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"My mother and I used to earn but now she is no longer alive and my workplace is also shut down. I have to pay the house rent, electricity bill and other expenses. However, my landlord did not ask me to pay rent during the lockdown but how long will they support me. Once the lockdown is lifted, I will have to find another job."

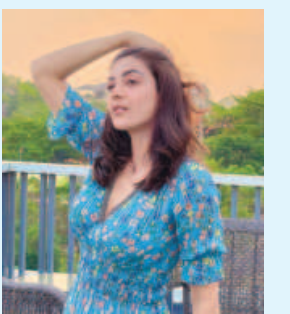


Womenia

TWEET PATROL



KAJAL AGGARWAL
@MSKAJALAGGARWAL
 #Findingthesilverlining
 #gratitude
 #sunshineinmypocket



No make-up look, the most loved trend

TEJAL SINHA

"No makeup" makeup is basically the bare minimum, focusing more on the steps of application than the number of products. The no-makeup look has been gaining strength for a long time and is now establishing itself as a top trend at this moment.

To achieve this natural look, apply a dewy moisturizer all over the face and neck and add a dab of concealer to conceal your under-eye region and blemishes. Finish with a lip stain on your lips and cheeks and it's done.

Prabhjoth Kaur, known as 'Princy makeup artist' sharing about herself, says, "I Specialize in bridal

No make-up look directly goes against the typical Instagram beauty looks we see a lot of today; bold brows, full coverage foundation, winged liner, you know what I'm talking about. The Hans India talks to Prabhjoth Kaur, a city-based make-up artist about the on-going trends

make-up and makes sure that each bride should look like a princess to charm his prince on the special occasion.

My forte lies in Airbrush makeup, HD makeup, Glamour high fashion and Editorial makeup. I focus on hearing out my clients before starting my makeup services and customize the craft to suit the demands of the clients. I aspire to enhance the beauty of every woman and believes that makeup is not only meant for occasions, makeup is that piece of jewellery that a woman should wear every day. My family especially my mom inspired me to make me whatever I am today. It's been 8 years in the industry and it started in my teens as



Prabhjoth Kaur with Huma Qureshi

I was 16 years of age. I discovered Makeup in my mom's salon and I used to watch her beautifully dressing up brides to be. Growing up I was surrounded with brides as my mom owns a salon."

Prabhjoth has also worked with Huma Qureshi for one of the award functions. She shares

that the experience of working with a celebrity for her was something new and an amazing experience.

Work from home look

In order to achieve the natural work from home look, apply a dewy moisturizer all over the face and neck and add a dab of

concealer to conceal your under-eye region and blemishes. Finish with a lip stain on your lips and cheeks a kohl eyes and smudged eye liner and it's done

What you need to get the 'No-makeup look'?

No makeup look needs minimum products. Most impor-

tant products are basic skin care cleansing toning moisturising and a light weight foundation concealer to cover the blemishes. BB creams are too no makeup look foundations. The advantage of this makeup is that it keeps the skin healthier and people choose to wear light colour or nude lip stains or lipsticks which does not make them look heavy and bold.

The Pandemic

"This pandemic came with an impact on not only business but also on personal life as it was a moment where to decide whether I should continue to work or no as this virus hasn't spared anyone. But the only thing came to my mind is what about those who have trusted me and booked me for their D-Day, I decided to take utmost care and complete all projects which did not got cancelled. Business will come and go and yes it was and is still impacted a lot but at the end of the day show must go on therefore here I am today mask up hands sanitized, taking only one bride a day and with all safety & precautions," ends Prabhjoth.

Home remedies to make your lips look like before



Many of you might be facing the problem of lips getting darker day by day losing its natural softness and subtle pink hue they used to have. Dark lips can be a result of an unhealthy lifestyle, choice of diet, smoking

and health issues too. Other than that UV rays, cosmetics and dry lips are few more common reasons for dark lips. This problem can be tackled by taking care of your skin. There are many amazing natural ingredients which

will be useful to bring the lips to previous stage. But before applying anything to your lips make sure they are decorticated so that dead skin cells are removed. So, check out these amazing home remedies to lighten dark lips naturally.

