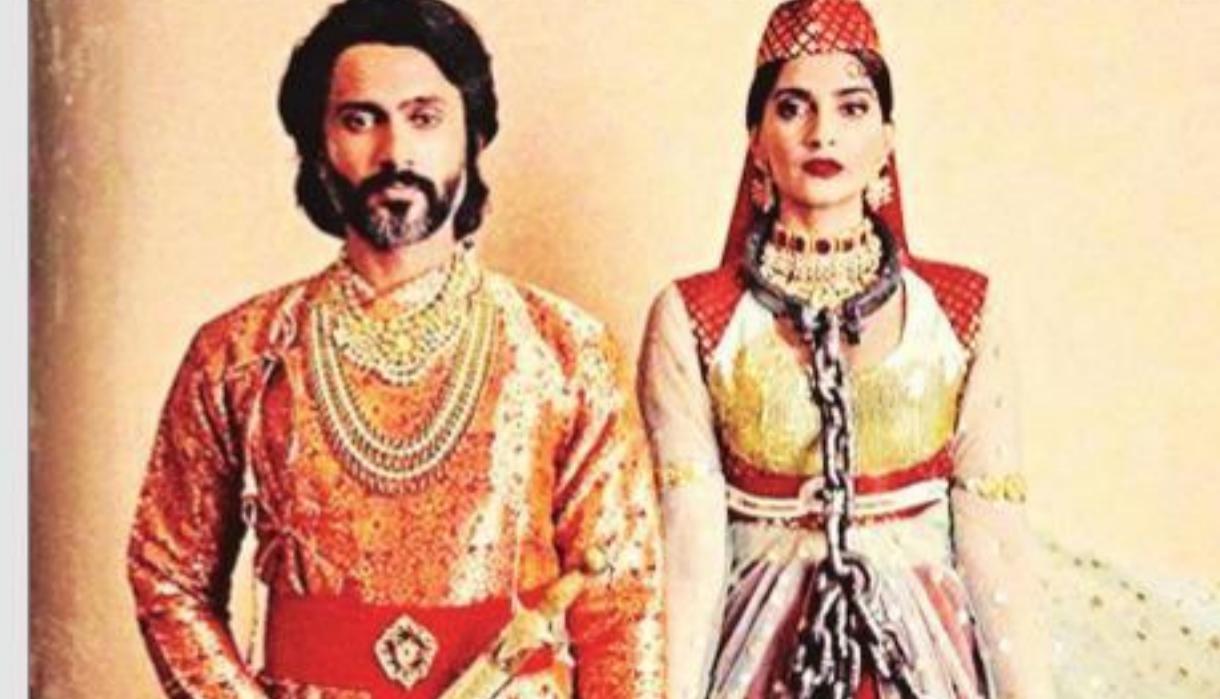


Frida Kahlo

Bollywood and fashion designers love the 20th-century Mexican painter Frida Kahlo-inspired looks. Both Sunny Leone and Swara Bhaskar have dressed up as the feminist icon for Halloween. Leone opted for a brighter look with a white floral dress, yellow flowers as hairpiece, gold necklace and a dark pink lip shade. Bhaskar opted for a traditional lehenga dress, maroon lips, red flowers as hairpiece and silver jewellery. Both opted for Kahlo-like unibrow.

Salim & Anarkali

In 2019, a Halloween party hosted by Sonam Kapoor became the talk of the town. While Kapoor dressed up as Anarkali with her neck and hands tied in chains, her husband Anand Ahuja dressed up as Salim. This can be a good inspiration for couples to dress up for the night. Their attire was inspired from the 1960 movie *Mughal-e-Azam*, and they tried to recreate the looks of Madhubala and Dilip Kumar, who played Anarkali and Salim, respectively.



Devil ears

Wearing devil ears that light up at night is the most common part of Halloween costumes and easily available. The devil headband can also be made with a DIY technique at home. Bollywood actor-singer Sophie Choudry posted a picture of hers on Halloween wearing devil ears and gave major devil goals for Halloween. She paired it with dark lipstick and eye

makeup. In the past, Hollywood celebrities like Katy Perry and Kelly Brook, too, have donned devil ears for Halloween.

Marilyn Monroe

When it comes to dressing up, Kylie Jenner is a major inspiration. Every year, she dresses up for Halloween and sets goals for Halloween dress-up. One of her Halloween costumes had her dressing up

Marilyn Monroe. She donned a pink body-hugging dress with matching gloves and diamond jewellery. To look like Monroe, she went for a blonde bob cut and painted her lips red. Monroe has been everyone's favourite Halloween inspiration. Several celebrities have tried recreating her look.

Cruella De Vil

Khloe Kardashian and her daughter True



The Mask

When *The Mask* made its way to the silver screens in 1994, it became everyone's favourite movie. The notorious character too gained widespread popularity. Stanley Ipkiss transformed into the maniacal green superhero whenever he donned the mask. When Gigi Hadid planned to turn into *The Mask* for Halloween, she owned the look with neat green makeup and a yellow pantsuit. She matched it with yellow hoops, yellow hat and a sleek ponytail.

gave major *101 Dalmatians*-inspired dress-up goals, as Kardashian dressed up as Cruella De Vil, who, as her name suggests, was the cruel antagonist in the novella and the movie of the same name. True dressed up as a tiny dalmatian. Kardashian donned a white wig with black dalmatian spots, a black-and-white dress styled with fur and a black hat and wand. She matched her sandals with dalmatian

prints. True wore a dalmatian print costume and spotted makeup.

Elvis Presley

Elvis Presley's iconic white bodysuit and retro hairstyle are the top favourites for Halloween. When Jason Momoa decided to dress up as Presley, he set the standards high. He opted for a pink Presley-inspired body suit with a white belt and flared bottoms. He also had a small cape attached to his outfit, long wig, pink shoes and glasses to complete the look, as he appeared on *The Ellen DeGeneres Show*. Mario Lopez and his son, too, have dressed up as Presley for Halloween in 2015.

Joker

Though a shady supervillain, everyone loves the Joker. The Joker's look from the *Batman* series and the 2019 movie, starring Joaquin Phoenix, have inspired many Halloween costumes. Mandana Karimi has in the past dressed up as Joker with dark green hair, a white face, red nose, eyebrows and lips, blue eyeshadow and a red suit. The look was also donned by racing driver Lewis Hamilton.

The Flintstones

The Kardashian sisters love Halloween and their costumes are a proof. Kim Kardashian and her children dressed up as the modern *Stone Age Flintstones* family. While North, Saint, Chicago and Psalm dressed up as Wilma Flintstone, Fred Flintstone, Bam-Bam Rubble and Joe Rockhead, Kim dressed up as Betty Rubble. They had a purple dinosaur posing with them to complete the family picture.

TECH-NOW-LOGY

It's a date!

With an exciting roster of features, dating apps are facilitating dynamic and engaging conversations around dating, relationships and love

SHRIYA ROY

THE WORLD OF DATING hit a major roadblock with the coming of the pandemic, as going out and meeting people went out of fashion. Undeterred by the numerous restrictions, however, online dating apps promptly started working on expanding their digital footprint, starting with video dating features and multiple digital initiatives to keep users happy and hooked.

At the forefront is women-first social networking platform Bumble, which has started a host of new digital initiatives to facilitate dynamic, insightful and engaging conversations around dating, relationships and love with its community.

Bumble partnered with indie music podcast Maed in India and creation festival India Film Project to develop dialogues in the form of podcasts. Titled 'Is Romance Dead?', Bumble's new podcast is a series of eight episodes that explores the idea of romance through a distinctly Indian lens. Released on October 16, the episodes look at the viewpoints of prominent voices in the fields of music, food, literature, film and even science, including Vishal Dadlani, Nikhil D'Souza, Pooja Dhingra and Anupama Chopra, to name a few. "The world is a grim place, especially right now, but it was a pleasure to spend some time thinking about happier things like romance," said film critic Chopra. Chef Dhingra says Bumble's digital initiative was

an exciting one and something that many will look forward to.

Apart from the podcast, the dating platform also developed a series of virtual workshops for its community of users called 'Femmes in Film', hosted by renowned women artistes like Sayani Gupta, Aranya Johar, Kanika Dhillon and Anjali Menon, that started on October 3. These workshops focus on acting, screenwriting, storytelling and filmmaking. To attend one of the workshops, a user has to download Bumble and match with the India Film Project profile available in Date, BFF or Bizz modes of the app.

In addition to this, Bumble is also bringing back its popular social media series 'Not Another Lockdown Dating Show' featuring actor Jim Sarbh, which is an episodic mini series that will be available on its Instagram's IGTV platform. The mini series will be looking at the new rules of dating amidst the highs and lows of a Covid-stricken world.

Bumble, however, is not the only one bringing in new features. Other apps have also followed suit. OkCupid has started suggesting its users virtual date ideas on what they can possibly do with someone they met online to help them get to know the match better. These include binge-watching stuff together, cooking, building a playlist and so on. The app has also partnered with YouTube channel 'The Screen Patti' to bring out a video about a couple that meets and dates online.

Dating app Tinder, too, rolled out the 'passport' feature, which was initially a paid feature, but was later made available for free. Tinder users can now search by city to begin liking and matching with other Tinder members in a destination of their choice and not have to only swipe around their current location as was the case earlier.

While there are aplenty innovations and features by dating platforms to keep users hooked, what will be interesting to see is if the virtual dating arena will sustain in the long run, especially as people start heading out.



New Delhi

Spotlight

SUNDAY, OCTOBER 25, 2020



DIVERSITY IN FASHION

Braving rain and restrictions, several hundred women of different shapes and sizes held a fashion show at the foot of the Eiffel Tower in Paris last year in September to demand more diversity in fashion and encourage body positivity



Mumbai-based yoga influencer Dolly Singh feels yoga is for all irrespective of weight, age or body structure



Delhi-based Chitwan Malhotra mentors young students on how to live with confidence



Being overweight has never been an issue for film and television actor Kiku Sharda

VAISHALI DAR

LAST YEAR IN August, tennis sensation Serena Williams posed for unretouched photos published in *Harper's Bazaar US*. In a personal essay, she wrote that she won't hide her voice or body. "I've been shamed because of my body shape... In short, it's never been easy. But then I think of the next girl who is going to come along who looks like me, and I hope, 'Maybe, just maybe, my voice will help her,'" she wrote.

Many like Williams have repeatedly voiced their opinion on being body shamed. But embracing self-love over self-criticism has helped those like Williams survive a fatphobic society's everlasting obsession with body weight. They celebrate their plus-size and take pride in their physical strength and mental positivity, inspiring many others as well.

Mind game

Even after nearly two decades in the entertainment industry, where 'fit' sells more than 'fat', film and TV actor Kiku Sharda doesn't shy away from talking about being overweight (he is 107 kg), as it has never been an issue. "Weight has never been a deterrent in finding the right role," says the Jodhpur-born comedian. "I fit well in the comedy zone. A plump and chubby figure goes well with most onscreen characters... it adds more value to what I say," says the 45-year-old, who has to his credit some popular films, such as *Angrezi Medium* (2020), *Jawaani Jaaneman* (2020), *Happy New Year* (2014), etc., and hilarious TV characters such as Gulgule (from *FIR*) and Palak, Bumper and Baccha Yadav, who often leave you in splits on *The Kapil Sharma Show*.

Sharda says he has never been uncomfortable in his skin. "It's all in the mind. One needs to cure this problem first before addressing weight issues," he says, remembering how almost a decade ago he lost around 30 kg. "There's a certain amount of cuteness in being plump. I was 76 kg then, but no one liked my look. Also, on the sets of the reality TV show *Jhalak Dikhhla Jaa*, I was losing weight by dancing. The producers got worried and told me not to lose weight, as it suits my persona. So they fed me cheese pizza, potatoes and burgers every day," he adds. "Fatness is invariable in my family. Sometimes it worries me if my stamina goes down, so I switch to a fitness schedule: gym or walks," he says.

There's a common belief that fatness obstructs flexibility, but Mumbai-based self-taught yoga influencer Dolly Singh feels yoga is for all irrespective of weight, age or body structure. The 37-year-old started doing yoga after endless trials of losing weight through Zumba, aerobics and running, and post her ankle sprain in 2011 during a trek in Hampi. Singh, who weighed 90 kg in 2011, weighs 70 kg today. "I was never worried about my weight, but fitness was important. That's when I started spending time on YouTube tutorials and self-learnt at home, as the enthusiasm to learn with a yoga instructor fizzled out soon," says Singh, adding, "My physical strength has translated into mental strength and that is body positivity to me." Her Instagram profile 'Yogaforallmumbai', which has 1,102 posts and 4,976 followers, displays a collage of visually stunning postures. Singh, who says she has no qualms about weight or skin show, has set an example for those who still think that yoga is only for slimming down. "Yoga made me shed inhibitions of size, weight and colour, and taught me to celebrate my body anytime and anywhere. There's more to a woman than her body," says Singh, adding that it is disheartening to see yoga teachers that a



A plus-size outfit from BIBA, an Indian ethnic womenswear brand

THE SHAPE OF YOU

In a world where 'fit' sells more than 'fat', a clutch of individuals and brands are celebrating the plus size, something they hope will inspire people and help them survive a fatphobic society's everlasting obsession with body weight and appearance



FabAlley's Curve collection offers outfits in a variety of sizes

8 in 10 girls globally opt out of fundamental life activities when they aren't happy with the way they look, as per a 2017 research by Unicef

Last year, Serena Williams wrote for a magazine that she won't hide her voice or body

WEIGHT A MINUTE

30% stop participating in class

About 20% stop attending school

7 in 10 girls put their health at risk

'big' body can reach a certain level of yoga practice only after losing some weight.

Judging someone by their appearance is not okay, feels food writer, author and TV personality Kunal Vijaykar. The 55-year-old weighs 97 kg. His Twitter timeline talks about nothing but food. "When it comes to weight loss, I end up eating more than my words!" Food is one thing that has stitched my life together" are just some of his tweets. A food connoisseur, Vijaykar's intense knowledge about cuisines and recipes comes naturally to him and is his first love. "Food makes me happier. Being fat does not depend on aptitude or attitude. I'm happy with my body type. I have never been slim. Hence, I credit a lot of my acting work to my fat genes," he says. A genetically round face and figure never stopped him from bagging roles in films such as *Ab Tak Chhappan* (2004), *Salaam Namaste* (2005) or *Ghajini* (2008). "Fatness makes you look funny, so half the battle is won, besides the face and the character that go hand in hand. Also, comedy is about being yourself. If you love comedy, you shouldn't let any kind of inhibitions come in the way. Fatness shouldn't hamper your success or alter your approach in life," Vijaykar adds.

At times, being heavily built can even help as sportsperson. Take, for instance, Vijay Patel, former head coach of the Gujarat Ranji Trophy, whose weight (around 100 kg) and height (5 feet 11 inches) help in

game. A young Gujarati hailing from a family with a business background, Patel was the youngest and only member in the family who liked cricket and this passion got him to play in the U-19 team for Gujarat in the 80s. "I wanted to be a cricketer. Being heavy built and big-bodied was a great advantage. One needs strength to perform in different circumstances or the stamina, tough physique, body composition and mental stability to play the game. As coach, I have to be fit. I don't need six packs, so why should I lose weight? Being mentally and physically fit, a balance of both, is vital in the game," says the 60-year-old, who has been a successful coach for two decades and is now a committee member of the prestigious Gujarat Cricket Association. Patel has trained the likes of Parthiv Patel, Jasprit Bumrah and Akshar Patel, and under his tutelage, Gujarat won the Syed Mushtaq Ali T20 title (in 2012-13 and 2014-15), Vijay Hazare Trophy (in 2016) and the coveted Ranji Trophy (also in 2016).

Larger concern

The pressure to lose weight can cause severe anxiety and other problems. For Chitwan Malhotra, it led to weight gain and poor body image ever since she was diagnosed with endometriosis at the age of 16. "I feel health is above appearance, but we are often judged by our appearance rather than our capabilities," says the 34-

year-old who weighs 90 kg. Delhi-based Malhotra consistently applied weight science, which is much more complex and nuanced than the fat/bad narrative she always heard. "I shut out the negativity and disparaging comments, and started believing in myself. I realised I was fit. I didn't have any disease, was able to take care of myself and felt beautiful inside out. These subtle changes helped me. Loving your body is not only good for your emotional well-being, but allows you to navigate the world differently. I feel priority should be given to the rising obesity crisis, which has major consequences for public health," says Malhotra, who is the executive director of UNSDG (Health Partnership) and mentors young students in India and abroad on how to live with confidence and adopt an active healthy lifestyle.

"In 2017, a research conducted by Unicef showed that low body image is a critical issue, especially among girls globally, directly impacting their confidence. When girls aren't happy with the way they look, eight in 10 opt out of fundamental life activities and seven in 10 put their health at risk. About 20% stop attending school and 30% stop participating in class. Through the UNSDG Health Partnership, I am working with leading psychologists and body image experts to change these troubling statistics," says Malhotra. "Being body positive can support mental and physical health by boosting confidence and

helping children develop a healthy image of themselves," she adds.

Lack of confidence among youngsters affects body image, believes Sharda. "Why do people lose confidence and compare fitness with looks? My characters evoke laughter through male mannerisms and feminine dressing. Intelligence, humour and wit are some of the essential personality traits that can throw some weight around... more important than how you look. In my portrayal of the character Bumper, I represent a certain section of society and this representation does not take away the confidence of that girl. She blabbers on stage with confidence and still maintains self-esteem. Life must go on and body image shouldn't hamper your goal," he says.

Singh, too, isn't worried about anybody's disapproval. She, in fact, walked the ramp at the 2017 Amazon India Fashion Week for Milind Soman's clothing brand Deivee. "Such fashion initiatives are real enablers in setting new standards," says Singh, who loves her fish curry and rice besides a healthy vegetarian diet. "Those who do yoga look the same, but I look different. If I am able to drive a positive culture online, it would feel like a great encouragement," she says.

Bulge is beautiful

For long, curvy celebrities with back fat,

bulging bellies and thick arms have conformed to unrealistic beauty standards. But the trend seems to be changing now. Pop sensation Rihanna, for one, has always promoted body positivity through her inclusive lingerie line Savage x Fenty. Singer Taylor Swift admitted to suffering from negative body image issues before she became self-accepting.

Closer home, we have actor Priyanka Chopra Jonas who has made heads turn every time she walks the red carpet and has shown a bold attitude when it comes to owning her body. At the 2019 Grammys Awards, she raised quite a few eyebrows for wearing a white tasseled gown with a plunging V-neckline going all the way to the navel.

Fashion forward

For plus-sized people, putting together outfits is a challenge. Malhotra says she can't pop into a department store to buy off the rack like others. "I have to hunt down pieces online, spend extra money on shipping and carefully study measurements to find things that my colleagues can buy with ease," she says. For Vijaykar, the unavailability of right-fitting clothes meant that he could never own a smart pair of ready-made jeans.

The good news is that now it's easier to ditch those smock frocks, ageing florals and ill-fitting trousers, as a bevy of brands offer extensive plus-size collections or have started to roll out designer collaborations and private labels to revamp the plus-size wardrobe. Global fashion plus-size clothing brands such as Asos Curve, Forever 21, Boohoo, Mango, Elvi, Simply Be and Chi Chi London offer versatile and trendy pieces such as mini dresses, sequined skirts, sheer organza tops, vinyl trousers, sweatpants, cycling shorts, knit jumpers, etc. Junarose by Vera Moda has sizes up to XXL or UK 28 for curvy women. High street brand Violeta by Mango has classic shapes and silhouettes in punchy prints, as well as tees and day dresses. H&M UK, too, has a good selection of plus-size womenswear for upto size 24.

Closer home, aLL, the plus-size store by Future Lifestyle Fashions, has an extensive XXL catalogue. FabAlley's Curve collection, too, offers dresses, tops and skirts in lace, scuba, sequin, etc. The sizes range from XL to 4XL. While Alto Moda by Pantaloons has tops, dresses, trousers and ethnic wear in sizes ranging from S to 4XL, PlusS has formal and casual tops, tunics, kurtas, and leggings, with the focus on comfort and style in sizes from S to 6XL.

Trendy silhouettes make women feel confident, says Siddharth Bindra, managing director, BIBA, an Indian ethnic womenswear brand. "Straight cuts are preferred in extended sizes... and we avoid styles that require too much volume, boxy silhouettes and anarkalis. From casual to workwear to festive, there are a range of styles available in sizes up to 46... layered looks, straight kurtas with lehangas or shararas, suit sets with pants, long dresses and regular kurtas in plus sizes, churidars, palazzo pants and skirts in sizes up to XXL," he says.

Similarly, smart fashion brand Numero Uno offers denims in plus sizes that come in comfortable stretch fabric. "Earlier, most brands didn't offer plus-size fashion, so people were restricted to limited styles. With growing demand, brands are incorporating and catering to plus-size customers, providing numerous options and styles," says Manjula Gandhi, chief product officer, Numero Uno.

Vegan beauty brand Plum, too, has launched its BodyLoving range of products in clean, vegan formulations and recyclable packaging. "My team and I have thoroughly enjoyed creating the #JudgementFree world of BodyLoving from concept to reality and have had fun spreading body positivity everyday. BodyLoving is about body positivity (the fun and sassy kind), telling people body shaming isn't done... and to top it all, getting people to have fun with never-before sensory experiences, offbeat fragrances and some brainy puns too! In a world where you're either too fat, skinny, short, tall, dark or fair, how cool would it be to find a community that takes pride in being judgement-free and is obsessed with getting you to love every inch of your fabulous body?" says founder Shankar Prasad.

Well-Being

SUNDAY, OCTOBER 25, 2020



ALTERNATIVE MEDICINE

Ayurveda is not all about medicinal herbs, as it involves the use of butter, honey, rock salts, milk and ghee as components in the healing process. This form of medicine has many specialities such as Shalya-chikitsa (surgery), Kaayachikitsa (internal medicine), etc

VAISHALI DAR

LAST MONTH, ROBERT R Redfield, the chief of the Centers for Disease Control and Prevention (CDC), said that the completion of general vaccine distribution and the return of 'regular life' is probably not realistic until mid-2021.

With vaccine expectations still unclear, news reports suggest that India is buying 100 million doses of Covid vaccine Sputnik V from Russia with an agreement signed between Russian Direct Investment Fund and Dr Reddy's Laboratories. Sputnik V has made Russia the first country to claim a breakthrough in developing a vaccine for Covid-19. Many other developers-Pfizer Inc, Johnson & Johnson, AstraZeneca-Oxford University, Novavax and Moderna-have trials over the next few weeks.

But a new dimension to the rising post-Covid complications has made all look for a fast procurement of a vaccine. A case in point is the Union home minister Amit Shah's return to the All India Institute of Medical Sciences in Delhi after he complained of fatigue and body ache-four days after he tested negative for coronavirus in September. Veteran Congress leader and former Assam chief minister Tarun Gogoi was also admitted to the ICU in September after his blood oxygen level drastically went down in post-Covid-19 complications. The 85-year-old had tested positive for the virus in August.

Medical experts and doctors have stressed on the magnitude of the disease, which was earlier restricted to the lungs, but has now turned into a multi-system disease affecting the body. In July, Natalie Lambert, research professor of medicine at Indiana University in the US, warned against complications such as extreme fatigue, breathlessness and hair loss. The CDC in the US reported its own survey results a few weeks later and acknowledged that at least 35% of those surveyed had not returned to their usual state of health.