Aloe Vera

There is nothing that Aloe Vera can't do. It has aloin which is good to remove skin pigmentation naturally. That is why, to use this on your lips, you have to extract fresh Aloe Vera pulp into a bowl and apply it to your lips directly. Leave it dry for a few minutes and then wash. Try this process 2-3 times in a day.

Turmeric and Rose water

Turmeric has a lot of benefits. It contains a vital nutrient called

curcumin which helps in boosting your skin's natural colour. So to use this, you have to mix half teaspoon of turmeric powder with the same amount of rose water to make a thick paste. Now after decortivating your lips with sugar and honey, apply this paste and keep it for half an hour. Do it twice a day to get a better result.

Pomegranate and Beetroot

If you are missing your pretty pink lips, you can try pomegranate to lighten your dark lips. It has vital nutrients which may reduce tyrosinase activity and melanin production. That is why, to use this, you have to add one teaspoon of pomegranate juice and beetroot juice in a bowl. Apply this liquid to your lips regularly, twice a day, for better result.

Look the best of what you wear

Every woman at least once in her lifetime has felt like they had nothing to wear, even while standing in front of a closet full of clothes. There are many reasons why we face this problem, however few of us realize how simple those reasons are. Some women shop in the wrong stores, can't match colors correctly or they don't use details and accessories properly. Others simply don't know how to accentuate their best features and keep making bad style decisions while spending copious amounts of money. As a result, our closets are full of useless stuff that we never wear.

Keep the outfit in your head.

If you want to put an end to the "I have nothing to wear" problem, you have to stop buying random items even if you really like them. You should have the whole outfit in your head, including accessories. Before getting a new top, ask yourself if you already have something to wear this particular item with. If you immediately come up with 3-4 options, go ahead and take it.

Shop in the right stores.

Your outfit should say a lot about who you are, it should be appropriate for your age, status, and peculiarities of your body. When you're 20 years old, you can easily opt for light dresses that are not too expensive because your fresh look attracts more attention than some more costly items. However, if you're 35, you might consider more expensive brands that use high-quality fabrics and offer original cuts and designs. This way you will look chic and elegant and not like those women who try to look



like a 17-year-old girl when they're anything but.

The same applies to young women who shop in clothing stores for more mature women. Spend some time analyzing shopping malls and 6-7 clothing stores near you. When making your list of favorites, pay attention to their target audience and their best cuts and designs that work for you. This will save you lots of time and energy since you won't have to look for that one perfect item in every clothing store you run into.

Calculate the real price of the item

Every single item in your wardrobe has to be worth the money you pay for it. It's all about simple math — to get the real price of that gorgeous dress or pair of shoes you have your eye on, divide its price by the number of times you're actually going to wear it. This will help you avoid unnecessary spending and you'll soon learn to buy what you really need. Such an approach might also help you make a decision for buying something expensive.

Combine basic items with the latest trends.

Timeless basics are your wardrobe essentials. Their simple cuts never go out of fashion and can be combined with almost anything. Think about making basics 70% of your wardrobe, while the other 30% are trendy pieces that won't last for long. Adding trends to your basics is a great way to keep your wardrobe stylish, modern, and bold. Just add 2-3 new trendy pieces every season, and your outfits will look up-to-date and won't cost you a fortune.

Have 3 to 4 top options for each bottom

The golden rule for a nice wardrobe says you need to have as many top options as possible for each of your skirts and pants. It's the top item (not the bottom one) that makes the outfit look different and new. If you wear the same top with different bottoms, people won't notice that something changed in your outfit. But if you mix and match the same bottom with different tops, you get a whole new outfit every time you change the top. It'll save you a lot of money too — you don't have to buy a new skirt or a new pair of jeans to combine them with the new top.

Mix different styles with a sporty look

The coolest look comes from a tasteful mixture of different styles, a contrast of colors, and different types of fabrics. For example, adding some ethnic details to your classic look or a couple of grunge elements to the most romantic get-ups are both great ideas. But the most stylish combinations are usually those mixed with the sporty style. Sporty style doesn't necessarily mean sweatpants and a pair of sneakers. It includes a great number of styles and looks that one might not necessarily consider "sporty".

NEWS ROUNDUP

Geeta Basra has a word of advice for moms-to-be during Covid

Actress Geeta Basra, who is expecting her second child, feels that expecting mothers should follow proper government guidelines when it comes to considering getting the Covid-19 vaccination. Geeta, who often talks about parenting and women's health, feels unless the government announces that it is safe for mothers to take the job, no one should make a poorly informed decision.

Geeta's social media account is flooded with messages from a lot of expecting mothers on whether they should take the Covid vaccine.

Commenting on the same, Geeta says, "Vaccination is something which is new to of all us. It's a known fact that the vaccine helps keep the virus at bay but at the same time many doctors are advising to-be moms against taking the job. The government guidelines and the medical organisations suggest that breast feeding and pregnant women should not take the vaccine."

Geeta, who has been part of films such as "The Train", "Mr Joe Carvalho", reveals that she too, has been waiting for the government to give a clear guideline. "As of now there aren't enough evidences and studies carried out on the effects of the vaccine on lactating and pregnant women. I have also been advised by the doctors to not take the vaccine for now and I would urge expecting mothers to refrain as well till we don't have further announcements from the government in this regard," she added.

International Tiara Day

You! Yes you girl! You are a Queen. Or a Princess. Or a Duchess. You are royalty, each and every one of you, and you deserve to feel like it. No matter what walk of life you come from or what your background is, you definitely deserve to feel like a member of full-fledged nobility, at least for one day of the year.

International Tiara Day is brought to you to remind you that you don't need an excuse (though now you have one) to sport a sparkly tiara for the day and go out on the town. This Tiara Day, let your inner princess shine. One thing that's emphasized is that the Tiara in question doesn't need to be a literal tiara, it can just as easily be your own sense of self-worth and pride shining forth as you don't let anyone walk on you the whole day. It can be some time taken to head on down to the beauty parlor and spruce yourself up or pick up some new clothing. Maybe riding a horse makes you feel like a Queen and on top of the world, maybe that horse has two wheels and is named Harley, and has a growl to make a Pit Bull Blush. Whatever it is, embrace what makes you feel proud, strong, and queenly and flaunt it to the world



THIS DAY IN HISTORY
with HANS INDIA

2 States, 2 leaders: Pilot and Sidhu giving headache to Cong

SAIYED MOZIZ IMAM ZAIDI
NEW DELHI

WHILE Congress is trying to corner the government for the mismanagement of the Covid pandemic, the party is facing internal feud in the ruling states of Rajasthan and Punjab. Former Rajasthan Deputy Chief Minister Sachin Pilot has upped the ante against Ashok Gehlot, while in Punjab, Navjot Singh Sidhu is targeting Chief Minister Captain Amarinder Singh. The new twist to the political saga of the Congress came in Rajasthan when senior Congress MLA Hemaram Choudhary, who belonged to the Pilot camp, sent his resignation to Assembly Speaker, while Ved Prakash Solanki, from the same camp turned vocal against the government, demanding that power should be decentralised and the party workers should be given more opportunities. Solanki said, "Senior MLAs are not being heard in the present government. Hemaram Choudhary has just