Mild yet critical

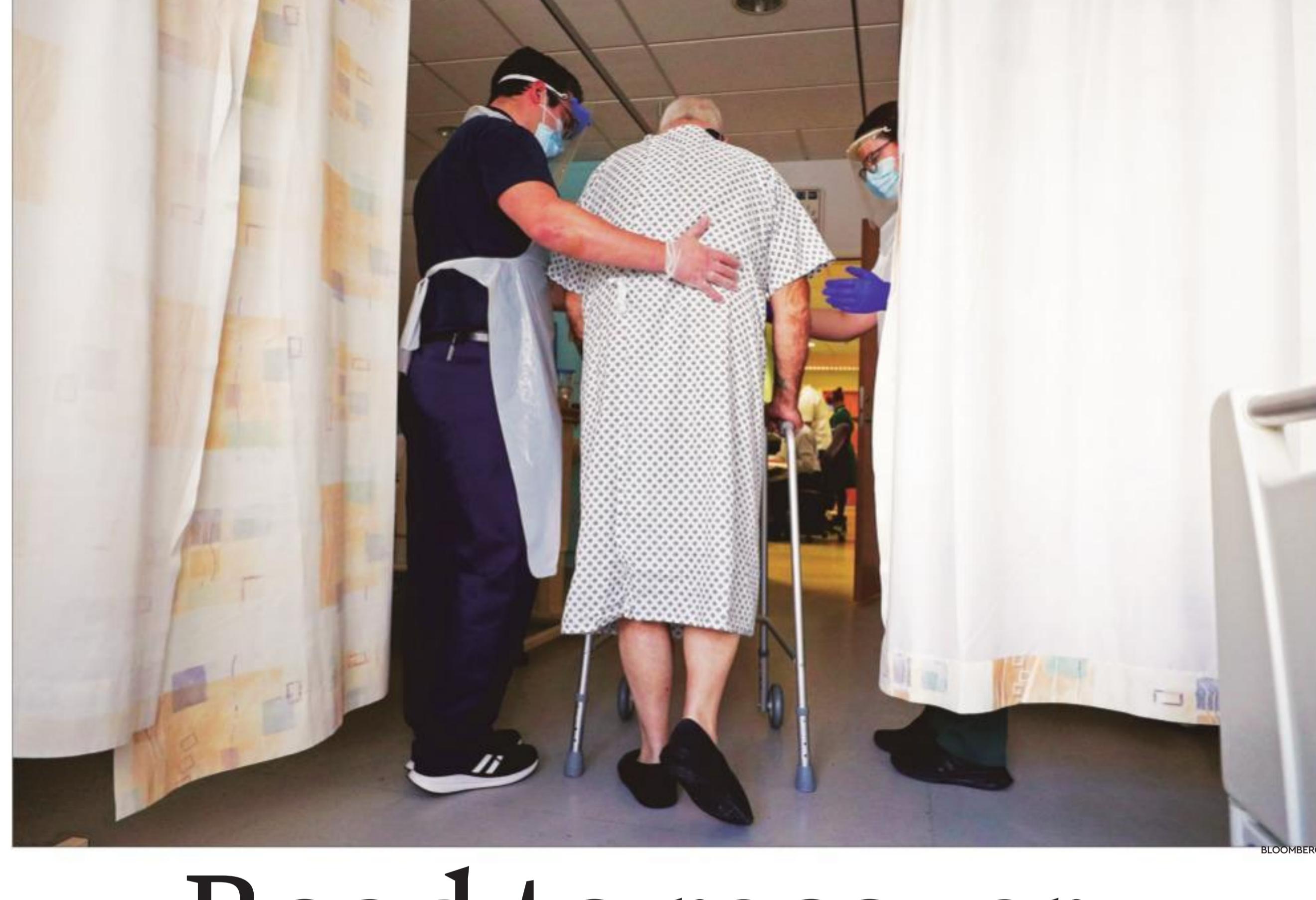
While most people have relatively mild and manageable symptoms, those with illnesses such as diabetes or heart disease are more at risk.

Major complications include a condition known as cytokine release syndrome, where an infection triggers the immune system to flood the bloodstream with inflammatory proteins called cytokines, which can kill tissue and damage organs, including lungs, heart and kidneys. Other complications include acute respiratory failure, pneumonia, acute respiratory distress syndrome (ARDS), acute liver, cardiac or kidney injury, septic shock and disseminated intravascular coagulation.

The younger populace might suffer from multisystem inflammatory syndrome in children (MIS-C) or paediatric multisystem inflammatory syndrome (PMIS) with symptoms like fever, belly pain, vomiting, diarrhoea, rash, headache and confusion.

Talking about the sub-acute morbidities, NITI Aayog member and head of the national task force on Covid-19, VK Paul explained in a news briefing: "Post-Covid sub-acute morbidities are a new dimension. Scientific and medical communities are keeping an eye on it."

The acute insult in Covid-19 is systemic and it may progress to involve other systems. Comorbidities like diabetes, hypertension, obesity, coronary artery disease and chronic liver disease (CLD) co-exist in the general population, more so in the middle-aged and elderly. SK Sarin, director, Institute of Liver and Biliary Sciences (ILBS), talks about the Apolis Study (APASL Covid-19 Liver Injury Spectrum Study) done in July and suggests that deranged liver functions have been reported in 14-53% patients without known liver disease. Patients with severe disease



BLOOMBERG

Road to recovery

Studies have revealed that a sizeable number of coronavirus patients don't return to their regular state of health after testing negative for the disease, raising concerns about the complicated post-Covid recovery process



showed a higher frequency and degree of liver dysfunction, while in milder cases, the liver injury was transient.

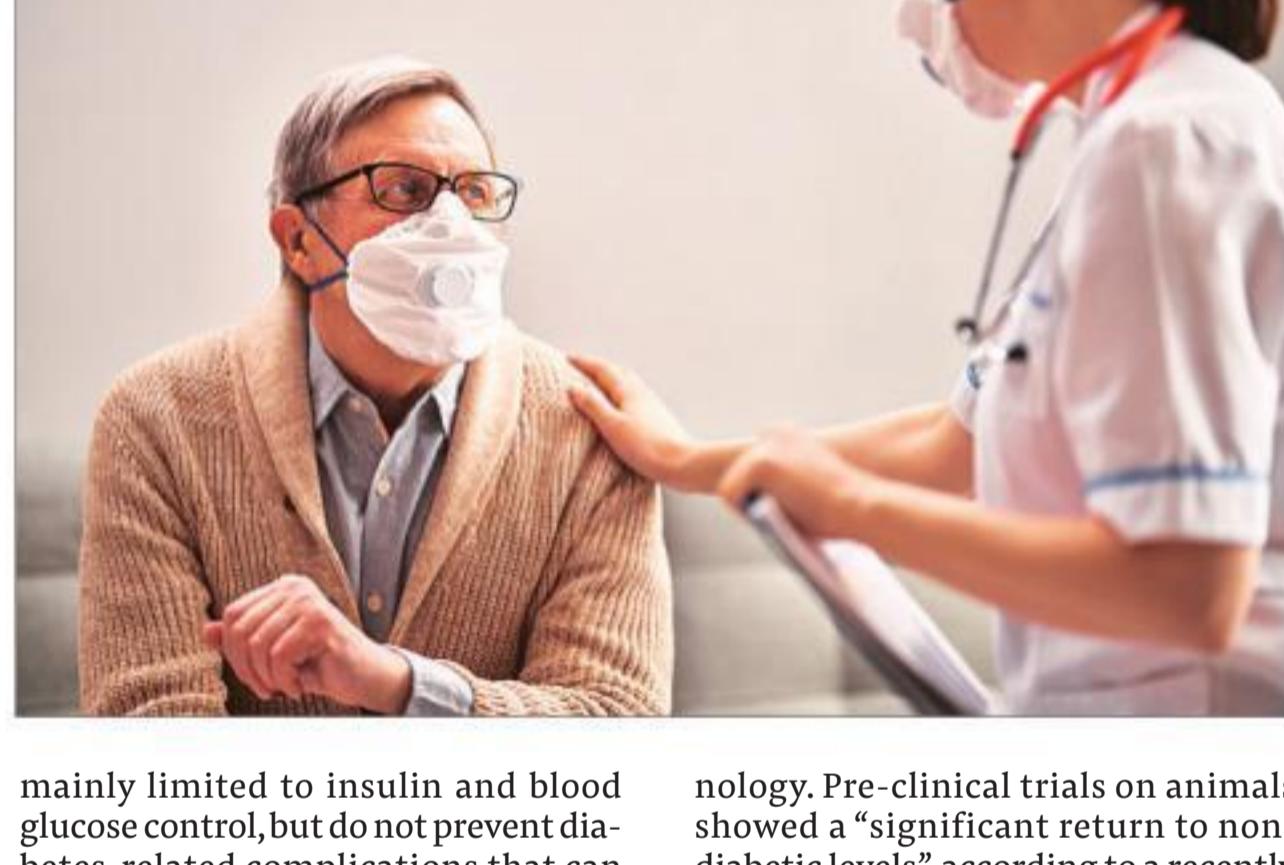
While the true burden of liver disease is not known, Sarin feels liver diseases contribute to global disease burden in the form of metabolism associated liver disease (MAFLD), alcohol-associated liver disease and viral hepatitis. "During the pandemic, it is very likely that CLD patients would be exposed to infection. Many cirrhotic patients are required to attend hospitals regularly and thus become susceptible to SARS-CoV-2 infection," he says, adding that in severe complications, the lung injury often stays for weeks and chronic lung injury may occur in nearly one-third of patients. "Such patients may require long monitoring or oxygen therapy if exposed to more infection. Also, diarrhoea and intestinal infection can occur for many weeks, as the virus is secreted into guts and causes change in the bacteria of the

bowel... this is common in children under the age of 18. Some may suffer from fear psychosis and it's not known for how long it stays," he says.

Moderate Covid-19 has common side effects like fatigue, joint pain or rashes. Nikhil Modi, senior consultant, respiratory diseases and sleep medicine, Indraprastha Apollo Hospitals, Delhi, says, "As many as 15% patients recovering from Covid-19 are suffering from complications like prolonged fatigue and body ache followed by weight loss. While these are just short-term health impacts, the path of post-Covid recovery can come with additional long-term health complications. While Covid-19 is a respiratory disease, the infection can cause inflammation in other organs of the body, the impact of which can cause long-term health complications like heart-related diseases, pulmonary fibrosis and brain damage."

Research & therapy

The currently available therapies are



mainly limited to insulin and blood glucose control, but do not prevent diabetes-related complications that can cause irreversible vital organ damage and are the leading cause of death. ET-traps is a Cambridge-based startup founded by Arjun Jain, who has created a soluble binder to the molecule Endothelin-1, or (ET)-1, that aims to lower the pathologically elevated levels of ET-1 without negatively affecting its important physiological functions, which include maintenance of blood pressure, tissue differentiation and cell proliferation. "I started working on a molecule called endothelin (ET)-1 and realised that ET-1 is elevated in different diseases, including diabetes, different cancers, cardiovascular diseases and neurodegenerative disorders. Based on this, I worked on a potential therapeutic that would potently bind and sequester increased levels of ET-1," explains Jain, who has now been granted a US patent for his tech-

nology. Pre-clinical trials on animals showed a "significant return to non-diabetic levels", according to a recently published paper by Jain in the journal *Drug Discovery Today*.

However, medical research is gradually learning more about how this virus behaves. Randeep Guleria, the director of AIIMS, who also heads the clinical research group of the national Covid-19 task force, said in an interview with *The Indian Express*, "The infection starts off with the lungs as a pulmonary disease. But it has significant vascular problems... And can also be termed as a systemic disease because it involves the entire body. We also have authorisation for remdesivir and tocilizumab for emergency-use only." Initial studies did not show much benefit, but subsequent studies showed some benefits in decreasing hospital stay by four days, he said. There were suggestions that in more severe patients, it may have a mild benefit, but it was significant to say that

there was a mortality benefit. "It is a promising repurposing drug rather than a really effective drug," he said.

Yet plasma therapy is not for everyone. In a community, only 10-15% have antibodies and even people who recover don't show that robust antibody production, according to studies.

Guleria stressed on the need for post-Covid clinics at all tertiary care hospitals. "Post discharge of patients, there should also be follow-ups to understand post-Covid complications," he says.

Highlighting strategies to reduce the risks associated with pulmonary fibrosis, Anant Mohan, head of pulmonary medicine at AIIMS, suggested in an *Indian Express* report to minimise the risk of Ventilator-Induced Lung Injury (VILI) by using protective lung ventilator settings. "Lung transplant for post-Covid fibrosis can be performed on patients with extensive fibrosis and respiratory failure," he said.

Shh. It's breakfast time

Eating in silence is an ancient ritual. Now, silent breakfast as a wellness practice is helping some people cope with the pandemic

HILLARY RICHARD

"**I DON'T MEDITATE** so I look to other parts of my day to become meditative, including my coffee and breakfast routine," Nina Zorfass, a New York City resident who works in marketing, wrote in an email. Her technique? Eating breakfast in complete silence. When she first started this practice eight years ago, Zorfass noticed that she felt more prepared for the day ahead, and could make healthier food choices. Now, in the midst of a pandemic, she has relied on that time to recharge while living and working in close quarters with her partner. "Alone time is hard to come by in our apartment," she said.

Eating in silence is an ancient practice with roots in many monastic commun-



ies. "Buddhists, Celtic Mystics, Sufis, Vedic Mystics," said Ginny Wholley, a teacher at the UMass Memorial Health Care Center for Mindfulness. "Everyone has a component of silence that is an inherent part of the practice." Jon Kabat-Zinn founded the centre where Wholley teaches in 1979 as a way to promote and study the benefits of practices like these in a secular setting, in part because it's challenging. The concept for silent breakfast is simple enough: focus on your food, quietly, and deal with whatever thoughts come up. But it's more difficult than it seems.

I spent several days at the Kripalu Center for Yoga and Health in Stockbridge, last October, and silent breakfast was on the menu. Signs on every table reminded guests that breakfast should be eaten in

silence. Educational carousels of cards extolled the virtues of reconnecting with yourself each morning: it benefits your mind and body to start your day purposefully, calmly, and in gratitude.

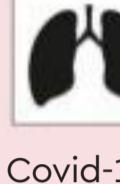
On the first day, I carried my breakfast tray down the aisle of the dining room, feeling the eyes of strangers follow me like some angst-ridden school cafeteria scene in movies. I passed row after row of fellow breakfasters. Some shifted in their seats as I walked by; the only sounds were the cautious clinks of silverware onto bowls and plates. Occasionally, a chair would scrape the floor as someone sat down or left.

"Our society leans into complexity and difficulty, because then there's more value to it," said Cristie Newhart, the dean of the yoga school at Kripalu. "When you're first learning to become more present, it's like, 'Present with what? What do I do?' In mindful eating, you're bringing all your attention to food." My mind revolted halfway through my granola. As a freelancer writer, I've always had an unhealthy work-life balance, partially from internalising the idea that I should maximise productivity at all costs. My parents were both entrepreneurs.

New Delhi

SOME MAJOR COMPLICATIONS

Pulmonary fibrosis

 A common problem that is being seen in most patients after recovering from Covid-19 is scarring of the lung tissue. This can lead to long-term breathing problems and, in severe cases, dependence on external oxygen support

Heart health

 After recovering from mild symptoms, people have been reported to suffer lasting damage to heart muscle, making them more susceptible to myocarditis (inflammation of heart muscle) and heart attacks

Brain health

 Covid-19 can cause strokes, seizures and Guillain-Barre syndrome (a condition that causes temporary paralysis) even in young people. It may increase the risk of hampering cognitive functions of the brain or make blood cells more likely to form clusters of clots. While large clots can cause heart attacks and strokes, much of the heart damage caused is believed to stem from very small clots that block tiny blood vessels (capillaries) in the heart muscle. Other organs affected include lungs, legs, liver and kidneys

NOT YET PROVEN

■ Alternative remedies or herbal therapies such as teas, essential oils, tinctures have not been proven scientifically to prevent or cure Covid-19

■ Epidemiological research has to be carried out to include homeopathic treatment and compare it to established treatments

■ Herbal or dietary supplements (and some prescription drugs) come from natural sources, but 'natural' does not mean that it's a safer or better option

Footloose

SUNDAY, OCTOBER 25, 2020



MODERN ART

Museum Ludwig in Cologne, Germany, houses a collection of modern art. It includes works from pop art, abstract and surrealism, and has one of the largest Picasso collections in Europe. It holds many works by Andy Warhol and Roy Lichtenstein as well.



PHOTO: ILVY NIJOKIKIJEN FOR THE NEW YORK TIMES

Europe's museums are open, but the public isn't coming

Attendance at some major institutions is a third of what it was last year. Their ability to cope depends almost entirely on how they are funded

NINA SIEGAL

VISITORS TO THE Rijksmuseum's vast, vaulted galleries of Dutch old master paintings can feel as though they've got the whole place to themselves these days. Before the pandemic, around 10,000 people used to crowd in each day. Now, it's about 800.

In theory, even with strict social distancing guidelines — visitors must book ahead, wear a mask, follow a set path and stay at least six feet apart — the Dutch national museum could accommodate as many as 2,500 people a day. But the public isn't exactly jostling for those limited tickets. Across town, the Hermitage Amsterdam museum has extended an exhibition of imperial jewels from the Russian state collection that was attracting 1,100 visitors a day last year. Now, the museum has limited daily ticket sales to 600, though it's only selling about half.

As cultural institutions reopen across the US, with new coronavirus protocols in place, many have been looking to Europe, where many museums have been open since May, for a preview of how the public might respond to the invitation to return. So far, there's little reason to be optimistic.

Almost all European museums are suffering from visitor losses, but their ability to cope depends almost entirely on

how they are funded. Institutions supported by government funding are able to weather the storm with a little belt-tightening, while those that depend on ticket sales are facing tougher choices. Many are laying off employees and restructuring their business models.

Visitor information from across Europe tells a fairly consistent story: museums that have reopened have about a third of the visitors they had this time last year. The Louvre in Paris reports about 4,500 to 5,000 visitors a day, compared with about 15,000 a year ago. The State Museums of Berlin, a group of 18 museums in the German capital, reports about 30% of its usual attendance.

Others are faring worse. The Van Gogh Museum in Amsterdam is down to about 400 visitors a day, when it used to welcome 6,500. "It's really very, very quiet in the museum," said its director, Emile Gordenker. Travel restrictions and border closings have dramatically reduced the numbers of international tourists in European capitals. Over the summer, institutions in the Netherlands reported a boost in tourism from neighboring Belgium and Germany. That waned again when the school year started in September, and a surge of new coronavirus cases in the Netherlands led to "code red" alerts in several Dutch cities, including Amsterdam.

European governments support many national cultural institutions, but there is a broad range of business models across the continent, from privately established museums that receive virtually no government money to those that are wholly subsidised by taxpayers. In recent years, however, governments in many countries, including the Netherlands, have been cut-

TRAVEL RESTRICTIONS AND BORDER CLOSINGS HAVE DRAMATICALLY REDUCED THE NUMBERS OF TOURISTS IN EUROPEAN CAPITALS, REDUCING FOOTFALL IN MUSEUMS LIKE REMBRANDT HOUSE



ting support of museums, as politicians have encouraged the "American model" of funding, with more reliance on earned income. The Rijksmuseum and the Hermitage Amsterdam, less than a 10-minute bike ride from each other, represent two points on that spectrum. While the Dutch national museum receives one-third of its financing from the government, the Hermitage, a private initiative, has no government subsidy, and relies on ticket sales for 70% of its budget. "Seniors have been our core business," said Paul Mosterd, the deputy director of the Hermitage Amsterdam. "We had a lot of senior groups, a group of friends of pensioners, or grandpa celebrates his 80th birthday with a guided tour and a lunch." Such patrons are now wary of indoor spaces and public transportation, he said, making the museum more reliant on younger visitors. But, he added, "That generation isn't coming."



(Top) The floor of the Hermitage Amsterdam is marked with tape to help visitors maintain social distancing; and (above) the Rijksmuseum had 10,000 visitors a day before the pandemic. These days, it's about 800.

Several European countries — including Britain, France, Germany and the Netherlands — have already announced government bailout packages for the arts. But many local institutions are still projecting shortfalls. "We foresee huge losses for the next few years, and just a very slow return to normal," said Lidewij de Koekkoek, the director of the Rembrandt House, a museum in the artist's former home and studio. Before the pandemic, 80% of the museum's visitors were international tourists.

"We expect that in 2024 we might be back to our normal visitor numbers," she added. "Financially, it's quite a disaster." de Koekkoek said that Rembrandt House had lost about 2.5 million euros, or around \$3 million, because of the decline in visitors — more than half its overall budget. A bailout from the Dutch government and support from the city of Amsterdam have helped recoup about \$1 million, she said.

Yilmaz Dziewior, the director of the Museum Ludwig in Cologne, Germany, said that the country's museums were lucky because they have long received generous government subsidies. Few, he said, are in danger of failing, even if visitors don't come. "What the crisis also showed is how robust or healthy the German system is, in comparison with the US, for example," he said. "We need the visitors, but they do not make up such a big part of our overall budget."

The museum's financial situation has nonetheless prompted a rethink, Dziewior said. "One thing that it showed us is that we need to work more with our own collection," he said. "We do so many shows where we ship works from across the world, which is not good ecologically, economically and in other ways. Through the crisis, these issues became clearer." Mosterd of the Hermitage Amsterdam said the crisis had compelled the museum's staff to rethink exhibitions and try to appeal to a different kind of visitor.

"It's more suitable for families with young kids, which is for us in some ways a new audience," Mosterd said. "That's 100% a change we made for marketing reasons." Dziewior said that reorienting the Ludwig Museum, and finding a more sustainable, more inclusive approach to visitors — especially those who live locally — was unlikely to be a temporary shift.

"One thing that the crisis showed us was that the so-called normal wasn't normal," he said. "It's not our aim to go back to where we left off."

NYT

Iceland tourism prepares for a comeback

The country hopes that when people book their first post-pandemic flights overseas, Iceland will be the top choice. It also aims to learn from the recent past, when tourist numbers soared

PAIGE MCCLANAHAN

IN A NORMAL October, the Radisson Blu Saga Hotel in Reykjavik would be buzzing with tourists hoping for a glimpse of the Northern Lights, business travellers in town for trade fairs, honeymooners gearing up for a tour of Iceland's waterfalls and geothermal spas. This year, of course, things are very different.

"It's surreal," said Ingibjorg Olafsdottir, the hotel's general manager. "It's completely quiet." Since March, even with government support, Olafsdottir's staff has shrunk from 140

to just 16. The hotel, which has more than 200 rooms, normally has an occupancy rate of above 75%, but it fell to 11% in September.

"It's been emotional," Olafsdottir said, adding that, even after cutting down to bare-bones operations, the hotel continues to rack up debt. "But the thing is, I think everybody is in the same boat here." Tourism is undergoing an unprecedented downturn all over the world, but several factors make Iceland particularly vulnerable to the industry's crash: geographic isolation, a small domestic population, strict border measures and an economy that



(after an extraordinary, decade-long tourism boom) had come to depend heavily on foreign tourists. A recent surge in coronavirus cases has added to Iceland's challenges.

RESIDENTS HOPE THAT FUTURE TOURISTS WOULD TAKE THE TIME TO EXPLORE LESS POPULAR CORNERS OF THE COUNTRY

But while visitor numbers are low, Iceland is positioning itself for a major tourism rebound after the pandemic. The government is investing more than \$12 million in tourism infrastructure, while improving roads and harbours across the country. To keep the tourism industry afloat in the short term, the government is also investing more than \$9 million in a programme that distributes free travel vouchers to Icelandic citizens and residents. A marketing campaign targeting domestic tourists was rolled out in the late spring; an international version will be unveiled as soon as travel restrictions are lifted. The government hopes that when people go to book their first post-pandemic flights overseas, Iceland will be at the top of their list.

Looking ahead

What will Icelandic tourism look like after travel restrictions are finally lifted? Several people interviewed expressed the hope that future tourists would make longer visits and take the

time to explore less popular corners of the country.

"If you get off the beaten path a little bit, and you don't even have to go that far, you can get more of a remote feeling, a more private version of Iceland," said Jenna Gottlieb, the author of the *Moon Iceland* travel guide and an American who has lived in Iceland since 2012. "It's a kind of travel that seems in line with how consumer attitudes have shifted during the pandemic," said Peter Jordan, head of strategy and research at Toposophy, a destination marketing and management agency. People are looking for "open spaces, fresh air, nature, walking routes, cycling trails, outdoor activities, and perhaps a much slower form of travel," he said in an interview. By those measures, Iceland, which has the lowest population density in Europe, scores very well indeed.

Even Olafsdottir, the hotel manager, was optimistic about the country's prospects for post-pandemic tourism. "The population is so small and the country is so big," she said. "For Iceland, that's a huge opportunity."

Mind & Games

SUNDAY, OCTOBER 25, 2020

The science behind your child's tantrums

And how to nip them in the bud before they start

ASHLEY ABRAMSON

LYANNNE SIMPSON'S SIX-YEAR-OLD daughter had thrown plenty of tantrums before the pandemic. But after a few weeks of lockdown, minor frustrations that used to lead to short-lived outbursts were now setting off writhing-on-the-floor freakouts. "First, she'd get so frustrated she couldn't talk," Simpson said. "Then she would start screaming, drop to the floor and roll around flailing her arms, often kicking or hitting me if I came close to her."

Simpson tried every tantrum-defusing strategy she could muster, from playing soft music and offering a snack to squeezing her daughter between couch cushions (a calming technique recommended by an occupational therapist). But nothing worked except sitting quietly nearby, and occasionally consoling her with words or touch. In the aftermath, Simpson would often ask her daughter what had made her so mad. "She'd always say she didn't know," Simpson said. Meltdowns, common as they are among young children, are a complicated physiological response related to the brain's threat detection system. Mid-freakout, it's helpful for parents to understand what's going on beneath the surface, then to mitigate the "threat" by establishing a sense of safety.

The physiology of a meltdown

According to R Douglas Fields, a neuroscientist, a temper tantrum involves two parts of the brain: the amygdala, which is primarily responsible for processing emotions like fear or anger; and the hypothalamus, which in part controls unconscious functions like heart rate or temperature. Think of the amygdala as the brain's smoke detector and the hypothalamus as someone deciding whether to put gasoline or water on the fire—with hormones like adrenaline and cortisol. When your daughter suddenly starts wailing about sleeping alone in her bed at night, she's probably not consciously being difficult—her amygdala detected a threat and her hypothalamus caused her to snap.

During the stress response, your child might experience a racing heartbeat, sweaty palms and tense muscles (or just an

overwhelming urge to punch you). As much as you may want to reason with your writhing child, don't expect her to listen. For one thing, the stress response can dampen a child's already-limited capacity for self-control, a function generally associated with the prefrontal cortex, or PFC.

"When you have a fire burning in your house, you don't want to sit and ponder, you want your body to fire on all cylinders so you can escape," said Carol Weitzman, a developmental-behavioural pediatrician and co-director of the Autism Spectrum Center at Boston Children's Hospital.

With a bit of logical self-reflection, adults can hit the brakes on a stress response. "When a driver cuts you off on the highway and your blood begins to boil, it's your prefrontal cortex that allows you to think, 'Wait a minute, I don't have to act this way,'" said Weitzman. But the pre-frontal cortex doesn't fully develop until adulthood and, according to Fields, inhibition and impulse control are among the PFC's most complicated functions. "So when you try to reason with a child, you're appealing to a part of the brain that isn't fully functioning."

Mary Margaret Gleason, a child and adolescent psychiatrist at Children's Hospital of The King's Daughters in Virginia and a consultant at Tulane University, likens child meltdowns to a pot of boiling water, with the PFC acting as its lid. "In these moments, the intensity of the feeling overwhelms the child's ability to organise it, so the feelings get stronger than the lid," she said. Fortunately, with your own developed brain, you can help your kid replace the lid on the pot during a meltdown moment by using your pre-frontal cortex as a surrogate.

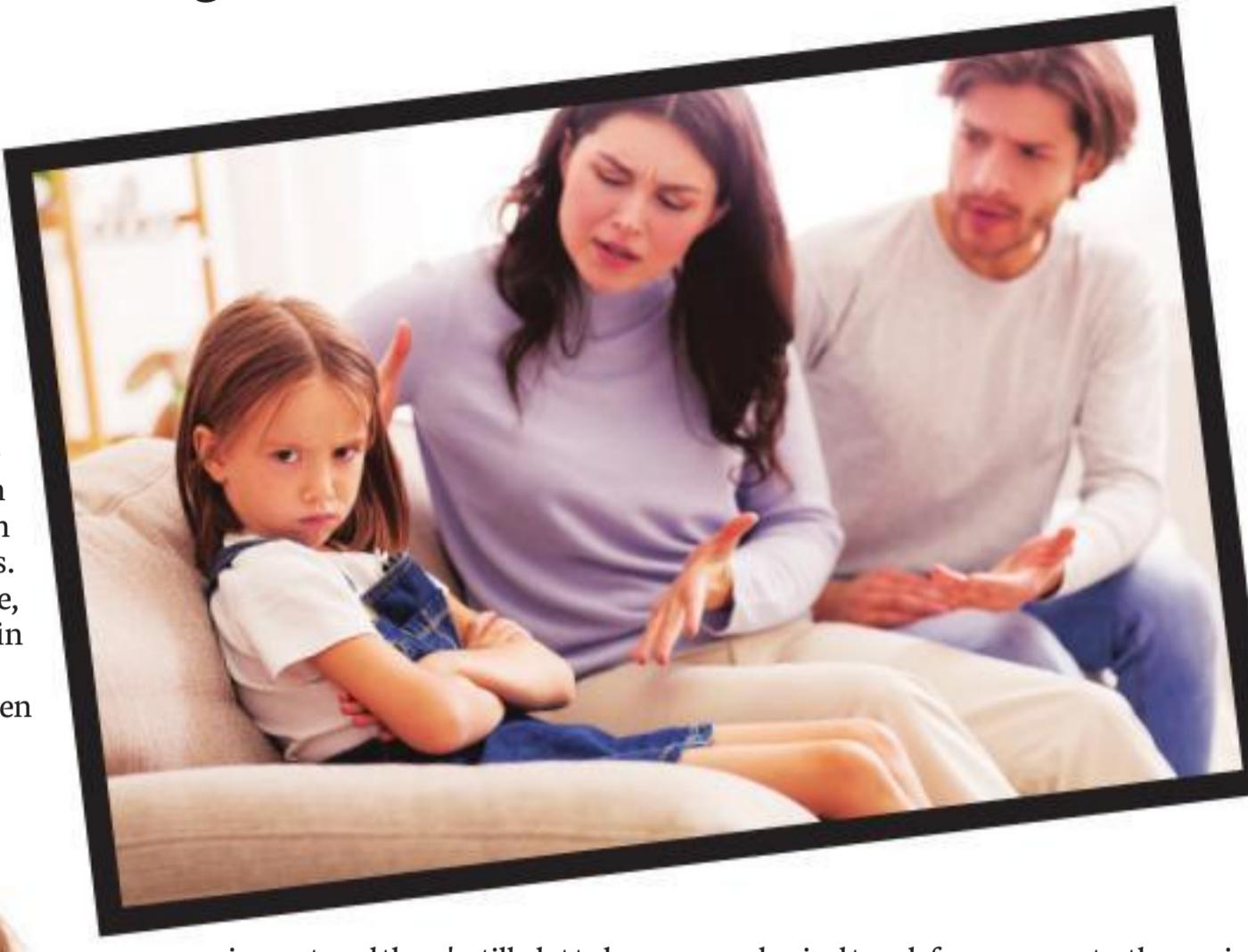
First, manage your own emotions

Before engaging with your upset child, it's helpful to first regulate your own stress response, said Lisa Dion, a play therapist. If your child is safe, leave the room to take a few deep breaths or confide in a partner—whatever you need to de-escalate your own frustration.

This, according to Katie Rosanbalm, a senior research scientist at the

Duke Center for Child and Family Policy, allows you to use your own calm state to calm your child. It's not completely clear how this works. There are likely several physiological components, but one might involve mirror neurons, brain cells that fire in response to your own and other people's behaviours. Watching someone run, for instance, seems to activate a similar brain region as when you run yourself.

Mirror neuron research on children



is scant, and there's still a lot to learn. But what scientists do know about this group of brain cells may help parents understand how their reactions affect their kids (and maybe even their newborn babies). For example, mirror neurons have been found not only in the motor areas of the brain, but also in the areas that deal with emotion. The same part of your brain that lights up when you're feeling happy may also light up when you observe happiness in others. "So your child may not just do what you're doing, but feel what you're feeling," said Marco Iacoboni, a neuroscientist.

Next, manage your kid's reaction

It's also important to pair your calmness with warm and empathetic cues, which can signal to the amygdala that there's no danger, Rosanbalm said. "The amygdala stops sending out the alarm, which causes the stress response cascade to cease."

In the calm-down process, focus more on your actions rather than your words: your child can mirror your emotions just by looking at your non-verbal communication, like your body posture, vocal tone and facial expressions. Charles Nelson, a professor of pediatrics and neuroscience at Harvard Medical School and Boston Children's Hospital, suggested crouching down and making eye contact with your child during the tantrum, which shows you're listening and engaged.

While some upset kids might like

physical touch from a parent, others might find it overwhelming. You can also encourage your child to self-soothe with other types of calming sensory inputs. Offer her a fidget spinner or Silly Putty, have her push on a wall, or simply encourage her to take some slow, deep breaths.

Finally, validate your child's feelings

As much as you might want to try explaining to your kid why they should calm down, behaviour correction rarely works when stress is high. Once your child's partially-developed prefrontal cortex is back online, take the opportunity to help her form a story about the meltdown. Shanna Donhauser, a child and family therapist, suggested validating how hard the moment was and repeating back what happened.

"Then remind your child that you're both OK and that you can still be close. You're still there," she said. After exhausting all of the behavioural techniques she knew, Simpson tried focusing on connecting with her daughter during meltdowns instead of trying to change her behaviour.

Back in the spring, when her daughter had a meltdown about the number of strawberries in her bowl just before she needed to log on to a virtual class meeting, Simpson held her six-year-old close as she tried to stay calm herself.

It was then that her daughter managed to articulate what was really upsetting her—it wasn't the fruit, she said; deep down, she was sad she couldn't hug her teacher. The two shared tears and some snuggles, then moved on with their day.

"My daughter's tantrums sucked every ounce of life out of me," Simpson said. "But in the end, we understood each other better and grew closer."

NYT

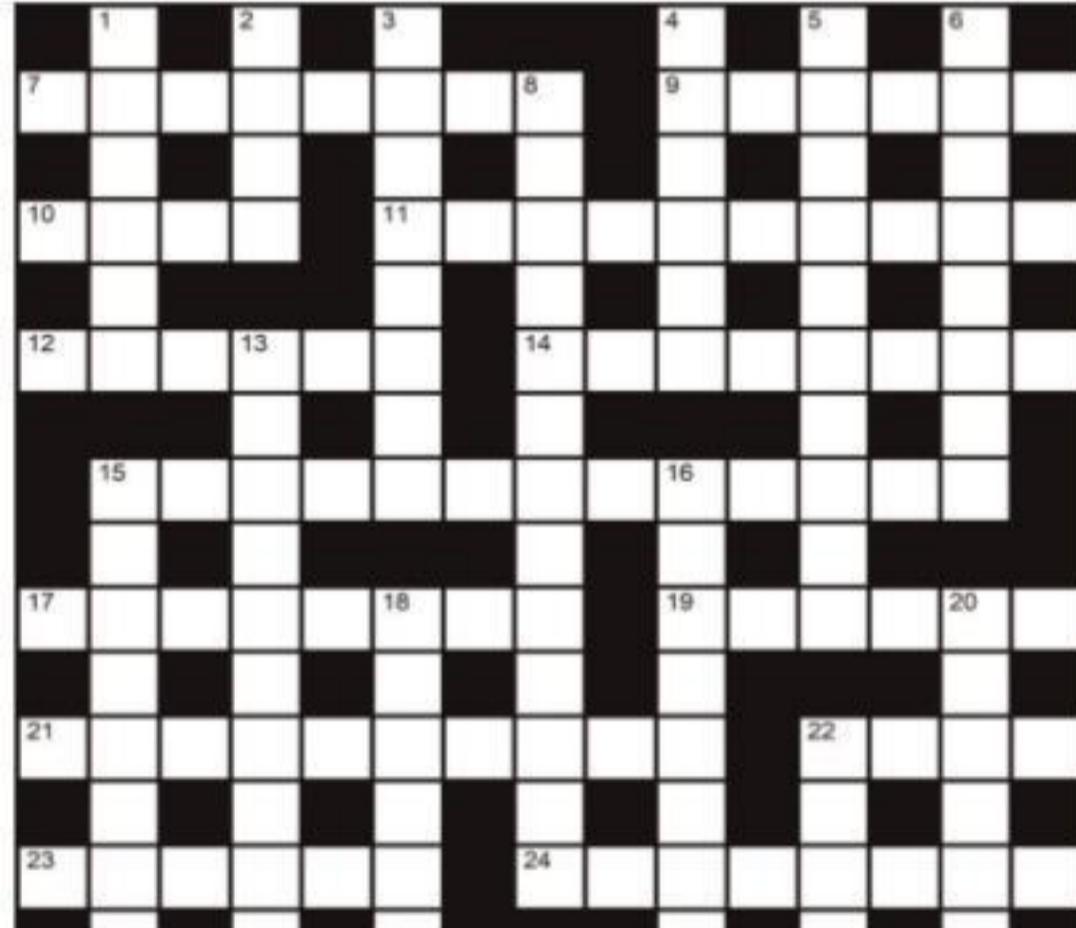


5 ways families can prepare as coronavirus cases surge

- While the onset of another surge may sound frightening, experts say there are things people can do now to start preparing.
- There isn't yet a vaccine for the coronavirus, but making sure you and your family are fully vaccinated for other illnesses, including the flu, is one of the simplest ways to prepare for an oncoming surge.
- Many families were caught by surprise in the spring when schools and day cares shut down. And experts warn that such closures could happen again. As a result, it's helpful for parents to plan for all possible scenarios.
- The uncertainty of the pandemic has already produced a great deal of anxiety in parents and children. Try to avoid speculating about an advancing surge and instead stay focused on the present by implementing structure and routines for your children, experts say.
- Stock up on necessary supplies, but don't be a hoarder. You'll feel more secure knowing that you have everything you need right at your fingertips.
- More troubling than the onset of cold and flu season is the fatigue people feel over continual social distancing, avoiding crowded indoor spaces and wearing masks. So don't let pandemic fatigue prevent you from keeping yourself, and others, safe.

CHRISTINA CARON/NYT

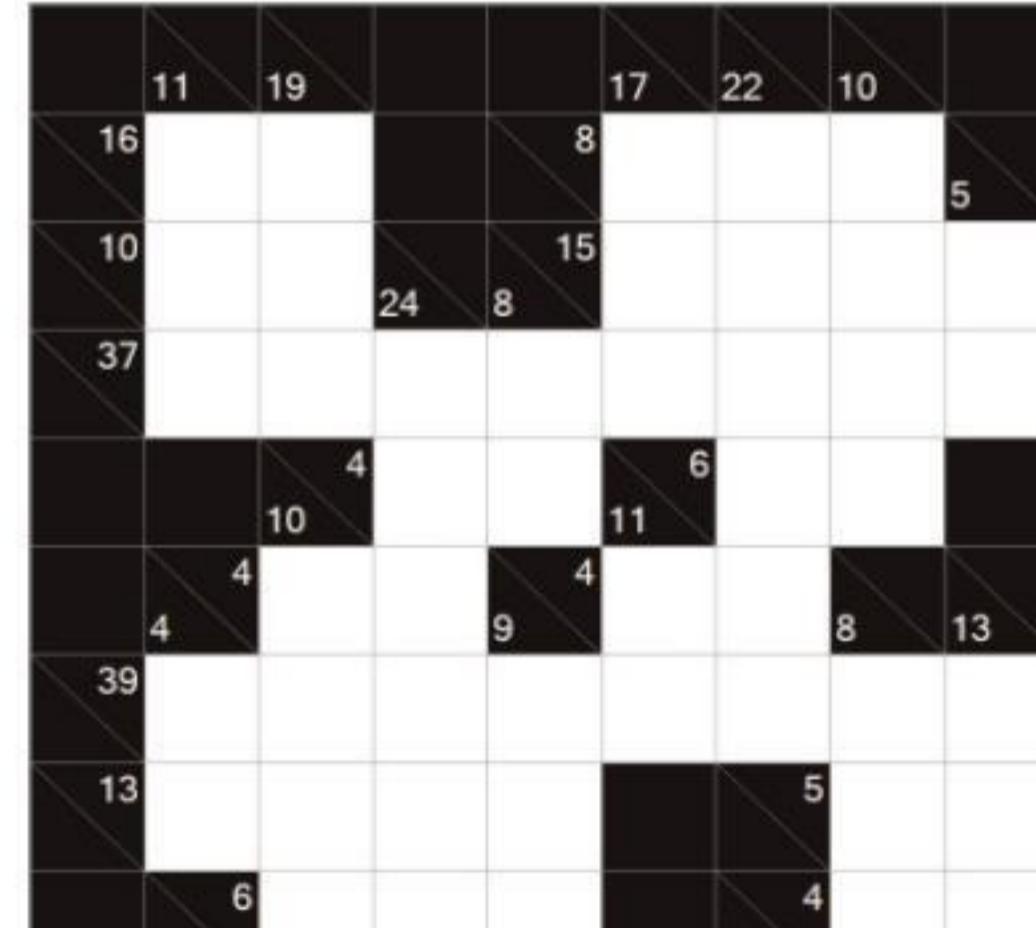
CROSSWORD



ACROSS

- 7 That which helps memory, a rhyme say (8)
9 Keep an ___ : act as a sentry, should we say? (3,3)
10 Male deer (4)
11 A written proposal or reminder (10)
12 ___ to the core : really scared or moved, in a way? (6)
14 Insurrection, revolt or sedition (8)
15 NRI steel tycoon - one of the richest man in the world (7,6)
17 Ricky Ponting's state (8)
19 Strain; emphasise (6)
21 Inducement (10)
22 Cat's contented sound (4)
23 Most commonly
- used fuel in automobiles (6)
24 High bid (in bridge) (2,6)
- 18 Almost, not quite (6)
20 Thick sweet liquids (6)
22 Push your lips out to express displeasure (4)
- 1 Seize quickly (6)
2 Fast moving consumer goods, abbr. (4)
3 A period of thirty days - thirty one days at a maximum? (3,5)
4 Type of bonds (6)
5 Federer or Nadal? (6,4)
6 Pertaining to the season between summer and winter (8)
8 "C" in ICE, the scripts of the new millennium (13)
13 CEO of HDFC (4,6)
15 Raised with yeast (8)
16 Madness (8)

KAKURO



BIZ QUIZ

1. What is the name of the real-time Base Metals Index launched by the Multi-commodity Exchange (MCX)?
2. The embassy of which country in India will have a separate 'Water Attache'?
3. NITI Aayog has established a Frontier Technologies Cloud Innovation Center with which technology major?

ANSWERS

1. METALTEX 2 Israel

BUZZ WORD

- The Buzz Word is a substitution cipher in which one letter stands for another. If you think that X equals O, it will equal O throughout the puzzle. Single letters, short words and words using an apostrophe give you clues to locating vow-

els. Solution is by trial and error.
Today's clue: HMF equals Awta dzjdgymywpvn mh d yd ed y p drdhfyawt
key to everything
High expectations the

BRIDGE BOUTS

L SUBRAMANIAN

FUNNY RESULTS - PART II

We continue with our discussion of last week's hand wherein we saw varied results at different tables.

Dr: West	S AK 8 6
Vul: None	H 2
	D 5 2
	C Q J T 8 5 3
S 9 2	S Q 3
H A T 8 5	H J 9 3
D Q T 6 3	D K J 8 7
C A 7 2	C K 9 6 4
S J T 7 5 4	
H K Q 7 6 4	
D A 9 4	
C -	

1) We saw two norths bidding 4H as a 'splinter'. Splinter (**unnecessary double jump**) should guarantee four trumps, singleton in the bid suit, and control in the other suits. The requirement is generally about 9-11 points. So, this is not the hand for it.

For example, west 1H and as east you have: S K-x-x H Q-x-x D x C x A-x-x. Bid 4D. You will agree there are **controls** in spades and clubs.

Some players prefer 1S P 4H to be natural to avoid confusion.

2) One player, you may remember, opened the north hand with 1C. **Sub-minimum** openings should have a good six-card suit or two good five-card suits, something like the following:

a) S x-x H A-K-J-x-x D K-x C x-x-x b) S A-Q-T-x H x-x D K-Q-x-x C x

3) Another player passed out his hand in the fourth seat, holding 5-5 in the majors. He was blithely obeying his partner's advice of sound openings. While it may be correct to follow this on first two seats, one need not be strict on the third and fourth.

4) So, what is the correct bid with the north hand? There is an excellent convention that can be used for **passed** hands. It is called the **fit-showing** jump. Accordingly, you should bid 3C, suggesting four trumps, good suit, and a near-opening hand.

Though opener has a minimum, he has a good five-card suit on the side that can be established. So, he can jump to 4S on partner's 3C. Let us say opener has no support and minimum; he can sign-off in 3S. With support, he can bid 4Seven on minimums but with a suitable hand.

Suppose opener has: S Q-x-x-x H A-x-x D A-Q-x C K-x. Now, this is a splendid hand. So, he cue-bids 3D. Responder, in turn, cue-bids 3H. Opener asks 4NT, RKC. When responder shows two key-cards by his 5H bid, opener settles for 6S.

LEXICON

TURDUCKEN

■ n. A boneless turkey that is stuffed with a boneless duck that is stuffed with a boneless chicken.

K-Paul's is closed on Thanksgiving but the occasion does not pass uncelebrated. The main attraction at dinner this week is called "turducken." To make it, Prudhomme stuffs a boneless chicken with a red-dish sausage stuffing; the stuffed chicken is then stuffed into a boneless duck with corn-bread stuffing; finally, the chicken and duck are stuffed into a boneless turkey with greenish oyster stuffing. When sliced, you have three birds and a rainbow of stuffings.

—Charles Michener & Linda R. Prout, "Glorious Food: The New American Cooking," Newsweek, November 29, 1982



From the Front Page

After customers, now dealers make most of telcom rivalry

The company is also offering cashbacks to customers in case they opt to join their network. The incentives and cashbacks vary with telecom circles.