resigned. A thorough probe should be conducted to find out why the senior leader and six-time MLA had to step down." Solanki belongs to the group of MLAs who under the leadership of Pilot had rebelled against the leadership of Chief Minister Ashok Gehlot in July last year. However, the 19 rebel MLAs were re-inducted into the party after senior Congress leaders stepped in to sort out the matter, including Priyanka Gandhi Vadra and the late Ahmed Patel. Sachin Pilot did not say anything directly but said, Choudhary is most honest and respected leader hinting that all is not well in the state. While Congress is likely to constitute a committee for Punjab but the committee formed for Rajasthan has not come out with any amicable solution since the demise of Ahmed Patel last year. The Pilot camp is getting restless as it's about a year when he rebelled only to come back in the party fold, since then he is putting



pressure on the party to accommodate his loyalists in the government but somehow Gehlot has managed to evade the issue. Similarly in Punjab, Sidhu has openly called the disgruntled leaders

to go to Delhi and air their grievances to the party leadership. Navjot Singh Sidhu has been training guns at Chief Amarinder Singh over the 2015 sacrilege issue and calling for party leaders to go to Delhi and raise it with the top

leadership, the Congress on Friday said it was seized of the matter and will soon act. Congress General Secretary, Organisation, K.C. Venugopal said: "We are watching it and will take a call on it" while terming it an "organisational issue". Sources say that the party is likely to constitute a committee to look into the issue in Punjab, where Assembly elections are due next year. Cricketer-turned-politician Sidhu, who had been lying low since his resignation from the state Cabinet in July 2019, has launched scathing attack this month against the Chief Minister over his government's action over the alleged desecration of the Guru Granth Sahib in 2015 when the Akali Dal-BJP government was in power, and accused him of "shielding the Badals". Charging the Chief Minister with taking action against his own party leaders instead, Sidhu, in a tweet on Thursday, said: "In 2019, I began &

ended my Election Campaign in Punjab seeking - Justice for Sacrilege of Guru Granth Sahib Ji & punishing the culprits & the ONE shielding them... Now, Our MLAs & Party Workers must go to Delhi & speak the Truth of Punjab to our High Command, as I regularly do." As his attacks on Amarinder Singh saw pushback from other ministers, who demanded his suspension from the party for indiscipline, Sidhu had urged the Chief Minister to stop firing from "colleagues' shoulders", and asked "... Who will protect you in court of the Great Guru?" Taking a tough stance last month, Amarinder Singh had said that if Sidhu "wants to contest against him, then he is free to do so but that would only lead to Sidhu meeting the fate of (former Army chief and Akali Dal candidate) General J.J. Singh who had lost his security deposit". He had also challenged Sidhu to clearly spell out whether he is a Congress member or not.

BJP MLA seeks audit of private hospitals

LUCKNOW

DHIRENDRA Singh, Bharatiya Janata Party (BJP) legislator from Jewar Assembly area of Greater Noida, has written a letter to Prime Minister Narendra Modi and UP Chief Minister Yogi Adityanath demanding an audit of private hospitals that have been overcharging patients in the Covid crisis. "I have not complained against any particular hospital. The doctors are working like heroes during the pandemic but many private hospitals have forgotten their social responsibilities. It is time to wake their conscience, an audit is required for such hospitals who are accused of overcharging," said Dharendra Singh. He said that some hospitals force patients to deposit extra money for oxygen at a time when the pandemic is raging in the country, some levy extra 'emergency charges' on a CT scan, and many have made bills amounting to lakhs of rupees for critical and



non-critical patients. He further said, "At such a time, when private hospitals play a crucial role in fighting the pandemic, there are a number of complaints against them for overcharging, with bills as proof. For a better healthcare system in the country, not only do such practices have to stop, but hospitals must also adopt a couple of primary health centres in nearby villages as a corporate so-

cial responsibility. This will help improve the health infrastructure of the villages." Following the letter, the district chief medical officer (CMO) has sought responses from private hospitals in Gautam Buddha Nagar within three days. Gautam Buddha Nagar Chief Medical Officer (CMO) Deepak Auri said, "If found overcharging, strict action will be taken against the private hospitals."