Vodafone Idea has already decided to concentrate on circles where it has strong network and good market share.

A query sent to Bharti Airtel regarding the dealer margins remained unanswered while Vodafone Idea said its incentives and commissions are in line with the industry practice.

Many dealers also said that Reliance Jio has so far not revised its commission policy. Sources in the company told Financial Express that they are closely watching the developments in the industry and any call around dealer commission will be taken at an appropriate time.

The company did not answer a query asking if it has increased the commission for dealers.

As a result of such aggressive sales practices, MNP requests increased to 7.53 million in July, the highest seen since March 2018.

Live events resume, but the spark is missing

While music concerts, the-

atrical productions, sporting events and festivals require a certain level of production, owing to their scale, comedy events could work well with intimate settings.

The ceiling on number of attendees and implementation of hygiene best practices are two factors that are holding organisers back. "Our cost has gone up by 38%, mainly due to all the hygiene and safety protocols that we need to invest in. And our revenues are down by 60-70% because of the cap on attendees," says Swaroop Banerjee, COO and business head, Zee Live. Sponsored by Škoda Auto, Zee Live recently held a three-day drive-in theatre movie premiere for Khaali Peeli. Zee Live is also planning to introduce formats like cubicle concerts, where groups of four people can sit in a cubicle and watch an event.

That apart, organisers are unable to raise ticket prices. As per industry estimates, prices of tickets have fallen to a third of their pre-Covid levels. In order to build consumer confidence, organisers are keeping the prices pocket-friendly, and looking to enlist the support of brands and sponsors.

Banerjee points out that now events attract only up to four sponsors. This used to be as high as 12 for a marquee event in pre-Covid times. "The sponsors now cover about 50% of our costs. Earlier, this was 60-70%", he adds.

Durga Puja, which sees high interest from brands for activations, is not so attractive this year. Experts say overall sponsorship is down by 60% and most activations are happening in residential areas.

AstraZeneca resumes trial, J&J next week

J&J expects to resume its trial in the United States on Monday or Tuesday and remains on track to produce data from the trial on the vaccines' effectiveness by the end of 2020 or early 2021, J&J's chief scientific officer Paul Stoffels said. J&J is also in discussions with other regulators to resume a trial outside of the United States, the company said.

Sofar, the medical board has not identified a clear cause for the patients' illness. J&J cannot reveal any details about the patient's sickness because of patient privacy rules, Stoffels said. AstraZeneca said that it is not unusual for some trial participants to fall ill during large-scale vaccine trials but that the US Food and Drug Administration has reviewed all safety data from the trials globally and deemed it safe to continue testing the vaccine.

Support from govt but not customers

Though Google has for the

time being suspended this practice, a consortium of Indian app creators decided to challenge Google's monopoly. Paytm went ahead with creating its mini app store and convinced around 300 creators to list their apps on it. Even provided a demo of its app store on October 8. However, its success depends on its ability to wean off users from Google's Play, and here the government can do little.

In India, Google Play has around 94% market share and accounts for 360 million unique visitors, according to Comscore data released in August.

Data from 42matters on app availability and developer preference for Google and Apple's platforms shows that even big names like Amazon and Tencent haven't been able to put up a competition. Google has 3.4 million apps on its Play store, whereas Apple has 1.7 million apps. They also have 0.8 million and 1.3 million developers, respectively. In contrast, Amazon has only a sixth of apps and developers. Tencent has an even lower share with 82,798 apps and 52,158 developers.

India's native app store, Indus App Bazaar, which also offers translation services to apps in 12 Indian languages, has been modestly successful but still nowhere near Google or Apple.

The company claims to

have 400,000 apps and 56 million monthly active users. Analysts say this could be due to the company running its operating system for mobile phones and its partnership with Samsung to populate Samsung's Galaxy Store. Still, with around 100 million users, it only forms a fraction of Android's 2.5 billion or Apple's 1.4 billion global active user base.

Gartner's senior research director Manjunath Bhat told FE that other app stores cannot match Google's Play as they lack 'network effects'. "Google Play is mandatory to make use of Google mobile services that includes other apps like Maps. Any Android-based OEM device comes pre-bundled with Google Play, which provides users with a secure, reliable and familiar access path to download apps. An app store is fundamentally a marketplace, and a marketplace thrives as a result of both producers and consumers actively contributing to the growth of the market."

Interest relief scheme notified

Also, the ex-gratia will be available to borrowers subject to conditions that a loan account should be standard as on February 29 and the prevailing interest rates on that date would be factored in the

relief. Other conditions include lending institution must be either a banking company, or a public sector bank, or a co-operative bank, a regional rural bank, or an all India financial institution, or a non-banking financial company or a housing finance company registered with RBI or national housing bank as the case may be. A non-banking financial company—micro finance institution should be a member of a Self-Regulatory Organisation (SRO) recognised by RBI. The lending institutions would have to lodge claim for reimbursement for the amount spent on the scheme from the Centre by December 15.

As reported by FE earlier, the government had stated in an affidavit that extending the interest relief to all types of loans for all categories of borrowers would cause a huge burden of ₹6 lakh crore on banks, likely wiping out a major part of their net worth and even rendering most of them unviable. The RBI also concurred with the government's views in this regard.

The government and RBI had recently ruled out any further waiver of interest on interest, or compounding as this will entail significant economic costs which cannot be absorbed by the banks without serious dent to their financials, which in turn will have huge implications for

the depositors and the broader financial stability.

According to the DFS notification, for education loans, housing loans, automobile loans, personal loans to professionals, consumption loans, the rate of interest to be applied for calculating the difference between simple and compound interest shall be the contracted rate as specified in loan agreement/documentation in this respect. For consumer durable loans, the rate of interest to be applied for calculating the difference between simple and compound interest shall be the contracted rate as specified in loan agreement documentation.

For credit card dues, the rate of interest shall be the weighted average lending rate (WALR) charged by the card issuer for transactions financed on EMI basis from its customers during the period from March 1 to August 31. For MSME loans, the rate of interest to be applied for calculating the difference between simple and compound interest shall be the contracted rate as specified in loan agreement/documentation in respect of the term loan. For cash credit (CC) / overdraft (OD), the rate of interest would be as prevailing on February 29, 2020.

Penal interest or penalty for late payment would not be reckoned as part of the contracted rate or WALR.

'China says looking into unfair competition on e-commerce platforms'

REUTERS
Shanghai, October 24

CHINA'S MARKET REGULATOR and other government departments have launched an exercise focused on e-commerce, with plans to crack down on areas such as unfair competition and the illegal trading of counterfeit or wildlife, state news agency Xinhua said.

The operation will run until



A file photo of workers sorting parcels at a cross-border e-commerce industrial park in Hefei, Anhui province, China. REUTERS

December and will also look into areas such as live streaming, which has in the past two years become a popular sales channel in China, Xinhua said on Saturday, referring to a recently issued notice from the State Administration of Market Supervision and other departments.

'US monitoring border row between India and China'

PRESS TRUST OF INDIA
Washington, October 24

through defence sales, joint military exercises and information sharing.

"We as a government are covering the situation in the Himalayas closely, and understandably. We certainly want to ensure that the situation doesn't escalate," the official said. "These are all areas where we cooperate with the Indians on, and not just as it relates to the tensions in the Himalayas," the official said.

India and China are locked in a bitter border



US President Donald Trump
REUTERS

diplomatic and military talks to resolve the row. However, no breakthrough has been achieved to end the standoff.

China unsuccessfully attempted to occupy Indian territory on the southern bank of Pangong Lake in the last week of August. In response to a question, the official, who spoke on the condition of anonymity, said that the US was having an ongoing dialogue with India about increased cooperation in south-east

Asia, and not simply about the South China Sea.

"And we encourage their involvement. That cuts across development investments, it cuts across security cooperation, and then it also involves presence. So, we welcome greater Indian participation in Southeast Asia across all three of those areas," said the official. The senior official's remarks came in the midst of a growing global concern over China's expansionist behaviour.

Ant Group IPO pricing history's largest: Jack Ma

REUTERS
Shanghai, October 24

simultaneously in Hong Kong and on Shanghai's STAR Market in the coming weeks. Sources have said the listing could be worth \$35 billion, surpassing the record set by Saudi Aramco's \$29.4 billion float last December. Ma said the financial and regulatory system stifles innovation, calling for a revamp to extend financial services to more small firms and individuals on the basis of technology—an ethos that Ant is largely based on.

He said the global system established after World War II is outdated and too risk-averse, calling the Basel Committee on Banking Supervision "an old men's club" and warning that risks are accumulating in the whole economy. In China, banks still operate with a strong "pawnshop" mentality, demanding collateral and guarantees before lending, a model that will fail to fuel future growth, he said.

"We didn't dare to think about it five years ago, or even three years ago. But a miracle just occurred," he told the audience, which included officials from China's regulators. He did not give exact details of the pricing which is expected to be officially announced next week.

Backed by Chinese e-commerce giant Alibaba, Ant plans to list

itself

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WELSPUN INDIA
 (Corporate Identity Number - L17110GJ1985PLC03321)
 Regd. Office: "Welspun City", Village Versamedi, Taluka Anjar, Dist. Kutch, Gujarat - 370110
 Tel: +91 2836 661111 Fax: +91 2836 279010
 Corp. Office: Welspun House, 6th Floor, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013 Tel: +91 22 66136000, Fax: +91 22 24908021
 E-mail: companysecretary_wil@welspun.com; Web: www.welspunindia.com

NOTICE

Notice is hereby given that pursuant to Regulation 47(1)(a) of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015, a meeting of the Board of Directors of the Company is scheduled to be held on **Thursday, October 29, 2020**, inter alia, to consider and take on record the unaudited financial results for the quarter ended on September 30, 2020.

For Welspun India Limited

Sd/-
 Shashikant Thorat
 Company Secretary

Mumbai, October 24, 2020

Schneider Electric Infrastructure Limited **Schneider**
 CIN: L31900GJ2011PLC064420



Regd. Office: Milestone 87, Vadodara-Halol Highway, Village Kotambi, Post Office Jarod, Vadodara - 391 510, Gujarat, Phone: 02668 664300, Fax: 02668 664621, Email: company.secretary@schneider-electric.com Website: http://www.schneider-infra.in

NOTICE

NOTICE is hereby given pursuant to Regulation 29(2) read with 47(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company will be held on Wednesday, November 4, 2020, to approve, inter alia, the Company's Unaudited Financial Results for the half year and 2nd quarter ended September 30, 2020.

The said notice may also be accessed on the Company's website (<http://www.schneider-infra.in>) and also on websites of Stock Exchanges (www.nseindia.com and www.bseindia.com).

For Schneider Electric Infrastructure Limited

Sd/-

(Bruno Bernard Dercl)

October 24, 2020 Managing Director & Chief Executive Officer

Narayana Hrudayalaya Limited
 CIN – L85110KA2000PLC027497

Registered Office: No.258/A, Bommasandra Industrial Area, Anekal T.Q. Bangalore - 560 099. Corporate Office: No.261/A, Bommasandra Industrial Area, Anekal T.Q. Bangalore - 560 099.

Email id: investorrelations@narayanahealth.org

Website: <http://www.narayanahealth.org>

Phone: 080-7122 2129 Fax: 080-7122 2611

NOTICE

Notice pursuant to Regulation 47(1)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, is hereby given that the meeting of the Board of Directors of the Company will be held on Monday, 2nd November 2020, inter-alia, to approve the Unaudited financial results for the Second quarter and Half year ended September 30, 2020.

The intimation is also available on the website of BSE Limited and National Stock Exchange of India Limited where the Company's shares are listed and shall also be made available on the Company's website (www.narayanahealth.org).

For Narayana Hrudayalaya Limited

Sd/-, Sridhar S.

Group Company Secretary,

Legal & Compliance Officer

AUTOMOTIVE AXLES LIMITED

(TS 16949 Company)

Corporate Identity No. L51909KA1981PLC004198

Regd. Office: Hootagali Industrial Area, Off Hunsur Road, Mysuru - 570 018

NOTICE

Pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, notice is hereby given that the Meeting of Board of Directors of the Company is scheduled to be held on Monday, 2nd November, 2020 to consider, approve and take on record the Un-Audited Financial Results for the Quarter and six months ended 30th September, 2020.

Further as per the Company's Code of Conduct for Prevention of Insider Trading, the trading window for dealing with securities of the Company remain close from 30th September, 2020 to 48 hours after the declaration of the Financial Results.

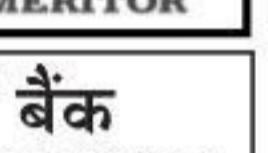
The said information is also available on Company's website www.autoaxle.com and also on the website of stock exchanges www.bseindia.com and www.nseindia.com.

By Order of the Board of Directors
 For Automotive Axles Limited

Sd/-

Debadas Panda

Company Secretary



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

AUCTION OF STATE GOVERNMENT SECURITIES

The following State Governments/Union Territory have offered to sell 5 to 30 years securities by way of auction for an aggregate amount of **₹16,725.00** crore (Face Value).

Sr. No.	State/Union Territory	Amount to be raised (₹ cr.)	Additional borrowing (Green Shoe option ₹ cr.)	Tenure (in years)	Type of Auction
1	Andhra Pradesh	1,000	-	13	Yield based
		1,000	-	18	Yield based
2	Chhattisgarh	1,000	-	5	Yield based
3	Goa	100	-	10	Yield based
4	Gujarat	1,500	500	10	Yield based
5	Haryana	2,000	-	15	Yield based
6	Himachal Pradesh	500	-	8.5	Yield based
		500	-	9.5	Yield based
7	Karnataka	1,000	-	10	Yield based
		1,000	-	11	Yield based
8	Puducherry	125	-	6	Yield based
9	Punjab	500	-	20	Yield based
10	Rajasthan	500	-	7	Yield based
		500	-	10	Yield based
11	Tamil Nadu	1,000	-	Relise of 6.33%TNSDL 2030	Price based
12	Telangana	1,000	500	30	Yield based
13	Tripura	300	-	10	Yield based
14	Uttar Pradesh	2,500	-	10	Yield based
15	Uttarakhand	700	-	10	Yield based
Total		16,725			

The auction will be conducted on Reserve Bank of India Core Banking Solution (E-Kuber) in multiple-price format on **October 27, 2020 (Tuesday)**. For further details please refer to RBI press release dated **October 22, 2020 (Thursday)** on RBI website (www.rbi.org.in).

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I arrive at a conclusion
 not an assumption.

Inform your opinion with
 detailed analysis.

The Indian EXPRESS
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The Indian Express.
For the Indian Intelligent.

Persistent Systems Limited

Registered Office : Bhaegerath, 402, Senapati Bapat Road, Pune 411016, India
 Ph. No. +91(20)67030000; Fax +91(20)67030009; Email : info@persistent.com, 'www.persistent.com'. CIN L72300PN1990PLC056696

Audited consolidated financial results of Persistent Systems Limited for the quarter and half year ended September 30, 2020

Sr. No.	Particulars	Quarter ended			Half year ended		Year ended	
		Sept 30, 2020 (Audited)	June 30, 2020 (Audited)	Sept 30, 2019 (Audited)	Sept 30, 2020 (Audited)	Sept 30, 2019 (Audited)	March 31, 2020 (Audited)	
1	Income	10,077.44	9,913.85	8,846.00	19,991.32	17,167.14	35,658.08	
2	Other income	164.97	212.27	382.46	377.24	682.82	1,323.77	
(1+2)	10,242.44	10,126.12	9,228.46	20,368.56	17,849.96	36,981.85		
3	Total income							
4	Expenses							
5	Employee benefits expense	6,096.84	5,785.07	5,369.71	11,881.91	10,285.96	21,556.40	
	- Cost of professionals	1,351.40	1,350.47	897.18	2,701.87	1,755.00	3,918.94	
	- Finance costs	14.20	14.16	18.38	28.36	36.88	63.32	
	- Depreciation and amortization expense	439.79	435.61	425.06	875.40	811.38	1,659.62	
	- Other expenses	965.10	1,320.37	1,362.50	2,285.47	2,705.50	5,260.15	
	8,867.33	8,905.68	8,072.83	17,773.01	15,596.72	32,458.43		
(3-4)	1,375.11	1,220.44	1,155.63	2,595.55	2,253.24	4,523.42		
6	Exceptional items							
7	Profit before tax							
8	Tax expense							
9	Current tax	436.17	430.76	289.72	866.93	640.27	1,354.70	
	- Tax charge / (credit) in respect of earlier years	(0.87)	8.30	(1.37)	7.43	(1.37)	52.55	
	- Deferred tax charge / (credit)	(80.05)	(118.70)	6.56	(198.75)	(71.08)	(286.72)	
	355.25	320.36	294.91	675.61	567.82	1,120.53		
(7-8)	1,019.86	900.08	860.72	1,919.94	1,685.42	3,402.8		

This is only an advertisement for information purposes and not for publication, distribution or release directly or indirectly outside India. This advertisement does not constitute an offer or an invitation or a recommendation to purchase, to hold or to sell securities. This is not an announcement for the offer document. All capitalized terms used and not defined herein shall have the meaning assigned to them in the Letter of Offer dated October 17, 2020 (the "Letter of Offer" or the "LoF") filed with stock exchanges namely BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") (collectively, the "Stock Exchanges") and the Securities and Exchange Board of India ("SEBI").



Mold-Tek Packaging Limited

Mold-Tek Packaging Limited was originally incorporated as Treasure Paks Private Limited, a private limited company on February 28, 1997, at Hyderabad, under the provisions of the Companies Act, 1956. Subsequently, the name of our Company was changed to Treasure Paks Limited on August 10, 2007. Subsequently, the name of our Company was changed to Moldtek Plastics Limited with effect from August 20, 2007. Thereafter the name of our Company was changed to its present name Mold-Tek Packaging Limited with effect from March 12, 2010. For details of change in our name and the registered office of our Company, see "General Information" on page 36 of the Letter of Offer.

Registered Office and Corporate Office: 8-2-293/82/A/700, Ground Floor Road No 36, Jubilee Hills, Hyderabad, Telangana 500033
Telephone: +91 40 4030 0323 • **Contact Person:** Thakur Vishal Singh, Company Secretary and Compliance Officer • **E-mail:** cs@moldtekpackaging.com • **Website:** www.moldtekpackaging.com • **Corporate Identity Number:** L21022TG1997PLC026542

PROMOTERS OF OUR COMPANY: JANUMAHANTI LAKSHMANA RAO, ADIVISHNU SUBRAMANYAM AND PATTABHI VENKATESWARA RAO

FOR PRIVATE CIRCULATION TO THE ELIGIBLE EQUITY SHAREHOLDERS OF MOLD-TEK PACKAGING LIMITED (THE "COMPANY" OR THE "ISSUER") ONLY

ISSUE OF UP TO 5,55,330* PARTLY PAID-UP EQUITY SHARES OF FACE VALUE OF ₹ 5 EACH OF OUR COMPANY (THE "RIGHTS EQUITY SHARES") FOR CASH AT A PRICE OF ₹ 180 PER RIGHTS EQUITY SHARE (INCLUDING A PREMIUM OF ₹ 175 PER RIGHTS EQUITY SHARE) ALONG WITH 6 DETACHABLE WARRANTS FOR CASH AT A PRICE OF ₹ 184 PER DETACHABLE WARRANT FOR EVERY 1 RIGHTS EQUITY SHARE ALLOTTED IN THE ISSUE, (TOGETHER WITH THE RIGHTS EQUITY SHARES, THE "RIGHTS SECURITIES"), FOR AN AMOUNT COLLECTIVELY NOT EXCEEDING ₹ 7,130.44 LAKHS ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 1 (ONE) RIGHTS EQUITY SHARES FOR EVERY 50 (FIFTY) FULLY PAID-UP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS OCTOBER 22, 2020 (THE "ISSUE"). For further details, see "Terms of the Issue" beginning on page 133 of the Letter of Offer.

*Assuming full subscription in the Issue

NOTICE TO ELIGIBLE EQUITY SHAREHOLDERS OF OUR COMPANY

ISSUE OPENS ON:

WEDNESDAY, OCTOBER 28, 2020

LAST DATE FOR ON MARKET RENUNCIATIONS^:**

FRIDAY, NOVEMBER 6, 2020

ISSUE CLOSES ON#:

WEDNESDAY, NOVEMBER 11, 2020

Pursuant to the Streamlining of Rights Issue, SEBI has introduced the concept of credit of Rights Entitlements into the demat accounts of the Eligible Equity Shareholders, which can be renounced by them by way of On Market Renunciation or Off Market Renunciation. The credit of Rights Entitlements and Allotment of Rights Securities shall be made only in dematerialized form. Further, due to the COVID-19 pandemic, SEBI has introduced certain relaxations for rights issues which will open prior to December 31, 2020. Investors are encouraged to carefully follow all the necessary requirements under the SEBI Rights Issue Circulars and ensure completion of all necessary steps in providing/ updating their required details in a timely manner. For details, please see "Terms of the Issue" on page 133 of the Letter of Offer

***Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renouncees on or prior to the Issue Closing Date.**

#The Rights Committee will have the right to extend the Issue period as it may determine from time to time, provided that this Issue will not remain open in excess of 30 (thirty) days from the Issue Opening Date. Further, no withdrawal of Application shall be permitted by any Applicant after the Issue Closing Date.

ASBA*

Simple, Safe, Smart way of making an application - Make use of it

*Application supported by blocked amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, for further details check section on ASBA below

Facilities for Application in the Issue:

In accordance with Regulation 76 of the SEBI ICDR Regulations, the SEBI Rights Issue Circulars and ASBA Circulars, all Investors desiring to make an Application in the Issue are mandatorily required to use either the ASBA process or the optional mechanism Instituted only for resident Investors in this Issue, i.e., R-WAP. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA or using the R-WAP. For details, see "- Procedure for Application through the ASBA Process" and "- Procedure for Application through the R-WAP" on page 148 of the Letter of Offer.

(a) ASBA Facility:

Investors can submit either the Application Form in physical mode to the Designated Branch of the SCSBs or online/ electronic Application through the website of the SCSBs (if made available by such SCSB) authorizing the SCSB to block the Application Money in an ASBA Account maintained with the SCSB. Application through ASBA facility in electronic mode will only be available with such SCSBs who provide such facility.

Investors should note that the ASBA process involves procedures that are different from the procedure under the R-WAP process. Investors applying through the ASBA facility should carefully read the provisions applicable to such Applications before making their Application through the ASBA process. For details, see "- Procedure for Application through the ASBA Process" on page 148 of the Letter of Offer.

Please note that subject to SCSBs complying with the requirements of SEBI Circular CIR/CFD/DIL/1/2012 dated September 25, 2012, within the periods stipulated therein, Applications may be submitted at the Designated Branches of the SCSBs.

Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 2, 2013, it is clarified that for making Applications by SCSBs on their own account using ASBA facility, each such SCSB should have a separate account in its own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making an Application in this Issue and clear demarcated funds should be available in such account for such an Application.

(b) Registrar's Web based Application Platform (R-WAP):

In accordance with SEBI circular SEBI/HO/ICFD/DIL2/CIR/P/2020/78 dated May 6, 2020 read with SEBI circular SEBI/HO/ICFD/DIL1/CIR/P/2020/136 dated July 24, 2020, a separate web based application platform, i.e., the R-WAP facility (accessible at www.linkintime.co.in), has been instituted for making an Application in this Issue by resident Investors. Further, R-WAP is only an additional option and not a replacement of the ASBA process. At the R-WAP, resident Investors can access and submit the online Application Form in electronic mode using the R-WAP and make online payment using their internet banking or UPI facility from their own bank account thereof.