Amid pandemic, charity began from home for Lucknow NGO

LUCKNOW

THE community kitchen operated by Dr Akhilesh Das Foundation is an example of charity beginning at home, and then gradually expanding to lend a helping hand to others. According to Viraj Sagar Das, the chairman of the foundation named after the former Union Minister, the idea of starting the community kitchen came to him when he began sending food to his uncle and aunt, after they got infected with COVID-19. "It was around April 12, the death anniversary of my father Akhilesh Das, that the community kitchen started its operation. The idea to start it came as we were sending food to my 'taau' and 'taai', both of whom had tested positive for COVID-19 infection and were living alone," he told PTI. "We thought that if my uncle and aunt are facing this problem, there would be many people in the city dealing with the same issue," Das said. "Initially, we were sending 50 'thaalis' (food plates) of lunch and dinner per day. But, as of



now, we are sending as many as 500 'thaalis' of lunch and dinner every single day. This is free of cost," he added. Das also informed that the foundation provides free ambulances services, thereby helping people save precious time and money. Apart from this, the foundation has distributed rations among the poor, and masks and sanitisers to close to 5,000 police personnel, he added. Rajesh Srivastava, who works at a private dental college in Lucknow, said he benefitted from the service provided by the NGO. "For three days, we availed the 'thaali' service of Dr Akhilesh Das Foundation as I and my wife were

recovering from COVID-19. My wife was feeling weak, and was unable to cook. At that point of time, the 'thaali' service proved to be quite helpful," Srivastava said. Amit Saxena and his wife contracted COVID-19 in the first week of May. He said the 'thaali' service proved to be a great help as they were unable to cook for themselves. "The thaali service proved to be tremendously helpful, and we are still continuing with it," he added. Meanwhile, the Lucknow Development Authority is also starting a community kitchen from May 24 to provide free food to the attendants of COVID-19 patients, an official statement

said here. UP Law Minister and MLA from Lucknow Central Brajesh Pathak informed that a community kitchen named after former Prime Minister Atal Bihari Vajpayee --- Atal Bhojnalaya --- has commenced operations on Friday, and it will provide free food to the needy twice in a day. Pathak said the 'bhojnalaya' will benefit daily wage labourers, rickshaw pullers, taxi drivers, cart vendors and others. Similarly, a Marwari community kitchen is being run by the Agarwal Samaj at the Maharaja Agrasen Public School to provide food to COVID-19-infected people and their attendants since May 7.

Virtual oath taking for UP panchayat members

LUCKNOW

FOR the first time, the oath taking ceremony for the newly-elected pradhans and panchayat members in Uttar Pradesh will be conducted virtually in their respective gram sabhas on May 25 and 26. This is being done in view of the ongoing Covid-19 pandemic. The first meeting of the panchayats will be convened simultaneously for all panchayats on May 27. The agenda of the meetings will be Covid management. According to the directions issued by Additional Chief Secretary (Panchayati Raj) Manoj Kumar Singh, all District Magistrates (DM) have been asked to make adequate arrangements for the ceremony, including provision of laptops, wherever necessary, to facilitate video conferencing. "A notification for the constitution of gram panchayats should be issued on May 24. The oath taking ceremony will take place on May 25 and 26, followed by the first meeting of panchayats on May 27," the order said. Such panchayats, of which a gram pradhan and at least two-



third of members have not been elected, will not be notified. In the recent elections, 58,176 gram pradhans and 7,31,813 gram panchayat members were elected. For each panchayat, the programme will be organised in a school, community centre or common service centre in the gram sabha concerned, with strict adherence to Covid protocols. "All information pertaining to the ceremony should be communicated to panchayats in advance. All members should have a copy of the oath and laptops and other necessary infrastructure should be arranged," the order said. Singh said the major points and suggestions that come up in the first meetings on May 27 should be communicated to the government through the Panchayati Raj Directorate.