PLEASE NOTE THAT ONLY RESIDENT INVESTORS CAN SUBMIT AN APPLICATION USING THE R-WAP. R-WAP FACILITY WILL BE OPERATIONAL FROM THE ISSUE OPENING DATE. FOR RISKS ASSOCIATED WITH THE R-WAP PROCESS, SEE "RISK FACTORS - THE R-WAP PAYMENT MECHANISM FACILITY PROPOSED TO BE USED FOR THIS ISSUE MAY BE EXPOSED TO RISKS, INCLUDING RISKS ASSOCIATED WITH PAYMENT GATEWAYS." ON PAGE 29 OF THE LETTER OF OFFER.

For guidance on the Application process through R-WAP and resolution of difficulties faced by the Investors, the Investors are advised to carefully read the frequently asked questions, visit the online/ electronic dedicated investor helpdesk (www.linkintime.co.in) or call helpline number (+91 22 4918 6200/ 4918 6171 / 4918 6172). For details, see "- Procedure for Application through the R-WAP" on page 148.

APPLICATION BY ELIGIBLE EQUITY SHAREHOLDERS HOLDING SHARES IN PHYSICAL FORM:

In accordance with the SEBI Rights Issue Circulars, (a) the Eligible Equity Shareholders, who hold Equity Shares in physical form as on Record Date; or (b) the Eligible Equity Shareholders, who hold Equity Shares in physical form as on Record Date and who have not furnished the details of their demat account to the Registrar or our Company at least two Working Days prior to the Issue Closing Date, desirous of subscribing to Rights Securities may also apply in this Issue during the Issue Period. Application by such Eligible Equity Shareholders is subject to following conditions:

(i) The Eligible Equity Shareholders apply only through R-WAP; (ii) The Eligible Equity Shareholders are residents; (iii) The Eligible Equity Shareholders are not making payment from non-resident account; (iv) The Eligible Equity Shareholders shall not be able to renounce their Rights Entitlements; and (v) The Eligible Equity Shareholders shall receive Rights Securities, in respect of their Application, only in demat mode.

Accordingly, such resident Eligible Equity Shareholders are required to, within 6 (six) months from the Allotment Date, send a communication to our Company or the Registrar containing the name(s), Indian address, email address, contact details and the details of their demat account along with copy of self-attested PAN and self-attested client master sheet of their demat account either by post, speed post, courier, electronic mail or hand delivery, to enable process of credit of Rights Securities in such demat account.

Such resident Eligible Equity Shareholders must check the procedure for Application by and credit of Rights Securities in "- Procedure for Application by Eligible Equity Shareholders holding Equity Shares in physical form" and "- Credit and Transfer of Rights Securities in case of shareholders holding Equity Shares in Physical Form and disposal of Rights Securities for non-receipt of demat account details in a timely manner" on pages 153 and 162, respectively of the Letter of Offer.

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA):

Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCSB or online/electronic Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form, or have otherwise provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case may be, at the time of submission of the Application.

Self-Certified Syndicate Banks

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?op=RecognisedFpi=yes&fnid=34>. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link.

Please note that subject to SCSBs complying with the requirements of SEBI Circular N.O. CIR/CFD/DIL/1/2012 dated September 25, 2012 within the periods stipulated therein, ASBA Applications may be submitted at the Designated Branches of the SCSBs, in case of Applications made through ASBA facility.

ELIGIBLE EQUITY SHAREHOLDERS UNDER THE ASBA PROCESS MAY PLEASE NOTE THAT THE RIGHTS SECURITIES APPLIED FOR IN THIS ISSUE CAN BE ALLOTTED ONLY IN DEMATERIALIZED FORM AND TO THE SAME DEPOSITORY ACCOUNT IN WHICH THE EQUITY SHARES ARE HELD BY SUCH INVESTOR ON THE RECORD DATE.

APPLICATION ON PLAIN PAPER UNDER ASBA PROCESS: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an Application to subscribe to this Issue on plain paper. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money in the said bank account maintained with the same SCSB.

Applications on plain paper will not be accepted from any address outside India.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights Entitlements and should not utilize the Application Form for any purpose including renunciation even if it is received subsequently. If the Eligible Equity Shareholder makes an Application using the Application Form as well as plain paper, both the Applications shall be liable to be rejected at the option of the Issuer.

PLEASE NOTE THAT APPLICATION ON PLAIN PAPER CANNOT BE SUBMITTED THROUGH R-WAP:

The application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

1. Name of our Company, being Mold-Tek Packaging Limited; 2. Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository); 3. Registered Folio Number/DP ID and Client ID No.; 4. Number of Equity Shares held as on Record Date; 5. Allotment option – only dematerialised form; 6. Number of Rights Securities applied for within the Rights Entitlements; 7. Total number of Rights Securities applied for; 8. Total amount paid at the rate of ₹ 321 for Rights Securities issued in one Rights Entitlement (i.e. ₹ 45 per Rights Equity Share and ₹ 46 per Warrant); 9. Details of the ASBA Account such as the account number, name, address and branch of the relevant SCSB; 10. In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FCNR/NRO Account such as the account number, name, address, branch of the SCSB with whom the account is maintained and a copy of the RBI approval obtained pursuant to Rule 7 of the FEMA Rules; For details in relation to the RBI approval, please see "Notice to non-resident Eligible Equity Shareholders" on page 11 of the Letter of Offer; 11. Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Securities applied for pursuant to this Issue; 12. Authorisation to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account; 13. Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and 14. In addition, all such Eligible Equity Shareholders are deemed to have accepted the following:

"We understand that neither the Rights Entitlement nor the Equity Shares have been, or will be, registered under the United States Securities Act of 1933, as amended (the "US Securities Act") or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof (the "United States") except in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act. We understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering of any Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation of an offer to buy any of the said Equity Shares or Rights Entitlement in the United States. Accordingly, we understand that this application should not be forwarded to or transmitted in or to the United States at any time. We understand that none of the Company, the Registrar, the Lead Manager or any other person acting on behalf of the Company has reason to believe in the United States, or if such person is outside India and the United States, such person is not a corporate shareholder, or is ineligible to participate in the Issue under the securities laws of their jurisdiction."

"We will not offer, sell or otherwise transfer any of the Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation except under circumstances that will result in compliance with any applicable laws or regulations. We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence."

"We understand and agree that the Rights Entitlement and Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S under the US Securities Act ("Regulation S"), or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act."

"We (i) am/we, and the person, if any, for whose account we are acquiring such Rights Entitlement, and/or the Equity Shares, is/are outside the United States, and (ii) is/are acquiring the Rights Entitlement and/or the Equity Shares in an offshore transaction meeting the requirements of Regulation S."

"We acknowledge that the Company, the Lead Manager, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an Application being rejected, with our Company, the Lead Manager and the Registrar not having any liability to the Investor. The plain paper Application format will be available on the website of the Registrar at www.linkintime.co.in.

Our Company, the Lead Manager and the Registrar shall not be responsible if the Applications are not uploaded by SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

LEAD MANAGER TO THE ISSUE

EMKAY GLOBAL FINANCIAL SERVICES LIMITED

7th Floor, The Ruby, Senapati Bapat Marg,

Dadar - West, Mumbai 400 028

Tel: +91 22 66121212

E-mail: moldtekpack@emkayglobal.com

Investor grievance e-mail: ib@emkayglobal.com

Website: www.emkayglobal.com

Contact person: Deepak Yadav / Wincy Nadar

SEBI registration number: INM00001229

REGISTRAR TO THE ISSUE

LINK INTIME INDIA PRIVATE LIMITED

C-101, 247 Park, L.B.S. Marg, Vikhroli (West)

Mumbai 400 083

Tel: +91 22 4918 6000

E-mail: moldtek.rights@linkintime.co.in

Investor grievance e-mail: ib@linkintime.co.in

Website: www.linkintime.co.in

Contact person: Sumeet Deshpande

SEBI registration number: INR000004058



FINE ORGANIC INDUSTRIES LIMITED

Regd. Off: Fine House, Anandji Street, Off M G Road, Ghatkopar (East), Mumbai - 400 077, Tel.: +91 (022) 21025000, Fax: +91 (022) 21028899
Email: investors@fineorganics.com; Web: www.fineorganics.com; CIN: L24119MH2002PLC136003

Notice of Board Meeting

Pursuant to Regulation 47 read with Regulation 29 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, Notice is hereby given that a meeting of the Board of Directors of Fine Organic Industries Limited is convened on Monday, November 2, 2020, to inter alia consider and approve, the standalone and consolidated unaudited Financial Results for the quarter and half year ended September 30, 2020.

The said Notice is also available on the Company's website at <http://www.fineorganics.com> and may also be accessed on the Stock Exchange websites at <http://www.bseindia.com> and <http://www.nseindia.com>

For Fine Organic Industries Limited

Sd/-
Pooja Lohor

Place: Mumbai Date : October 23, 2020 Company Secretary and Compliance Officer

THE ANUP ENGINEERING LIMITED
(Formerly known as Anveshan Heavy Engineering Limited)

CIN: L29306GJ2017PLC09085
Regd. Office: Behind 66 KV Elec. Sub-Station, Odhav Road, Ahmedabad-382415
T - +91-79-2287 2823, 0622, F - +91-79-2287 0642
Email: investorconnect@anupengg.com Website: www.anupengg.com

NOTICE -

Pursuant to Regulation 47(1)(a) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, Notice is hereby given that the meeting of the Board of Directors of the Company will be held on Saturday, 31st October 2020 at Ahmedabad to consider and approve, among other items, the Unaudited Standalone and Consolidated Financial Results of the Company for the quarter and half year ended 30th September 2020.

The Notice of this meeting is also available on the Company's website (www.anupengg.com) and also on the Stock Exchanges' websites viz. National Stock Exchange of India Limited (www.nseindia.com) and BSE Limited (www.bseindia.com).

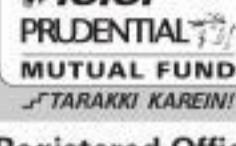
For The Anup Engineering Limited
Sd/-
Chintankumar Patel
Company Secretary

Place: Ahmedabad Date : 24.10.2020

For Fine Organic Industries Limited

Sd/-
Pooja Lohor

Place: Mumbai Date : October 23, 2020 Company Secretary and Compliance Officer



ICICI Prudential Asset Management Company Limited

Corporate Identity Number: U99999DL1993PLC054135

Registered Office: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001.
Corporate Office: One BKC, 13th Floor, Bandra Kurla Complex, Mumbai - 400 051.
Tel.: +91 22 2652 5000, Fax: +91 22 2652 8100, Website: www.iciciprufm.com, Email id: enquiry@iciciprufm.com

Central Service Office: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (E), Mumbai - 400 063. Tel.: 022 2685 2000 Fax: 022 26868313

NOTICE

With reference to notice-cum-addendum no. 006/10/2020 dated October 17, 2020 regarding applicability of cut off timings, it is clarified that for switches to Debt Schemes and Conservative Hybrid schemes from other schemes, the cut off timing applicable is 1.00 p.m. All other provisions of the aforesaid Notice remain unchanged.

For ICICI Prudential Asset Management Company Limited

Sd/-

Authorised Signatory

No. 008/10/2020

To know more, call 1800 222 999/1800 200 6666 or visit www.iciciprufm.com

As part of the Go Green Initiative, investors are encouraged to register/update their e-mail id and mobile number to support paper-less communications.

To increase awareness about Mutual Funds, we regularly conduct Investor Awareness Programs across the country. To know more about it, please visit <https://www.iciciprufm.com> or visit AMFI's website <https://www.amfiindia.com>

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



Zensar Technologies Limited

CIN: L72200PN1963PLC012621

Registered Office: Zensar Knowledge Park, Plot # 4, MIDC, Kharadi, Off Nagar Road, Pune – 411014 Ph: 020-66057500 E-mail: investor@zensar.com Website: www.zensar.com

NOTICE OF POSTAL BALLOT AND REMOTE E-VOTING INFORMATION

Notice is hereby given pursuant to and in compliance with Section 110 and other applicable provisions, if any, of the Companies Act, 2013 ("Act"), read with the Companies (Management and Administration) Rules, 2014 for the time being in force ("Rules") (including any statutory modification or re-enactment thereof), Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Regulations"), General Circular Nos. 14, 17, 22 and 33/2020 dated April 8, 2020, April 13, 2020, June 15, 2020 and September 28, 2020 respectively by the Ministry of Corporate Affairs ("MCA Circulars"), and subject to all other applicable laws and regulations, the approval of Members of the Company is being sought for the following Special Resolution(s) by way of Postal Ballot, through remote e-voting:

S. No.	Description
1.	Divestment/disposal of equity shares of PSI Holding Group Inc. (step down subsidiary of the Company) held by Zensar Technologies Inc. (wholly owned subsidiary of the Company)

In accordance with MCA Circulars, the Notice of Postal Ballot along with Explanatory Statement appended thereto ("Notice"), has been duly sent on Saturday, October 24, 2020, through electronic mode, to those Members whose e-mail addresses are registered with the Company/ Depository Participant(s) and whose names appear in the Register of Members/Record of Depositories as on the cut-off date, i.e., Friday, October 16, 2020. The Notice is also available on the Company's website at www.zensar.com, KFin Technologies Private Limited at www.evoting.kfintech.com, BSE Limited at www.bseindia.com and the National Stock Exchange of India Limited at www.nseindia.com. A person who was not a Member as on the cut-off date, should treat this Notice for information purposes only. Members are required to communicate their assent or dissent through remote e-voting.

Pursuant to the provisions of Section 108 of the Act read with Rule 20 of the Rules and Regulation 44 of the SEBI Regulations, the Company has engaged the services of KFin Technologies Private Limited (formerly Karvy Fintech Private Limited), the Company's Registrar and Transfer Agent ("KFinTech / RTA"), for providing remote e-voting facility to all its Members, to enable them to cast their votes electronically, during the below mentioned period, and thereafter the remote e-voting module shall be disabled for voting:

Remote e-voting commencement date and time	Monday, October 26, 2020 (9.00 AM IST)
Remote e-voting conclusion date and time	Tuesday, November 24, 2020 (5.00 PM IST)

Only those members whose names are recorded in the Register of Members/Record of Depositories as on the cut-off date, i.e., Friday, October 16, 2020, shall be entitled to avail the facility of remote e-voting. Once a vote is cast by the Member, the same cannot be changed subsequently. Detailed procedure and instructions for casting vote using the remote e-voting system, by Members holding shares in dematerialized mode, physical mode and for Members who have not registered their email addresses form part of notes to the Notice.

The Board of Directors of the Company has appointed Sridhar Mudaliar (FCS 6156) and failing him, Sheetal Joshi (FCS 10480) of M/s. SVD & Associates, Practicing Company Secretaries, as the Scrutinizer for conducting the Postal Ballot process (through remote e-voting), in a fair and transparent manner. The results of Postal Ballot through remote e-voting (along with Scrutinizer's Report) will be announced on or before 5.00 PM (IST), on Thursday, November 26, 2020. The said results would be uploaded on website of the Company at www.zensar.com, KFinTech's website at <http://evoting.kfintech.com> and simultaneously intimated to the Depositories, National Stock Exchange of India Limited and BSE Limited.

In case of any query, please refer Frequently Asked Questions (FAQs) for Members and e-voting user manual for Members available at the Downloads section of <https://evoting.kfintech.com> or call on Toll free No.: 1800 345 4001 or send a request to S. V. Raju, Deputy General Manager, M/s KFin Technologies Private Limited, Tower B, Plot 31-32, Gachibowli Financial District, Nanakramguda, Hyderabad – 500 032, at the designated e-mail ID: einward.ris@kfintech.com or at telephone number 040 6716 2222.

Members of the Company who have not registered/updated their email address can register/update the same as per the following procedure:

Physical Holding	Contact Company's RTA by sending an email at einward.ris@kfintech.com along with request letter, Folio No., name of the shareholder, and scanned copy of the share certificate (front and back), PAN Card (self-attested scanned copy) and Aadhar Card (self-attested scanned copy).
Demat Holding	Contact respective Depository Participant.

For Zensar Technologies Limited

Gaurav Tongia
Company Secretary

Place: Pune

Date : October 24, 2020



FRANKLIN TEMPLETON

Franklin Templeton Mutual Fund

Indiabulls Finance Center, Tower 2, 12th and 13th Floor, Senapati Bapat Marg,

Elphinstone Road (West), Mumbai 400013

Dividend in the Schemes of Franklin Templeton Mutual Fund

The Trustees of Franklin Templeton Mutual Fund have decided to distribute the following dividend:

Name of the Schemes / Plans	Face Value per Unit (₹)	Amount of Dividend per Unit* (₹)	NAV per Unit as on October 22, 2020 (₹)
Franklin India Opportunities Fund (FIOF)			
FIOF- Dividend Plan	10.00	1.00	17.9317
FIOF- Direct-Dividend Option			19.2083
Franklin India Technology Fund (FITF)			
FITF- Dividend Plan	10.00	2.50	33.5609
FITF- Direct-Dividend Option			35.5308

The Record Date for the same will be October 30, 2020 (Friday). If in case the Record Date falls on a non-Business Day, the immediately following Business Day shall be the Record Date. All the Unitholders / Beneficial Owners of the dividend plan / option of the scheme whose names appear in the records of Registrar / Depositories as on the Record Date shall be entitled to receive dividend. The investors in the dividend re-investment plan/option will be allotted units for the dividend amount at the NAV of next the Business Day after the Record Date.

Please note that the dividend payout shall be subject to the availability of distributable surplus and if the available distributable surplus as on the record date is lower than the aforementioned dividend rate, then the available distributable surplus shall be paid out. The payout shall be subject to tax deducted at source i.e. TDS, as applicable.

Please note that dividend as decided shall be paid, subject to availability of distributable surplus.

Pursuant to payment of dividend, the NAV of the scheme would fall to the extent of payout and statutory levy (as applicable)

For Franklin Templeton Asset Management (India) Pvt. Ltd. (Investment Manager of Franklin Templeton Mutual Fund)

Sd/-

Sanjay Sapre

President

Date: October 24, 2020

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED

Registered Office: A-2501, Marathon Futurex, A Wing, 25th Floor, Mafatlal Mills Compound, N.M. Joshi Marg,

Lower Parel (East), Mumbai - 400 013 CIN: L67120MH1997PLC112443

(All figures in Rs.Lakh except EPS)

Sr. No.



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Indian Overseas Bank

FOR SALE OF IMMOVABLE PROPERTIES (Under Proviso to Rule 8(6) of Security Interest (Enforcement) Rules)

M-82, Main Market G.K-II New Delhi -110048, Phone 011-29210118/29218690 Email: iob0725@iob.in

E-Auction Sale Notice for Sale of immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/ charged to Indian Overseas Bank, the possession of which has been taken by the Authorised Officer of Indian Overseas Bank, will be sold on "As is where is", "As is what is" and "Whatever there is" basis as per details mentioned hereunder:

Sr. No.	Names of Borrowers	Amount Due To Indian Overseas Bank	Description of the Immovable Property Known Encumbrances If Any	Type of Possession	Reserve Price	Date of Auction
	Names of Guarantors				Earliest Money Deposit	Last Date for submission of Bid
1.	Borrower : Housing Loan : Mr. Atul Chhabra & Ms. Priya Chhabra (Housing Loan)	Rs. 23,14,359.01 (Rupees Twenty Three Lakh Fourteen Thousand Three Hundred Fifty Nine and paise one only)	E/M of residential property in the name of Mr. Atul Chhabra S/o Ramesh Chhabra and Mrs. Priya Chhabra W/o Atul Chhabra measuring 92.90 Sq.Mt. situated at Plot No. D-83, Front portion of the second Floor, Block -D , Malviya Nagar, New Delhi-110017 in a three storied building with basement constructed in a total plot area of 254.18 Sq.Mt. Bounded by: North: Property No.D-84, South: 30' Wide Road, West: Main Road, East: Stairs/remaining area of property No.D-83/Service lane. None	Symbolic Possession	Rs. 1,82,81,000/-	26.11.2020
	Guarantor: M/s Focus technologies	Plot no. D-83, Front portion of 2nd Floor, Block-D, Malviya Nagar, New Delhi-110017			Rs. 18,28,100/-	25.11.2020
2.	Borrower: Cash Credit Account: M/s Focus technologies	Rs. 1,29,56,075.98 (Rupees One Crore Twenty Nine Lakh Fifty Six Thousand & Seventy Five and paise Ninety Eight only)	E/M of residential property in the name of Mr. Atul Chhabra S/o Ramesh Chhabra and Mrs. Priya Chhabra W/o Atul Chhabra measuring 92.90 Sq.Mt. situated at Plot No. D-83, Front portion of the second Floor, Block -D , Malviya Nagar, New Delhi-110017 in a three storied building with basement constructed in a total plot area of 254.18 Sq.Mt. Bounded by: North: Property No.D-84, South: 30' Wide Road, West: Main Road, East: Stairs/remaining area of property No.D-83/Service lane. None	Symbolic Possession	Rs. 1,82,81,000/-	26.11.2020
	Guarantor: Mr. Atul Chhabra & Ms. Priya Chhabra,	Plot no. D-83, Front portion of 2nd Floor, Block-D, Malviya Nagar, New Delhi-110017			Rs. 18,28,100/-	25.11.2020
	Total outstanding is Rs. 1,52,70,434.99 (Rupees One Crore Fifty Two Lakh Seventy Thousand Four Hundred Thirty Four and Paise Ninety Nine only)		(Property is Common for both NPA accounts)			

- Wherever applicable, the Reserve Price is inclusive of 0.75% Tax under Sec. 194(IA) of IT Act
- For detailed terms and conditions of the sale, please refer to the link provided on Indian Overseas Bank's website i.e. www.iob.in [https://www.iob.in/TenderDetails.aspx?TenderType=E_Auction] or <https://ibapi.in>
- This may also be treated as a Notice under rule-8(6) / Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s/mortgagors of the said loan about holding of e-auction on the above mentioned date.
- Submission of EMD starts from **23.10.2020**

Place: New Delhi

Date: 23.10.2020

Authorised Officer, Indian Overseas Bank

INDAG RUBBER LIMITED

CIN: L74899DL1978PLC009038

Regd. Office: Khemka House, 11 Community Centre, Saket, New Delhi – 110017
Email: info@indagruber.com; Website: www.indagruber.com; Phone: 011-26936172 - 73

NOTICE FOR THE LOSS OF SHARE CERTIFICATE

Notice is hereby given to the general public that the following share certificate of the company has been reported to be lost/no traceable by the shareholder:

SI. No.	Name of the Shareholder	No. of Share	Certificate(s) No.	Distinctive No.
From	To			
1.	Mukund V. Ghia	500	1195	430551-431050

Members of public are hereby cautioned that buying, selling or otherwise dealing in the above mentioned share certificate by any person shall be illegal and he shall do so at his own risk. The company will not liable for the same.

Notice is hereby given that the company has received a request for issue of duplicate share certificate in lieu of the original.

If no objection received from any members or the public within 15 days from the date of publication of the notice, then the company will proceed to issue duplicate share certificate in lieu of the aforesaid lost/share certificate.

For Indag Rubber Limited

Sd/- Company Secretary

NDR AUTO COMPONENTS LIMITED

NACL Registered office: Level-5, Regus Caddie Commercial Tower, Hospitality District Aerocity, IGI Airport, New Delhi 110037
CIN: U29304DL2019PLC347460

Website: www.ndrauto.com, Email: info@ndrauto.com, Ph.: 011-66544900

STATEMENT OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE PERIOD FROM JANUARY 01, 2019 TO MARCH 31, 2020

(Currency: ₹ in Lakhs except otherwise specified)

SI. No.	Particulars	For the period from January 01, 2019 to March 31, 2020 (Audited)
1	Total Income from Operations	10,580.17
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	99.50
3	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	99.50
4	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	166.59
5	Total Comprehensive Income for the period (Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax))	142.48
6	Equity Share Capital	594.63
7	Other Equity	12,668.04
8	Earning per equity share (EPS) (nominal value of Rs.10/- each): (a) Basic (Rs.)	2.80
	(a) Diluted (Rs.)	2.80

Notes:

a) Pursuant to the National Company Law Tribunal (NCLT) order, dated February 20, 2020, the Automobile Seating Business of Sharda Motor Industries Limited (SMIL) has been demerged into NDR Auto Components Limited (Resulting Company or NACL) w.e.f. end of the day of December 31, 2018, being the appointed date and pursuant to NCLT order NDR Auto Components Limited ceased to be subsidiary of Sharda Motor Industries Limited (Demerged Company) w.e.f. the appointed date.

Pursuant to the Scheme of Arrangement ("the Scheme") under Section 230 to 232 of the Companies Act, 2013 between Sharda Motor Industries Limited (SMIL) ("the demerged company") and NDR Auto Components Limited (NACL) ("the resulting company") as approved by the National Company Law Tribunal (NCLT), Delhi on February 20, 2020.

a) NACL has recorded the assets and liabilities of the Automobile Seating Undertaking vested in it pursuant to this Scheme at the respective Book Values thereof.

b) NACL has credited its share capital account with the aggregate face value of the new equity shares issued by it to the members of SMIL in the following proportion:

"for every one (One) equity share of face value of INR10/- (Rupees Ten only) each held in SMIL as on the Record Date i.e. March 27, 2020 , the equity shareholders of SMIL shall be issued one (One) equity share of face value INR10/- (Rupees Ten only) each credit as fully paid-up in NACL"

c) In respect of cancellation of shares held by SMIL, NACL has debited to its Equity Share Capital Account, the aggregate face value of existing equity shares held by SMIL in NACL with a corresponding credit to Capital Reserve of NACL.

d) The difference between a) and b) above has been recorded as Capital Reserve.

b) The standalone financial results of the company for the 15 months period ended March 31, 2020 are also available on the Company's website (www.ndrauto.com) and on the website of BSE (www.bseindia.com) and NSE (www.nseindia.com).

c) The above stand alone financial results of NDR Auto Components Limited ("the Company") have been prepared in accordance with Indian Accounting Standards (Ind-AS) as prescribed under section 133 of the Companies Act, 2013 read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 and the Companies (Indian Accounting Standards) Rules, 2016 and relevant amendment rules thereafter.

d) The above audited stand alone financial results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at their meeting held on October 23, 2020. The statutory auditors have expressed an unqualified audit opinion.

For and on behalf of the Board of Directors
(Dharam Asrey Aggarwal)
Whole Time Director & CFO

Place of Signature: New Delhi
Date: October 23, 2020

NDR AUTO COMPONENTS LIMITED

NACL Registered office: Level-5, Regus Caddie Commercial Tower, Hospitality District Aerocity, IGI Airport, New Delhi 110037
CIN: U29304DL2019PLC347460

Website: www.ndrauto.com, Email: info@ndrauto.com, Ph.: 011-66544900

STATEMENT OF CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE PERIOD FROM JANUARY 01, 2019 TO MARCH 31, 2020

(Rs. in lakhs except per share data)

SI. No.	Particulars	For the period from January 01, 2019 to March 31, 2020 (Audited)
1	Total Income from Operations	10,469.92
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	(10.75)
3	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	(10.75)
4	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	56.34
5	Profit for the period after share of profit/(loss) of associate and joint ventures	659.06
6	Total Comprehensive Income for the period (Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax))	647.12
7	Equity Share Capital	594.63
8	Other Equity	16,362.81
9	Earnings Per Share (of Rs. 10/- each) (a) Basic (Rs.)	11.08
	(a) Diluted (Rs.)	11.08

Notes:

a) Pursuant to the National Company Law Tribunal (NCLT) order, dated February 20, 2020, the Automobile Seating Business of Sharda Motor Industries Limited (SMIL) has been demerged into NDR Auto Components Limited (Resulting Company or NACL) w.e.f. end of day of December 31, 2018, being the appointed date and pursuant to NCLT order NDR Auto Components Limited ceased to be subsidiary of Sharda Motor Industries Limited (Demerged Company) w.e.f. the appointed date.

Pursuant to the Scheme of Arrangement ("the Scheme") under Section 230 to 232 of the Companies Act, 2013 between Sharda Motor Industries Limited (SMIL) ("the demerged company") and NDR Auto Components Limited (NACL) ("the resulting company") as approved by the National Company Law Tribunal (NCLT), Delhi on February 20, 2020:

a) NACL has recorded the assets and liabilities of the Automobile Seating Undertaking vested in it pursuant to this Scheme at the respective Book Values thereof.

b) NACL has credited its share capital account with the aggregate face value of the new equity shares issued by it to the members of SMIL in the following proportion:

"for every one (One) equity share of face value of INR10/- (Rupees Ten only) each held in SMIL as on the Record Date i.e. March 27, 2020 the equity shareholders of SMIL shall be issued one (One) equity share of face value INR10/- (Rupees Ten only) each credit as fully paid-up in NACL"

c) In respect of cancellation of shares held by SMIL, NACL has debited to its Equity Share Capital Account, the aggregate face value of existing equity shares held by SMIL in NACL with a corresponding credit to Capital Reserve of NACL.

d) The difference between a) and b) above has been recorded as Capital Reserve.

b) The above is an extract of the detailed format of Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015. The full format of the Financial Results are available on the websites of the Stock Exchange(s), www.bseindia.com, www.nseindia.com and on the Company's website www.ndrauto.com.

c) The above consolidated financial results have been prepared in accordance with Indian Accounting Standards (Ind-AS) as prescribed under section 133 of the Companies Act, 2013 read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2016 and relevant amendment rules thereafter.

d) The above consolidated financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on October 23, 2020. The statutory auditors have expressed a qualified audit opinion.

The auditor has expressed that consolidated financial results for 15 months (Period

**NOTICE**

Pursuant to Regulation 29 read with Regulation 47 of the SEBI (LODR) Regulations, 2015, Notice is hereby given that a Meeting of Board of Directors of the Company will be held on Wednesday, the 11th November, 2020 to consider and take on record inter-alia among other items the unaudited Financial Results for the quarter and half year ended 30th September, 2020. This information is also available on the Company website at www.indswifltd.com & the websites of Stock Exchanges at www.bseindia.com and www.nsindia.com.

For IND-SWIFT LIMITED
Amrendra Kumar Yadav
Place: Chandigarh
Date: 24/10/2020
Company Secretary

Classifieds**BUSINESS OFFER**

Manned Office available in Taichung Taiwan on monthly/Deal To Deal basis. Interested Companies to contact +91 7696280269.

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"IMPORTANT"

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Delhi International Airport Limited
Regd Off: New Udaan Bhawan, Opp Terminal 3,
IGI Airport, New Delhi - 110 037
CIN: U63033DL2008PLC146936

TENDER NOTICE

Delhi International Airport Limited (DIAL), a Public Private Partnership Initiative between GMR group and Airport Authority of India (AAI), invites bids from the interested parties to Design, Finance, Develop, Construct, Operate, Manage & Maintain the Vehicle Maintenance & Repair Centre (VMRC) at Delhi International Airport through competitive bidding. Tender documents may be downloaded from www.newdelhiinternationalairport.in, which are available upto 2nd November 2020.

For any queries, contact us at email ID: vmrc_dial@gmgroup.in DIAL/133/ PREM ASSOCIATES

Form No. INC-26

[Pursuant to Rule 30 of the Companies (Incorporation) Second Amendment Rules, 2017]

BEFORE THE CENTRAL GOVERNMENT,

REGIONAL DIRECTOR, NORTHERN REGION, DELHI

In the matter of sub section (4) of Section 13 of the Companies Act 2013, And clause (a) of sub-rule (5) of Rule 30 of the Companies (Incorporation) Second Amendment Rules, 2017

AND

In the matter of DATT INFRASTRUCTURE AND SERVICES PRIVATE LIMITED (Formerly known as DATT Infrastructure & Services Limited) (CIN: U74990DL1995PTC066459) having its registered office at 31/36, Basement, Old Rajinder Nagar, New Delhi-110060

Applicant / Petitioner

NOTICE

Notice is hereby given to the general public that the Company propose to make an application to the Central Government through the Regional Director, Northern Region, Delhi under Section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the Special Resolution passed at the 25th Annual General Meeting held on Monday, 28th day of September, 2020 to enable the company to change its Registered Office from the "National Capital Territory of Delhi" to "State of Uttarakhand".

Any person whose interests likely to be affected by the proposed change of the registered office of the company may deliver either on the MCA-21 portal (www.mca.gov.in) by filing investor complaint form or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the Regional Director, Northern Region, Delhi at the address B-2 Wing, 2nd Floor, Parayavarayan Bhawan CG Complex, New Delhi - 110003 within 14 (Fourteen) days from the date of publication of this notice with a copy to the Applicant Company at its registered office at the address mentioned above.

By Order of the Board of Directors

For Datt Infrastructure & Services Private Limited

Place: New Delhi Sd/-

Date: 23.10.2020 Pradeep Datta (Whole Time Director)

DIN: 03514580

11, Chander Road, Dalwanla Dehradun, 248001

(Authorised officer)

DEWAN HOUSING FINANCE CORPORATION LIMITED

National Office: HDIL Towers, B-wing, 8th Floor, Anant Kanekar Marg, Station Road, Bandra (East), Mumbai - 400051 / Regional office: Plot No-6, Block A, Sector-2, Noida, UP-201301.

Public Notice

Re: Advance Account M/s J.P. Rice Mill with our ZOSAR Branch Publication of Photographs of Wilful Defaulters.

Notice is hereby given to the public at large that Bank of Baroda has declared the following persons as Wilful Defaulters, in terms of Bank's/RBI's extant guidelines, complying with due process prescribed.

(1) Mrs. Sunita Sahu (Borrower) (2) Mr. Jai Prakash Sahu (Guarantor)

Bank had sent suitable communication to the Borrower/Guarantor informing the decision of the Bank to declare them/him/her as a wilful defaulter.

As permitted by Reserve Bank of India, Bank publishes the photographs of the wilful defaulters, for the information of the public at large.

Mrs. Sunita Sahu (Borrower)

Mr. Jai Prakash Sahu (Guarantor)

Date: 25-10-2020, Place: Lucknow A.G.M., ZOSAR Branch, Lucknow

ZOSAR Lucknow

1st Floor, V-23 Vibhuti Khand, Gomti Nagar, Lucknow-226010.

Lucknow-226010, Ph. 0522-6677739/634/638, Mob. No. 8090002389

Email: armuc@bankofbaroda.co.in



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DCB Bank Limited
Branch: 7/56, 3rd Floor, Dushbandhu Gupta Road
Karol Bagh, New Delhi - 110005
Website: www.dcbbank.com

DCB BANK**AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY****UNDER RULE 9(1) OF SARFAESI ACT**

SALE Notice for sale of Immovable Assets Charged to the DCB BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 read with proviso to 8(6) of the security interest (Enforcement) Rule.

Notice is hereby given to the public in general and to the borrower, co-borrowers and the guarantors in particular, by the Authorized Officer, that the under mentioned property is mortgaged to DCB Bank Limited. The Authorized Officer of the Bank has taken the physical possession under the provision of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 on 21.09.2020. The property will be sold by tender cum public auction as mentioned below for recovery of under mentioned dues and further interest, charges and cost etc, as per the below details:-

The property will be sold "as is" where is; "as what is" and "whatever there is" condition.

Name of the Borrower & Guarantors: Madan Gopal / Prakash Chand / Saroj Devi / Nand Lal

Details of Mortgage Property	Reserve Price	Earnest Money Deposit (EMD)	Date & Time of Inspection	Date & Time of Auction
DH 5/327 and MCF No. 145/159/152 Ward No. 8 Baniwara Distt Ballabhgarh Faridabad Haryana - 121004	Rs. 1,20,00,000/-	Rs. 12,00,000/-	12-11-2020 11:30 AM To 4:00 PM	26-11-2020 12:30 PM To 4:00 PM

Type of Possession: Physical

Offers are invited in sealed envelope by the undersigned from the intending buyers / bidders for the purchase of the above said property. The interested buyer may send their offer for the above property in the sealed envelope along with Demand Draft in favor of "DCB Bank Limited", New Delhi toward the "Earnest Money Deposit" at DCB Bank Limited, 7/56 3rd Floor, Dushbandhu Gupta Road, Karol Bagh, New Delhi - 110005 on or before 06:00 PM of 25-11-2020. The sealed offer will be opened on 26-11-2020 at 12:30 PM on the date of auction at above mentioned branch. The EMD is refundable without any interest if the bid is not successful. The intending buyer may inspect the property / asset latest by the date mentioned above for which they may contact Mr. Pramod Chand or Mr. Shyam Sunder Chand (9990338759, 011 45016060 and 011 45016055). For detailed terms and conditions of the auction sale please refer to the link https://www.dcbbank.com/cms/showpage/page/customer-corner

Sd/-

Date : 25.10.2020

Authorised Officer
DCB Bank Limited

सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India

"CENTRAL" TO YOU SINCE 1911

Panchsheel Park Branch, Panchsheel Club Campus, New Delhi 110017
Ph : 011-26498368; Fax : 011-26496669; e-mail cmdela@296@centralbank.co.in

POSSESSION NOTICE

(For immovable property) Date: 20.10.2020

Whereas the undersigned being the authorised officer of the Central Bank of India under the Securitisation and Reconstruction of Financial Assets & Security Interest Act 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a demand notice dated 07.08.2020 calling upon the Borrower- MRS. MANJULOM JOMON AND MR. JOMON GEORGE to repay the amount mentioned in the notice being Rs. 1780833 (Rupees Seventeen lakh eighty thousand eight hundred thirty three only) along with accrued interest within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under sub-section 4 of Section 13 of the said Act read with rule 8 of the Security Interest (Enforcement) rules, 2002 on this 20th day of October of the year 2020.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of Central Bank of India for an amount of Rs. 1780833 (Rupees Seventeen lakh eighty thousand eight hundred thirty three only) plus interest there upon from 07.08.2020.

The borrower's attention is invited to provisions of sub-section (8) of Section (13) of the Act, in respect of the time available, to redeem the secured assets.

Description of the immovable property:

All the part and parcel of Property consisting of Property No. 30&31, Ward No. -01, New Line Apartment, Flat No. 14, 2nd Floor, W No. 01, Mehrauli, New Delhi-110030.

Bounded:

On the North by	Other Property
On the South by	Other Property
On the East by	Other Property
On the West by	Road

Place: New Delhi Authorised Officer
Date: 20.10.2020 Central Bank of India

RAMA STEEL TUBES LIMITED
CIN: L27201DL1974PLC007114
Regd. Off.: B-5, 3rd Floor, Main Road, Ghazipur, New Delhi - 110096
Ph: +91-11-43446600; Email: investors@ramasteel.com
Website: www.ramasteel.com

NOTICE TO THE MEMBERS FOR 46TH ANNUAL GENERAL MEETING

In view of the outbreak of COVID-19 pandemic, the Ministry of Corporate Affairs ("MCA") vide its Circular No. 20/2020 dated May 5, 2020 read in conjunction with MCA Circular Nos. 14/2020 and 17/2020 dated April 8, 2020 and April 13, 2020 respectively, permitted holding of Annual General Meeting (AGM) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM") facility, without the physical presence of the Members at a common venue. In compliance with the provisions of the Companies Act, 2013 ("Act") and Rules framed thereunder, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI (LODR) Regulations") read with Circular No. SEBI/HO/CFD/CMD/1CIR/P/2020/79 dated May 12, 2020 issued by the Securities and Exchange Board of India ("SEBI Circular") and the above MCA Circulars, it has been decided to convene the 46th AGM of the Company on Friday, November 20, 2020 at 12:30 P.M. through VC / OAVM facility, without the physical presence of the Members at a common venue.

In compliance with the relevant SEBI and MCA Circulars, the Notice of the 46th AGM and Annual Report of the Company for the Financial Year that ended on March 31, 2020, along with login details for joining the 46th AGM through VC / OAVM facility including e-voting will be sent only by e-mail to all those Members, whose e-mail addresses are already registered with the Company or Registrar and Share Transfer Agent or with their respective Depository Participants ("DP"). Members can join and participate in the 46th AGM through VC / OAVM facility only. The instructions for joining the AGM are provided in the Notice. Members participating through VC / OAVM facility shall be counted for the purpose of reckoning the quorum under Section 103 of the Act. The Notice of the 46th AGM and the Annual Report will also be made available on Company's website (www.ramasteel.com), Stock Exchanges' websites (www.bseindia.com and www.nseindia.com) and on the website of National Securities Depository Limited ("NSDL") (www.evoting.nsdl.com).

The Company is providing remote e-voting (prior to AGM) and e-voting (during the AGM) facility to all its Members to cast their votes on all the resolutions set out in the Notice of the 46th AGM. Detailed instructions for remote e-voting are provided in the said Notice.

Members who have not registered their e-mail address with the Company or RTA, can register their e-mail address for receipt of Notice of 46th AGM, Annual Report and login details for joining the 46th AGM through VC / OAVM facility including e-voting by sending a request to M/s Bishare Services Private Limited, Registrar and Share Transfer Agent at bssdelhi@bighshareonline.com or to the Company at investors@ramasteel.com, providing their name, folio number/DPID & Client ID, client master or copy of consolidated account statement (in the case of demat holding), copy of share certificate - front and back (in the case of physical holdings), self-attested scanned copy of the PAN card and self-attested scanned copy of Aadhar Card in support for registering e-mail address.

Any person, who acquires shares and becomes Member of the Company after the date of electronic dispatch of Notice of 46th AGM and holding shares as on the cut-off date i.e. Friday, November 13, 2020, may obtain the Login ID and Password by following the instructions as mentioned in the Notice of 46th AGM or sending a request at evoting@nsdl.co.in.

If you have any queries or issues regarding attending AGM & e-Voting from the e-Voting System, you may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at www.evoting.nsdl.com, or call on toll free no. 1800-222-990 or send a request at evoting@nsdl.co.in or contact Mr. Amit Vishal (022-24944360) or Ms. Pallavi Mhatre (022-24944545).

The above information is being issued for the information and benefit of all the Members of the Company and is in compliance with the MCA Circulars and SEBI Circular.

For RAMA STEEL TUBES LIMITED

Sd/-

Place: New Delhi

(NARESH KUMAR BANSAL)

Date: 24.10.2020 CHAIRMAN & MANAGING DIRECTOR

JAIPRAKASH ASSOCIATES LIMITED

CIN: L14106UP1995PLC019017
Regd. Office : Sector - 128, Noida - 201304, U.P. Tel. : +91(120) 2470800
Corporate Office : 'JA House', 63, Basant Lok, Vasant Vihar, New Delhi - 110057
Tel. : +91(11) 49828500, Fax : 26145389
Website : www.jalindia.com, E-mail : jal.investor@jalindia.co.in

NOTICE

In terms of Regulation 29 read with Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, Notice is hereby given that a meeting of the Board of Directors of the Company is scheduled to be held on **Saturday, the 31st October, 2020**, inter-alia, to consider and approve the Un-audited Standalone and Consolidated Financial Results of the Company for the quarter & half year ended 30th September, 2020.

Further details may be accessed on the Company's Website i.e. www.jalindia.com and also on the Stock Exchanges' Website at www.nseindia.com and www.bseindia.com.

For JAIPRAKASH ASSOCIATES LIMITED

M.M. SIBBAL
Jt. President & Company Secretary
Membership No. FCS-3538

Place: New Delhi Date: 24th October, 2020

JAGAN LAMPS LIMITED
Registered Office: Narela Pia Manohar Road, Kundli, District- Sonipat, Haryana-131028
Tel.: +91 88148-05077, Email: cs@jaganlamps.com
Web: www.jaganlamps.com
CIN: L31501HR1993PLC033993

NOTICE OF LOSS OF SHARE CERTIFICATES

The following share certificate(s) of the Company have been reported as lost/misplaced and the holder of the said share certificate(s) have requested the company/RTA for issue of duplicates/share certificates(s).

Notice is hereby given that the Company will proceed to issue duplicate share certificate(s) to the below mentioned person(s) unless a valid objection is received by the Company/RTA within 15 days from the date of publication of this notice. No claims will be entertained by the Company with respect to the original share certificate(s) subsequent to the issue of duplicate thereof.

Shareholder No.	Folio No.	Front	To	Shares
0001514	0004765	0004765	00476559	00476494
0001513	0004769	0004767	00476801	00471204
0002538	0006439	0006439	00429520	00450000
0002539	0005671	0005671	00536601	00537600

Any person who has/had a claim in respect of the said certificate(s) should claim his/her/their claim with all supporting documents with the company at its registered office. If no valid and sufficient claim is made within 15 days from the appearance of this notice, the company will proceed to issue duplicate share certificate(s) to the person listed above and no further claim would be entertained from any other person(s).

For Jagan Lamps Limited
Sd/-
SANDEEP YADAV
Place: Kundli (Sonipat)
Date : 24.10.2020
Sushil Kumar Khanna
Company Secretary
Place : Delhi
Date : 24.10.2020
DIN : 00119567

**MEGA NIRMAN & INDUSTRIES LIMITED**CIN: L70101DL1983PLC015425
Regd. Office: A-6348, 1st Floor, Paschim Vihar, New Delhi-110063
E-mail: secretarial.mnl@gmail.com Website: www.mnl.in
Phone: 011-49879687**NOTICE**

In view of the continuing covid-19 pandemic, the Ministry of Corporate Affairs (MCA) has vide its circular dated May 5, 2020 read with circular dated 08.04.2020 and 13.04.2020 respectively permitted the holding of Shareholding meeting through Video conference or other audio-video means (OAVM).

In compliance with these circulars and the relevant provisions of the Companies Act, 2013 and SEBI (Listing Obligation and Disclosure Requirements), 2015, the upcoming EGM of the Company will be held on 17.11.2020 at 11:00 AM through VC/OAVM.

As per aforesaid circulars, the notice of the EGM has to be sent only by electronic means to those members whose Email-ID are already registered with the Company/Depositories. The company is also providing e-voting and remote e-voting facility to all its Members similar to earlier practices.

If your email ID is already registered with the Company/Depository. Notice of EGM and login details for e-voting shall be sent to your registered email address. In case you have not registered with the Company/Depository, please follow below instructions to register your email ID for obtaining EGM Notice and login details for e-voting:

Physical Holding: Send a request to Registrar and Share Transfer Agents of the Company, Beetalts@gmail.com providing folio number, name of the shareholder, scanned copy of the share certificate (Front and Back), PAN (self attested scanned copy of PAN card), Aadhar (self attested scanned copy of Aadhar card) for registering email address.

Demat Holding: Please contact your Depository Participant (DP) and register your email address as per the process advised DP. Please update your bank details with your DP for dividend payment by NACH, if declare by Company.

The notice of EGM will also be available on Company's website- www.mnl.in and website of BSE at www.bseindia.com. Members attending the meeting through VC/OAVM shall be counted for the purpose of Quorum under Section 103 of the Companies Act, 2013.

For and on behalf of
Mega Nirman & Industries LimitedSd/-
Ms. Kanika
(Company Secretary)**ICICI Lombard General Insurance Company Limited**

IRDA Reg. No. 115, Dated August 03, 2001 • CIN No. L67200MH2000PLC129408

Registered Office: ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhivinayak Temple, Prabhadevi, Mumbai - 400 025. Website: <http://www.icicilombard.com>**Audited Financial Results**

Particulars	REVENUE ACCOUNTS
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कनारा बैंक Canara Bank
राष्ट्र सरकार का उपकरण
Government of India Undertaking
सिंधेक्स
Syndicate

Regional Office:
M.G. Road, Agra

POSSESSION NOTICE (for immovable property under Rule 8(1))

The Authorized Officer of Canara Bank under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) read with Rule-8 of the Security Interest (Enforcement) Rules, 2002, issued demand notice on the date mentioned against account and stated hereunder calling upon the borrowers/guarantors/mortgagors to repay the amount mentioned in the notice being together with further interest at contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. within sixty days from the date of receipt of said notice. The borrowers/guarantors/mortgagors having failed to repay the amount notice is hereby given to the borrowers/guarantors/mortgagors and the public in general that the undersigned has taken the symbolic possession of the properties described herein below in exercise to powers conferred on him/her under section 13(4) of the said act read with the Rule-8 of the said Rules on the date mentioned hereunder. The borrowers attention is invited to the provision of Sub-Section (8) of section- 13 of the Act, in respect of time available to redeem the secured assets. The Borrowers/Guarantors/Mortgagors in particular and the public in general are hereby cautioned not to deal with the properties. Any dealing with the properties will be subject to the charge of Canara Bank for the amounts and interest thereon. Details of the mortgaged Properties of which the possession had been taken is as follows.

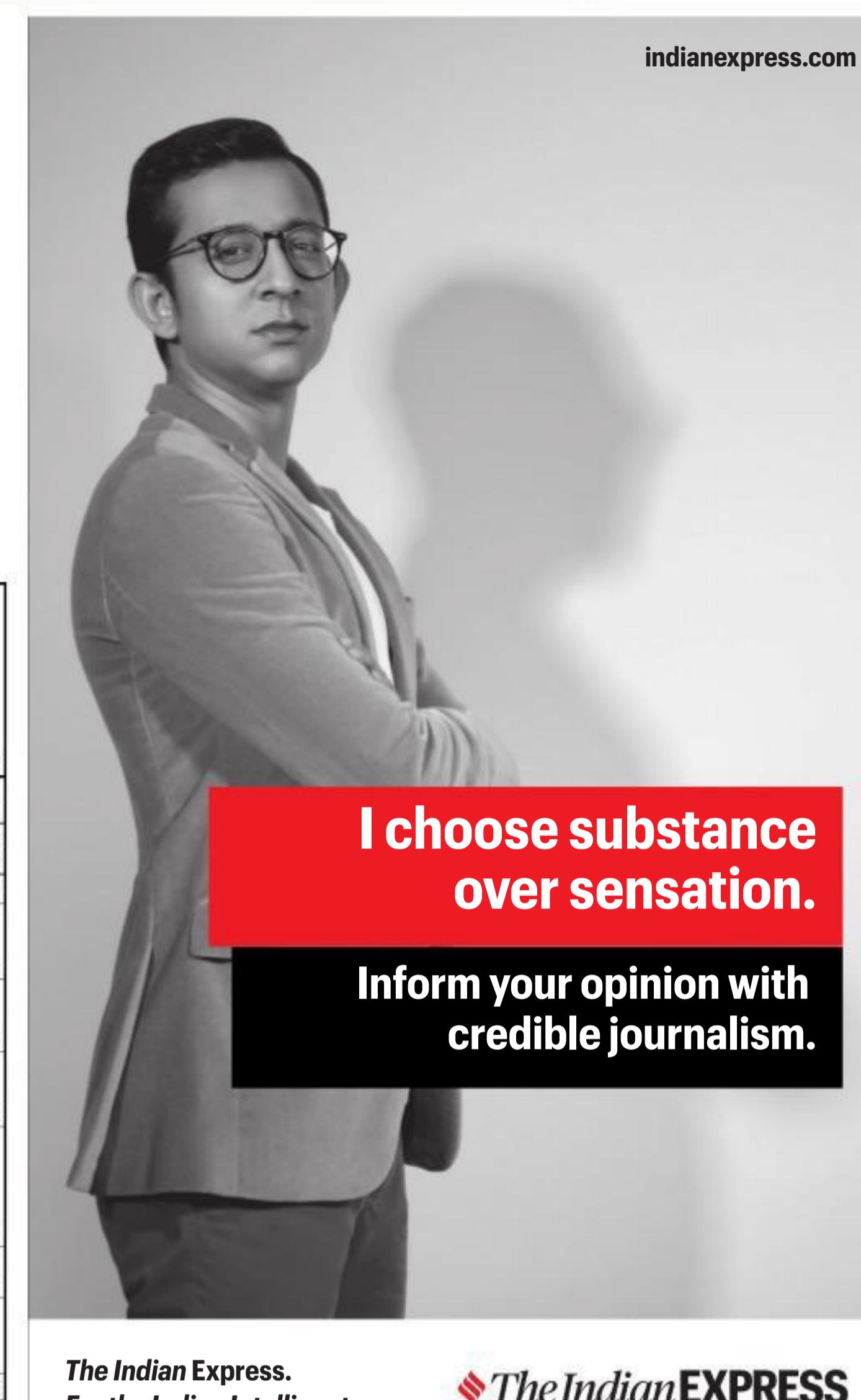
Name of the Borrowers/Guarantors /Branch	Details of the Mortgaged Properties	Amt. Due as per demand Notice	Date Demand notice Date of possession
Borrower :- 1. M/s Vanya Bardana Traders, Prop. Mrs. Hemlata Gautam, W/o Mr. Anurad Gautam , 2. M/s Tashin Bardana Traders Prop. Mr. Manoj Kumar S/o Mr. Devendra Prakash Gautam , 3. Ms Deepak Bardana and Potato Trading, Prop. Mr. Deepak Gautam S/o Mr. Satendra Kumar R. G a u t a m & Gaurantor: Mr. Munish Kumar Gautam S/o Mr. Ram Swaroop Gautam. Branch: Dayal Bagh, Agra	Residential House No 32/4/21-A/1 part of Khasra No 318 Plot no 21 at Uma Vihar Mauza Jagapur, Dayalbagh owned by Mr. Munish Kumar Gautam measuring 197.52 sq mtr, & others exp. Bounded as under: East : Plot no 29 & 30, West: Rasta 30 Feet Wide, North: Plot No 20, South: Plot No 22	Rs. 43,99,868.78 + intt. from 01.03.2019 & others exp. 06.03.2019 & 28.03.2019 22.10.2020	
Borrower:- Mr. Dinesh Kumar Sharma S/o Mr. Daulat Ram & Gaurantor: Mr. Mahendra Kumar Bahal. Branch: Transyamuna Colony, Agra.	EWS House no 285, Kalindi Vihar,Mauza Naraihan, Tehsil Etmadpur, Agra in the name of Mr. Dinesh Kumar Sharma S/o Mr. Daulat Ram, Sharma measuring 27 sq. mtr. Bounded as under: East: EWS Plot no H-284, West: EWS Plot no H-286, North:Others Land, South: 4.5 Meter Wide Road.	Rs. 4,67,635.00 + intt. from 22.12.2019 & others exp. 26.12.2019 & 21.10.2020	
Borrower:- M/S - G.M. Footwear, Proprietor Mr. Gaurav Sharma S/O Mr. Sandesh Kumar Sharma & Gaurantor :- Mrs. Sharda Sharma W/O Mr. Sandesh Kumar Sharma. Branch: Kacherighat, Agra.	1) Plot on Part of Khasra No. 61, Situated at Mauja Khaspur Mustkil, Hariparwati ward, Tehsil and District Agra. In the name of Mrs. Sharda Sharma W/O Mr. Sandesh Kumar Sharma measuring 418.05 sq mt. Bounded as: East :Land of Others, West:Land of Dheeraj Rathore, North: Land of Mr. Sumit Singh and Mrs. Gulab devi, South:18 Feet wide Rasta and Exit. 2) Plot on Part of Khasra no. 61, Situated at Mauja Khaspur Mustkil, Hariparwati ward, Tehsil and District Agra. In the name of Mrs. Sharda Sharma W/O Mr. Sandesh Kumar Sharma measuring 83.61 sq. mt. Bounded as: East:Land of Dheeraj Rathore, West: 12 Feet wide Rasta, North: Land of Mrs. Sumit Singh, South: 18 feet wide Rasta and Exit.	Rs. 27,16,910.00 + intt. from 01.06.2020 & others exp. 09.06.2020 & 23.10.2020	
Borrower:- Mr. Rajkumar Sharma S/O Late Mr. Harswarup Sharma & Mrs. Guddi Sharma W/O Mr. Rajkumar Sharma. Branch: Saket Colony, Agra.	House No 49, Shivaji Nagar Colony, Lohamandi Ward, Agra measuring 69.50 sq yard in the name of Mr. Rajkumar Sharma S/O Late Mr. Harswarup Sharma & Mrs. Guddi Sharma W/O Mr. Rajkumar Sharma bounded as under: East: House No 48, West: House No 50, North: Road 30 Feet Wide, South: Lane 3 Feet Wide.	Rs. 10,61,213.48 + intt. from 27.12.2019 & others exp. 06.01.2020 & 23.10.2020	
Borrower :- M/S Delhi Battery and Electricals Prop.- Mr. Murari Lal Sharma S/O Mr. Vasudev Prasad & Gaurantor:- Mrs. Ratan Devi W/O Mr. Basdev Prasad. Branch: Idgah, Agra.	House at Part of Khasra No 39, Near of Sadashiv Garden, Kahri Mor, Shamsabad Road, Agra in the name of Mrs. Ratan Devi W/O Mr. Basdev Prasad measuring 83.91 sq mtr. Bounded as: East: Talab of Gram Sabha, West:Rasta Wide 6 Mtr., North: Plot of other person, South: Plot of other person.	Rs. 8,10,005.67 + intt. from 01.11.2019 & others exp. 14.11.2019 & 23.10.2020	
Borrower:- M/S Sharma Enterprises, Partners:- Mr. Sonu Sharma S/O Mr. Uttram Chand Sharma and Abhijeet Sharma S/O Mr. Ashok Kumar Sharma & Gaurantor: Mr. Sonu Sharma and Mr. Abhijeet Sharma. Branch: Hing ki Mandi, Agra.	Property No. Khasra no 360, Khata no 00288 Mauza Panchgai Khera Agra-282002, in the name of Mr. Abhijeet Sharma S/O Shri. Ashok Kumar Sharma measuring 1612 sq mtr. Bounded as: East:Khet of Mr. Vinodh Sharma, West: Khet of Rama Kant Sharma, North: Other Khet, South: Chak Road.	Rs. 32,61,201.00 + intt. from 01.07.2020 & others exp. 09.07.2020 & 23.10.2020	
Borrower :- Mrs. Vineeta Tripathi W/O Mr. Devendra Kumar Tripathi & Gaurantor:- Mr. Devendra Kumar Tripathi S/O Mr. Sheeh Narayan. Branch: Hing ki Mandi, Agra. Date:- 25.10.2020	House No. D 451, Kalindi Vihar, Sector-D measuring 27 sqmtr in the name of Mrs. Vineeta Tripathi W/O Mr. Devendra Kumar Tripathi, bounded as: East: EWS House No D-444, West: Chowk Rasta, North: EWS House No D-445, South: EWS House No D-452.	Rs. 10,23,489.82 + intt. from 06.12.2019 & others exp. 16.12.2019 & 23.10.2020	Place:- Agra Authorized Officer

ANANT RAJ LIMITED
(Formerly ANANT RAJ INDUSTRIES LIMITED)
CIN : L45400HR1985PLC021622
Regd. Office : Plot No. CP-1, Sector-8, IMT Manesar, Haryana-122051
Head Office : H-65, Connaught Circus, New Delhi - 110001
E-mail : manojpahwa@anantrajlimited.com, Website: www.anantrajlimited.com

NOTICE
Notice is hereby given pursuant to the Regulation 29 read with Regulation 47 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company will be held on Monday the 2nd day of November, 2020, at the Head Office of the Company at H-65, Connaught Circus, New Delhi-110001, inter alia to consider, approve and take on record the unaudited financial results (Standalone & Consolidated) for the quarter and half year ended September 30, 2020. This information is also available on the website of the Company at www.anantrajlimited.com and on the websites of the Stock Exchanges where Company's shares are listed i.e. BSE Limited at www.bseindia.com and the National Stock Exchange of India Limited at www.nseindia.com.

For Anant Raj Limited
sd/-
Manoj Pahwa
(Company Secretary)
A-7812

Place : New Delhi
Date : 24-10-2020



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For the Indian Intelligent.

The Indian EXPRESS
— JOURNALISM OF COURAGE —

BHOPAL SMART CITY DEVELOPMENT CORPORATION LIMITED
Zone-14, Bhopal Municipal Corporation, BHEL, Govindpura-462023 (M.P.)
Phone : 0755-247770 Email: tenderqueries@smartcitybhopal.org

REQUEST FOR EXPRESSION OF INTEREST Bhopal Date: 21/10/2020

Bhopal Smart City Development Corporation Limited को आंदोलन निवाद अमानित की जाती है।- Bhopal Smart City Development Corporation Limited (BSCDCL) invites Expression of Interest for selection of service providers for Installation, Commissioning, Operate, Maintain & Finance E Bike Sharing System in Bhopal Smart City for further details & registration please visit mptenders.gov.in/ (Tender No. 140) Contact: 0755-247770 दस्तावेज एवं निवाद संबंधी विस्तृत जानकारी www.mptenders.gov.in पर देखी जा सकती है।

भोपाल स्मार्ट सिटी डेवलपमेंट कार्यालय लिमिटेड

KONARK SYNTHETIC LIMITED
CIN : L7200MH1984PLC033451
Regd. Office: No.7, Mittal Industrial Estate, Andheri (East), Mumbai - 400059.
Tel. No.: 022-4089 6322, Mob. No.: 022-4089 6322
Email Id: info@konarkgroup.com in Website: www.konarkgroup.com

For Konark Synthetic Limited
Sd/-
Mehnuddin Khan
Company Secretary & Compliance Officer

SCHEDULE - I
FORM - A
PUBLIC ANNOUNCEMENT
(Under Regulation 14 of the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulations, 2017)

For the attention of the stakeholders of DJS Plastics and Polymers Private Limited

1. Name of Corporate Person	DJS Plastics and Polymers Private Limited
2. Date of Incorporation of corporate person	28/08/2017
3. Authority under which Corporate Person is Incorporated / Registered	Registrar of Companies-NCT of Delhi & Haryana
4. Corporate Identity Number of corporate person	U74999DL2017PTC322810
5. Address of the registered office and principal office (if any) of corporate person	F-113, G/F Old No.156-C/A East Vind Nagar, New Delhi-110091
6. Liquidation commencement date of corporate person	October 20, 2020
7. Name, address, email address, telephone number & the registration number of the liquidator	Name: Maya Gupta Address: 3685/7, Narang Colony Tri Nagar, Delhi-110035 Mobile No.: 7838777116 Email ID: dfcmayagupta@gmail.com IP Registration Number: IBBU/PA-002/PP-NO/0363/2017-18/11061
8. Last date for submission of claims	November 19, 2020

Notice is hereby given that the DJS Plastics and Polymers Private Limited has commenced voluntary liquidation on October 20, 2020.

The Stakeholders of DJS Plastics And Polymers Private Limited are hereby called upon to submit a proof of their claims, on or before November 19, 2020 to the liquidator at the address mentioned against item 7. The financial creditors shall submit their proof of claims by electronic means only. All other stakeholders may submit the proof of claims in person, by post or by electronic means.

Submission of false or misleading proofs of claim shall attract penalties.

Sd/-
Maya Gupta
Liquidator in the matter of
M/s DJS Plastics and Polymers Private Limited

MEGA NIRMAN & INDUSTRIES LIMITED
CIN: L70101DL1983PLC015425
Regd. Office: A-6/343B, 1st Floor, Paschim Vihar, New Delhi-110063
E-mail: secretarial.mnl@gmail.com Website: www.mnl.in
Phone: 011-49879687

NOTICE OF EXTRA ORDINARY GENERAL MEETING

NOTICE is hereby given that Extra-Ordinary General Meeting (EGM) of Mega Nirman & Industries Limited (the Company) will be held through video conferencing ("VC")/other audio visual means ("AVM") on Tuesday, the 17th November, 2020 at 11:00 AM to transact the special business as set out in the Notice of the EGM. The Notice of EGM and remote e-voting details have been sent in electronic mode to all the members whose email ID are registered with the Company/RTA/Depository Participants. The date of completion of email of the notices to the Shareholders is 24th October, 2020.

In case you have not registered with the Company/Depository, please follow below instructions to register your email ID for obtaining EGM Notice and login details for e-voting:

Physical Holding: Send a request to Registrar and Share Transfer Agents of the Company, Beetal Financial & Computer Services Pvt. Ltd at beetaita@gmail.com providing full number, name of the shareholder, scanned copy of the share certificate (Front and Back), PAN (self attested scanned copy of PAN card), Aadhar (self attested scanned copy of Aadhar card) for registering email address.

Demat Holding: Please contact your Depository Participant (DP) and register your email address as per the process advised DP

These documents are also available on Company's website www.mnl.in for download by the members. Notice is hereby given in compliance with the provisions of Section 108 of the Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014 as amended and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that the Company has offered e-voting facility for transacting all the business by National Security Depository Limited (NSDL) through their portal www.evotingindia.com to enable the members to cast their votes electronically. The remote e-voting period commences on Saturday, November 14, 2020 (09:00 am) and ends on Monday, November 16, 2020 (05:00 pm). No E-Voting shall be allowed beyond the said date and time. During this period members of the Company, holding shares either in physical form or in dematerialized form. However, if the members are already registered with NSDL or remote e-voting then they can use their existing user ID and password for casting their vote. The remote e-voting module shall be disabled by NSDL for voting thereafter. Once the vote on a resolution is cast by the member, the member shall not be allowed to change it subsequently. The facility for voting through e-voting shall be made available at the EGM and the members who have cast their vote by remote e-voting prior to the EGM may also attend the EGM but shall not be entitled to cast their vote again. CS Shalu Singhal, Practicing Company Secretary (Membership No. 32682 & CP No. 12329), has been appointed as Scrutinizer for the e-voting process. The detailed procedure for remote e-voting is contained in the letter sent with the Notice of the EGM. Any query/grievance relating to e-voting may be addressed to Ms. Kanika, Company Secretary and Compliance Officer, Mega Nirman & Industries Limited, A-6/343B, First Floor, Paschim Vihar, New Delhi-110063. Email: secretarial.mnl@gmail.com

For and on Behalf of
Mega Nirman & Industries Limited

Sd/-
Ms. Kanika
(Company Secretary)

Date : 24.10.2020
Place : Delhi

Notice is hereby given that the DJS Plastics and Polymers Private Limited has commenced voluntary liquidation on October 20, 2020.

The Stakeholders of DJS Plastics And Polymers Private Limited are hereby called upon to submit a proof of their claims, on or before November 19, 2020 to the liquidator at the address mentioned against item 7.

The financial creditors shall submit their proof of claims by electronic means only. All other stakeholders may submit the proof of claims in person, by post or by electronic means.

Submission of false or misleading proofs of claim shall attract penalties.

Sd/-
Maya Gupta
Liquidator in the matter of
M/s DJS Plastics and Polymers Private Limited

Date : 23.10.2020
Place : Delhi

Notice is hereby given that the DJS Plastics and Polymers Private Limited has commenced voluntary liquidation on October 20, 2020.

The Stakeholders of DJS Plastics And Polymers Private Limited are hereby called upon to submit a proof of their claims, on or before November 19, 2020 to the liquidator at the address mentioned against item 7.

The financial creditors shall submit their proof of claims by electronic means only. All other stakeholders may submit the proof of claims in person, by post or by electronic means.

NABHA POWER LIMITED

Registered Office : PO Box No.28, Near Village Nalash, Rajpura, Punjab - 140401

CIN No: U40102PB2007PLC031039

(₹ in Crores except per share data and ratios)

Unaudited Financial Results for the Six Months Ended September 30, 2020

Particulars	Six months ended		Year ended
	30-09-2020	30-09-2019	31-03-2020
	(Reviewed)	(Reviewed)	(Audited)
1 Total Income from Operations	1,643.91	2,102.17	3,795.71
2 Net Profit before Tax and Exceptional items	161.49	120.35	249.42
3 Net Profit before Tax after Exceptional items	161.49	120.35	249.42
4 Net Profit after Tax	161.49	116.65	243.04
5 Total Comprehensive Income for the period	148.72	111.63	258.78
6 Paid up Equity Share Capital	2,325.00	2,325.00	2,325.00
7 Reserves (excluding Revaluation and OCI Reserve)	1,321.91	1,034.19	1,160.42
8 Net worth (as per section 2(57) of Companies Act'2013)	3,646.91	3,359.19	3,485.42
9 Paid up Debt Capital (Outstanding Debts)	7,081.68	7,377.16	7,220.15
10 Outstanding Redeemable Preference Share capital	72.60	72.60	72.60
11 Earnings Per Share of ₹10/- each (not annualised for six months)			
Basic	0.69	0.50	1.05
Diluted	0.65	0.47	0.98
12 Debenture Redemption Reserve	425.00	554.53	554.53
13 Debt Equity Ratio	1.94	2.19	2.07
14 Debt Service Coverage Ratio (DSCR)(Refer to note(1) below)	1.66	0.59	0.72
15 Interest Service Coverage Ratio (ISC) (Refer to note (2) below)	1.61	1.41	1.44
16 Asset Coverage Ratio (ACR) (Refer to note (3) below)	1.52	1.46	1.49

(1) DSCR = (PBIT) / (Finance cost + Long term debt Repayments)

(2) ISC = (PBIT) / (Finance cost)

(3) ACR = ((Total Assets – Intangible Assets) – (Current Liabilities – Short-term Debt)) / Total borrowings

Note:

- a) The above is an extract of the detailed format of half yearly financial results filed with the stock exchange(s) under Regulation 52 of the SEBI (LODR) Regulations, 2015. The full format of the financial results are available on the websites of the stock exchange(s) and <http://www.nabhapower.com>.
- b) For the items referred to in sub-clauses (a), (b), (d) and (e) of Regulation 52(4) of the SEBI (LODR) Regulations, 2015 the disclosures have been made to the National Stock Exchange of India Limited and can be accessed on www.nseindia.com.
- c) The above unaudited financial results have been reviewed by the Audit Committee and approved by the Board of Directors in their respective meetings held on October 24, 2020. The same have also been subjected to Limited Review by the Statutory Auditors.
- d) The Company has retained its credit rating of "ICRA AAA(Stable)(SO)" (pronounced as ICRA triple A (Structured Obligation)) on Unsecured Non-Convertible Debentures. The company has retained its credit rating of "ICRA A1+" on commercial papers.
- e) The previous periods figures have been reclassified wherever considered necessary.

For NABHA POWER LIMITED

D.K. Sen
Director
DIN-03554707

Y.V.S. Sravankumar
Director
DIN-01080060

Date : October 24, 2020



AN ISO 9001:2015, 14001:2015, 45001:2018 CERTIFIED COMPANY

Applications are invited from general public for booking of Residential Apartments in the Affordable Group Housing Project proposed to be developed as per terms and conditions of the policy prescribed by the Town & Country Planning Department, Government of Haryana vide notification no. PF-27/48921 dated 19.08.2013 & amendment thereof (details available at the Department website, i.e. tcpharyana.gov.in).

PROJECT DETAILS

1. Coloniser/Developer	Signature Infrabuild Private Limited
2. Project Approval	Licence No. 121 of 2019 dated 14.09.2019. Building Plan Approved on 26.12.2019 Memo No. ZP-1359/AD(RA)/2019/31954, Haryana RERA Registered No. 02 of 2020 dated 06.01.2020
3. Location	Sector 89, Gurugram, Haryana
4. Provisions Project Area	117 no. of apartments available out of total 690 number of units in the housing scheme spread over 4.73125 acres. As per Policy, 5% of total apartments are available for management quota and 95% of total apartments are for public. Community Facilities: One Community Hall of 2000 sq.ft. and One Anganwadi-cum-crèche of 2000 sq.ft.

5. Apartment Details, Allotment Rates & Payment Terms

Apartment details		No of Units	Carpet Area sqft(approx)	Balcony Area sqft(approx)	Allotment Rate of Apartment (all inclusive)*	With application Booking amount 5%	on allotment 20%
2BHK TYPE -01		19	581.396	83.873	23,67,520	1,18,376	4,73,504
2BHK TYPE -02		63	588.586	85.176	23,96,933	1,19,847	4,79,387
2BHK TYPE -03		13	598.220	86.801	24,36,281	1,21,814	4,87,256
2BHK+STORE (MQ)		22	645.345	123.560	26,31,379	1,31,569	5,26,276

(ii) Balance 75% of the amount in six equated 6 monthly installment spanning over a period of three years. No interest shall fall due before the due date of payment. Any default in payment will bear penal interest as provided in Rule 15 of the Haryana Real Estate Regulatory Authority, Rules, 2017.

6. Parking

- Two-wheeler parking with each apartment

7. Broad Specifications of the Apartment

- Flooring: Rooms Vitrified Tiles, Kitchen Vitrified / Ceramic Tiles, Toilet Anti-Skid Ceramic Tiles, Balcony Anti-Skid / Matt Finish Ceramic Tiles. • Windows: M.S. Sections as per IS Codes / Aluminium Powder Coated / UPVC • Doors Frame: Red Merandi / Mild Steel/ Aluminium Powder Coated / UPVC • Wall Tile: Ceramic Tiles till 4 Feet / 7 feet high & Oil Bound Distemper Above. • Kitchen Counter Top Green Marble / Granite • Wall: Oil Bond Distemper • Sanitary fitting: ISI marked CP Fittings, W.C & Washbasin • Electric Fitting: ISI Marked. Structure: RCC Frames Structure designed for SEISMIC forces as per latest IS code and NBC Recommendations.

8. Applications Timelines

- (i) Applications can be procured & submitted at: SignatureGlobal (India) Pvt. Ltd., Corp. Office - Ground Floor, Tower A, Signature Tower, South City -1, Gurugram, Haryana-122001, 0124-4908200 by paying an application form fee of Rs 1,000/- starting from date 25.10.2020. For more information, call 7053-121-121 (ii) Last Date of submission of Applications is 10.11.2020.
- (iii) The list of Distribution and Collection centers is available on www.signatureglobal.in
- (iv) Application Forms & Facility of applying Online is also available at www.signatureglobal.in

Eligibility: 1. The applicant should not be debarred from entering into legally binding contract under any prevailing law.

2. Any person can apply, however, the PMAY beneficiaries, which include their spouse or dependent children, identified by the Urban Local Bodies Department, Haryana under "Pradhan Mantri Awas Yojna-Housing for All" programme shall be granted preference in allotment. First priority shall be given to the identified beneficiaries of the said town followed by other PMAY beneficiaries of the State of Haryana. Thereafter, for the remaining flats, persons which include their spouse or dependent children who do not own any flat/plot in any HUDA developed colony/sector or any licenced colony in any of the Urban areas in Haryana, UT of Chandigarh and NCT Delhi shall be given next preference in allotment of flats.

3. An applicant can make only one application. Any successful applicant under this policy shall not be eligible for allotment of any other flat under this policy in any other colony. In case, he/she is successful in more than one colony, he/she will have choice of retaining only one flat.

Allotment Criteria: 1. The allotment of apartments shall be done through draw of lots in the presence of a committee consisting of Deputy Commissioner or his representative (at least of the cadre of Haryana Civil Services), Senior Town Planner (Circle office), DTP of the concerned district and the representative of coloniser concerned.

2. After fixation of date for draw of lots, an advertisement shall be issued by the Developer informing the applicants about the details regarding date/time and venue of the draw of lots in the same newspapers in which the original advertisement was issued.

3. For detailed criteria and time-frame to be adopted for scrutiny and allotment, the applicants may also refer to the details in the Affordable Group Housing Policy 2013 vide no. PF-27/48921 dated 19.08.2013 & amendment thereof (available at the Department website, i.e. tcpharyana.gov.in).



SIGNATURE INFRABUILD PRIVATE LIMITED | CIN: U70100DL2013PTC247676

Regd. Office: Unit No. 1310 At 13th Floor, Dr. Gopal Das Bhawan, 28 Barakhamba Road, New Delhi-110001

Corp. Office: Ground Floor, Tower A, Signature Tower, South City -1, Gurugram, Haryana-122001 | www.signatureglobal.in

HOME LOAN PARTNER:

AVAIL INTEREST SUBSIDY BENEFITS OF ₹2.67 LAC (APPROX UNDER PMAY) (PRADHAN MANTRI AWAS YOJANA)**
Promoter urges every applicant to inspect the project site and shall not merely rely upon or be influenced by any architectural impression, plan or sales brochure and therefore, requested to make personal judgment prior to submitting an application for allotment. The images shown here are indicative of design and for illustration purposes only. Further, the actual design may vary in fit and finish from the one displayed above. Project details / specifications can also be accessed at the office of Haryana Real Estate Regulatory Authority website <https://haryaregular.gov.in/>. Journey time shown, if any, is based upon google maps which may vary as per traffic at relevant point of time. *Rate mentioned above does not include GST and other statutory charges, if applicable. T & C Apply. 1 Sq.mt = 10.7639 sq. ft. **The subsidy differs as per the eligibility of the client's profile and the loan amount. This is the max amount of subsidy that a client can receive and the same goes with the loan amount too for availing the subsidy. Please note that the loan can be sanctioned more than 12 lacs but subsidy can be availed only till 12 lacs of loan amount.

7053-121-121



ADVERTORIAL

Centenary of Pandurang Shastri Athavale (Dadaji), 19th October 2020

Covid-19 has put the growing inequalities between the rich and the poor into sharp focus. This gap was already there before, but it is clear that the crisis is casting a much heavier burden on the poor. Their cramped living spaces and townships place them at higher risk of catching the virus, and they also lack the money and resources to be able to patiently wait for the storm to pass.

Even before the pandemic, it was embarrassing that, world over, so much of national wealth is held by a small group of people. Inequality has emerged as a central issue in the United Nations Sustainable Development Goals (SDGs) because of the growing body of evidence that inequalities in income and wealth cause economic instability, a range of health and social problems, and create roadblocks for sustainable development.

We are in desperate need of a new model and an alternative approach to addressing these age-old issues before we get to a crisis point. Neither capitalism nor communism have provided adequate solutions to date. We are at risk of these social and economic inequalities further tearing our delicate social fabric and further undermining our social cohesion. The time has come to take action.

One innovative approach comes from the ongoing legacy of the late Pandurang Shastri Athavale (Dadaji), who was awarded the Templeton Prize for 'Progress in Religion' in 1997 at Westminster Abbey due to his work on building bridges between the "haves" and the "have-nots". His Swadhyaya work, now led by his daughter Jayshree Athavale - Talwalkar (Didiji), has returned a sense of dignity and hope to a segment of the population that had previously been in despair.

From a young age, Dadaji was deeply concerned by the inequalities he observed around him, observing how people, families and entire communities were being ignored, isolated or left behind. He could see that charitable efforts to throw money at the problem were not enough to resolve the underlying issues. He would say "the have-nots need more than our food, money and things. They are desperately in need of personal warmth and a sense of belonging to the society." His core message was that each of us has intrinsic value, based on the common divinity within each of us. He warned that we need to be careful not to help others out of pity, guilt or charity, but to stand with the other as if they were our own sister or brother. Dadaji's core philosophy of 'Indwelling God' drawn from Bhagavad Gita is the most sound and appropriate basis for such relationship.

Dadaji showed that the way to truly address inequality is to inspire even the most common of people to be able to help themselves and each other. In fact, those who were in need of help themselves, feel motivated to help others in their community too. Over the past 70 years, out of a sense of gratitude to God (bhakti), Swadhyaya volunteers from all walks of life have joined Dadaji to offer their time, effort and skills in creative and collaborative projects that benefit their communities but also engender self-respect and social responsibility in their own lives.

For example, today there are shared Swadhyaya farms (known as Yogeshwar Krishis) in about ten thousand villages across India. These farms are worked on by Swadhyayees, but each individual donates only a few days a year on any one plot. Each volunteer considers these days as an opportunity to devote his / her skills, time and efficiency for God. The volunteers have no personal claim to the wealth produced on the farm, which can only belong to God and is subsequently distributed to the needy.

The creation of such "impersonal wealth" has powerful applications. It is also at the heart of the dozens of tree-planting projects (Vrukshmandirs), where hundreds of large orchards of trees have been lovingly cultivated and looked after by the nearby villages. They see their tending as an act of worship and do so by rotation as priests in these temples of trees. As with farms and orchards, so with fishing communities around the coast of India. In a radical extension of this idea, nearly a hundred of boats have so far been built and crewed in rotation by local fishermen, with the production from their collective labour again being regarded as impersonal wealth belonging to none and silently distributed to the most needy as divine benevolence (Prasad).

These and many other devotional projects and experiments undertaken within Swadhyaya have reduced poverty and increased income of entire communities across tens of thousands of villages

RISING TOLL

Asia becomes second region to exceed 10 million virus cases

Behind only Latin America, Asia accounts for about one-fourth of the global caseload of 42.1 million of the virus

OCTOBER 24
Reuters

ASIA SURPASSED 10 million infections of the new coronavirus on Saturday, the second-heaviest regional toll in the world, according to a Reuters tally, as cases continue to mount in India despite a slowdown and sharp declines elsewhere.

Behind only Latin America, Asia accounts for about one-fourth of the global caseload of 42.1 million of the virus. With over 163,000 deaths, the region accounts for some 14% of the global Covid-19 toll.

The Reuters tally is based on official reporting by countries. The true numbers of cases and deaths are likely much higher, experts say, given deficiencies in testing and potential under-reporting in many countries.

Despite the Asian spikes, the region overall has reported improvement in handling the pandemic in recent weeks, with daily caseloads slowing in places like India – a sharp contrast to the Covid-19 resurgence seen in Europe and North America.

Within the region, South Asia led by India is the worst affected, with nearly 21% of the reported global coronavirus cases and 12% of deaths. This contrasts with countries like



An Iranian man and his daughter get disinfected before they enter a kindergarten

China and New Zealand that have crushed infections and Japan, where Covid-19 had been stubbornly entrenched but not accelerating.

India is the worst-hit country in the world after the United States, although infections are slowing in the world's second-most populous country. India is reporting more than 57,000 cases of the virus a day, viewed on a weekly average, with 58 new cases per 10,000 people in Asia's third-largest economy, according to a Reuters analysis.

India is averaging 764 Covid-19 deaths a day, the worst in the world and accounting for one in every 13 global pandemic deaths.

The country has reported nearly 7.8 million infections, behind the US tally of 8.5 mil-

lion, and nearly 118,000 deaths, versus 224,128 in the United States. Unlike the recent US surge, however, India's slowdown saw the lowest daily caseload in nearly three months on Wednesday.

But India's infections may surge again, doctors fear, with a holiday approaching and winter bringing more severe pollution from farmers burning stubble, worsening the breathing difficulties that many Covid-19 patients suffer.

India's eastern neighbour Bangladesh is Asia's second-worst hit country, with nearly 400,000 cases. But daily infections have slowed to 1,453, less than 40% of the July peak.

Although the pandemic is slowing in Bangladesh, the world's biggest apparel pro-

ducer after China faces harsh recession as a second wave of Covid-19 hits key markets in Europe and the United States.

Even if the country is making progress on controlling the disease, leaders of the key garment sector say international retailers are delaying orders or demanding steep price cuts, forcing them to lay off their workers.

Some 1 million workers were furloughed or laid off. About one-third of those have been rehired since July, according to union leaders.

In Southeast Asia, Indonesia surpassed the Philippines last week as the worst-hit nation with more than 370,000 infections.

The world's largest Muslim-majority nation, Indonesia has struggled to get its outbreak

under control. With the country due to host soccer's under-20 World Cup next year, the government is racing to secure a supply of vaccines still under development, which some epidemiologists say means seeking a "silver bullet" solution before full vaccine efficacy and safety is known.

The Philippines, which last week reported its biggest daily tally in a month, has put partial coronavirus restrictions around the capital Manila until Oct. 31 to check Covid-19.

Despite Asia's patchy record, a WHO expert said on Monday that Europe and North America should follow the example of Asian states in persevering with anti-Covid measures and quarantine restrictions for infected people.

In a statement, the health ministry said latest recoveries have exceeded the fresh cases in the recent days, with 67,549 Covid-19 patients having recovered and discharged in the last 24 hours.

"A total of 53,370 new confirmed cases were recorded in the last 24 hours. Eighty per cent of the new cases are from 10 states and UTs. Kerala is reporting the maximum addition with more than 8,000 cases followed by Maharashtra with more than 7,000 cases," it said.

India's Covid-19 tally climbed to 78.14 lakh with 53,370 fresh cases in a day. The death toll due to the infection mounted to 1,17,956, with the novel coronavirus virus claiming 650 lives in a span of 24 hours.

The Covid-19 case fatality rate has further declined to 1.51%. There are 6,80,680 active cases of coronavirus infection in the country which comprises 8.71% of the total caseload, the ministry data updated at 8 am on Saturday showed. The Covid-19 case fatality rate has further declined to 1.51%.



Nasal swab being collected at a testing centre in Hyderabad

India reports 53,370 fresh cases in 24 hours

PRESS TRUST OF INDIA
New Delhi, October 24

August 7, 30 lakh on August 23 and 40 lakh on September 5. It went past the 50 lakh mark on September 16, 60 lakh on September 28 and crossed 70 lakh on October 11.

The 650 latest fatalities include 184 from Maharashtra, 60 from West Bengal, 58 from Chhattisgarh, 51 from Karnataka, 40 from Uttar Pradesh, 33 from Tamil Nadu and 26 each from Delhi and Kerala. The total 1,17,956 deaths reported so far in the country include 43,015 from Maharashtra followed by 10,858 from Tamil Nadu, 10,821 from Karnataka, 6,830 from Uttar Pradesh, 6,544 from Andhra Pradesh, 6,368 from West Bengal, 6,189 from Delhi, 4,095 from Punjab and 3,673 from Gujarat. The health ministry stressed that more than 70% of the deaths occurred due to comorbidities. Our figures are being reconciled with the Indian Council of Medical Research (ICMR), the ministry said on its website, adding that state-wise distribution of figures is subject to further verification and reconciliation.

Russia's Sberbank to host 2020 AI contest in Dec, expects large Indian participation

PRESS TRUST OF INDIA
New Delhi, October 24

RUSSIA'S LARGEST LENDER Sberbank will hold its next Artificial Intelligence Journey, an annual global conference of AI and data science, in December and expects large-scale Indian participation including for an online AI contest for students and others.

The event, which was previously scheduled for November, will now be held from December 3-5, 2020, Sberbank said in a statement. Officials said the bank is expecting large-scale participation from India for the contest as well as for the conference.

The government's stand has been that it has a universal benefits system and other support in place for struggling families and therefore did not see the need to further extend the scheme.

However, several local authorities and businesses up and down the country, such as The Mill pub, have rallied around with offers of free meals and support for what is a school half-term holiday period in England this month.

In 2019, AI Journey was held offline and attracted more than 150 leading industry experts as speakers.

Chancellor Rishi Sunak & three others barred for life from UK pub

PRESS TRUST OF INDIA
London, October 24

UK CHANCELLOR RISHI Sunak and three fellow ruling Conservative Party members of Parliament from northern England have been barred for life by a local pub and restaurant in their constituency region after they voted against free school meals for children during the holidays.

The Mill pub and its connected Il Mulino restaurant at Stokesley in North Yorkshire, which falls within Sunak's constituency of Richmond (Yorks), took to social media soon after a vote in the House of Commons earlier this week on extending the government's temporary free meals for schoolchildren as part of a campaign led by England team footballer Marcus Rashford.

"The government voted against extending free school meals. This is disgusting," Alex Cook, the owner of the eatery, posted on Facebook. "What's worse Matt Vickers MP, Simon Clarke MP & Jacob Young MP, Rishi Sunak all voted against the scheme. Disgusting! All 4 are now banned from The Mill & Il Mulino for life. I don't want their business," he added.

The researchers believe the next months will be critical to evaluate the robustness of the immune response to SARS-CoV-2 infection, and to find clues for questions such as the duration of circulating antibodies and the impact of reinfection.

His angry post, which has



Britain's chancellor of the exchequer Rishi Sunak

been shared over thousand times and signed off as 'Team Mill', begins by saying that while he does not usually do politics, the vote against free meals for children in need had forced him to.

"I have never known a government which is consistently the wrong end of every argument. Forget the poor handling of Covid for a minute and concentrate on what happened yesterday [Wednesday]," he said, in reference to the Commons vote which the government won by 61 votes.

The pub, meanwhile, has announced that it will deliver 100 freshly cooked healthy meals to three separate food banks in the Middlesbrough area next week to try and make up for the government decision.

"Shame on our government, this is so wrong," concludes Cook. The issue of an extension of free school meals through the holiday period for struggling families was brought in earlier this year temporally after a Rashford-led successful campaign for the summer holidays.

However, a further extension to it was defeated 322 votes to 261 in the House of Commons on Wednesday. The Opposition Labour Party failed to gather enough votes from within the government Tory benches for extension to the scheme, which would have seen free school meals being provided to children from lower-income households during the Christmas and Easter school holidays into early next year.

One Tory MP, Caroline Ansell, resigned as a parliamentary private secretary to the environment secretary, saying she "could not in all conscience ignore" her belief that the proposed policy would have benefitted families struggling during the pandemic.

The government's stand has been that it has a universal benefits system and other support in place for struggling families and therefore did not see the need to further extend the scheme.

However, several local authorities and businesses up and down the country, such as The Mill pub, have rallied around with offers of free meals and support for what is a school half-term holiday period in England this month.

"demoralise" the opposition with his destructive batting.

"S has been the most complete white-ball batsman we've had ever. The way he can play a number of different scenarios. He can just demoralise attacks and very quickly swing games in your favour."

Root said that the best of Buttler is yet to come, likening him to South African batting maestro AB de Villiers.

"I think he's a phenomenal player and I still don't think we've seen the best of him yet. Hopefully this summer in Test cricket can unlock doors for him."

"I saw a piece about AB de Villiers and he said it took him 50 Tests to work out his Test game. I think it's very similar to Jos, to be honest."

'Antibodies detectable up to seven months post virus onset'

PRESS TRUST OF INDIA
London, October 24



A researcher tests possible Covid-19 antibodies in a laboratory

the sexes in the months after SARS-CoV-2 infection".

In the acute phase of the immune response, the researchers observed higher antibody levels in subjects with more severe disease. They said age is not a confounding factor for the production of antibodies since no significant differences were observed between age groups. While there was a reduction in the levels of antibodies over time, the team found that there was "robust neutralisation activity" for up to the seventh month post-infection in a large proportion of previously virus-positive screened subjects. "Our work provides detailed information for the assays used, facilitating further longitudinal analysis of protective immunity to SARS-CoV-2," Voldhoen said.

"Importantly, it highlights a continued level of circulating neutralising antibodies in most people with confirmed SARS-CoV-2," he added.

The researchers believe the next months will be critical to evaluate the robustness of the immune response to SARS-CoV-2 infection, and to find clues for questions such as the duration of circulating antibodies and the impact of reinfection.

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Virat Kohli is most complete player across formats, feels Root

PRESS TRUST OF INDIA
London, October 24

ENGLAND TEST SKIPPER Joe Root considers Virat Kohli as the "most complete player" across all formats, saying he has an all-round game and his ability to chase down totals in white-ball cricket is "extraordinary". Root also called countryman Jos Buttler as the "most complete white-ball batsman" in the world currently. It has been widely accepted that Kohli, New Zealand skipper Kane Williamson, Australia's Steve Smith and Root are currently the leading batsmen in the world Test cricket.

"Virat is probably the most complete player out of the three of them across formats.

His ability to chase things down in the limited-overs format and to pace it as well as he does and be not out at the end is extraordinary," Root was quoted as saying by ESPN-Cricinfo. "He's got a very good all-round game but you wouldn't say he's weaker against spin or pace."

Kohli followed up his disastrous 2014 tour of England by producing 894 runs across the three formats against the home team in 2018.

"He obviously struggled on his first tour to England, but he scored really heavily when he came back. And similarly, elsewhere in the world, he's put in massive performances. All that with the

weight of India on his shoulders, as well," Root said.

The 29-year-old said he tries not to measure himself against other players but likes to watch the top three go about their business.

"I try not to measure myself against Kohli, Williamson and Smith. But I do watch a lot of how they go about constructing different types of innings across the three formats.

"You're looking at three of the greatest players the game has seen. They're brilliant people to watch play and learn from. I'm not sure I'd put myself in their bracket, to be honest," he added.

Root hailed Williamson's technique and how the Kiwi



RCB captain Virat Kohli during IPL 2020 cricket match in Dubai

That's a great quality to have." He added that despite not being the most graceful to watch, Smith is an exceptional player who is able to manipulate the bowlers bowl where he wants. "You look at Smith and at times he's just awful to watch. But you'd pay to have him in your team. He's a fantastic run-scorer. The way he thinks about the game and manages passages of play is exceptional," Root said. "He makes bowlers bowl where he wants them to and his self-confidence you can see by the way he leaves the ball and some of his idiosyncrasies."

Talking about Buttler, the skipper said the wicketkeeper batsman has the ability to finds a way to trust his defence under pressure. "I look at how late Kane plays the ball, how still and correct he is. How, under pressure, he finds a way to trust his defence on any given surface.

"demoralise" the opposition with his destructive batting. "S has been the most complete white-ball batsman we've had ever. The way he can play a number of different scenarios. He can just demoralise attacks and very quickly swing games in your favour."

Root said that the best of Buttler is yet to come, likening him to South African batting maestro AB de Villiers.

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