3 booked for gang rape of minor in UP

AGRA

THREE persons have been booked for allegedly raping a 12-year-old girl in Uttar Pradesh. Shamsabad police station in-charge Pradeep Kumar said: "A case has been registered under section 376 D (gang-rape), 506 (criminal intimidation), and 5/6 of POCSO Act at Shamsabad police station against three accused. Police have rounded up a few persons for interrogation and raids are on to arrest the accused." The incident took when the victim was alone in her house as her parents had gone to attend a wedding ceremony, the police official said. "One of the accused lured the girl and took her to a secluded building on the outskirts of the village, where his friends were already present. All three committed the crime and escaped. They also threatened the victim with dire consequences if she told anyone about the incident," the official added.

RSS wing distributes Ayush tablets in villages

LUCKNOW

SEWA Bharti, a wing of the Rashtriya Swayamsevak Sangh (RSS), is distributing Ayush-64 tablets in villages of Avadh Prant (Lucknow region). The Ayush-64 is an Ayurvedic formulation developed by the Central Council for Research in Ayurvedic Sciences, the apex body for research in



Ayurveda under the Ministry of Ayush, for the management of malaria. The drug was repurposed as the components showed no-

table antiviral, immune-modulator and anti-pyretic properties. A study showed that about 35 of 36 of its phyto-constituents have high binding affinity against Covid-19 virus. The medicine is being provided to patients who are asymptomatic, have mild and moderate symptoms and are under home isolation. Sewa Pramukh, Avadh Prant, Deven-

dra Asthana, told reporters that 1.5 lakh tablets have already been given for distribution. "More tablets will be provided if needed," he said. The medicine is being distributed at four centres in Lucknow that include Saraswati Vidya Mandir in Indira Nagar and Aliganj, Munda Vir Mandir in Alambagh and Sewa Bharti office at Rakabganj.

Himachal adopts strategy to tackle drug trafficking: Thakur

SHIMLA

HIMACHAL Pradesh Chief Minister Jai Ram Thakur on Sunday said the government was committed to make the state drug free by adopting multi-pronged strategy to tackle trafficking. After interacting with Director General of Police Sanjay Kundu here, the Chief Minister told the media that the police have been directed to target big smugglers apart from small-time peddlers. He said steps were being taken to destroy cultivation of poppy and cannabis and attach properties of drug traffickers. A total of 2,126 cases were reg-



istered under relevant sections of the Narcotic Drugs and Psychotropic Substances (NDPS) Act with the arrest of 2,909 people from January 1, 2020 to April, 30, 2021. Thakur said about 12.52 lakh cannabis plants in 7,917 bigha land and 2.66 lakh poppy plants in 52 bigha were destroyed

during this period. He said 161 cases have been registered against landowners or perpetrators. This month the police have traced 66 bighas under illicit cultivation of 15 lakh poppy plants in the remote Chauhar Valley in Mandi district. The value of the cultivation was worth Rs 10 crore. The CM said the state has succeeded in attaching and freezing properties of Rs 11.37 crore in 19 cases relating to the NDPS Act in the last one year. The maximum attachment of 15 properties of Rs 3.79 crore were in Kullu district, followed by two of Rs 7.29 crore

in Kangra district, bank deposits of Rs 18.31 lakh frozen in one case in Bilaspur district and bank deposits of Rs 10.67 lakh frozen in one case in Shimla district. While appreciating the efforts of the police in effectively controlling the drug menace, the Chief Minister congratulated DGP Kundu and his team for their efforts in containing the menace. The state police was contemplating to co-opt office of the Enforcement Directorate for conducting money laundering investigation against the accused under the Prevention of Money Laundering Act, he added.

Future govt should remove plaque on Central Vista, says Sibal

NEW DELHI

COMING down heavily on the continuation of Central Vista project, Congress leader Kapil Sibal in a statement on Sunday said, future government should remove the plaque from the project and should write about the apathy of the government towards citizens. Kapil Sibal in a statement on Sunday said, "The government which comes to power in future must remove the plaque and instead write that

this project was built despite the fact that money was needed to save people's lives during the pandemic. It is an act of monumental insensitivity not to voluntarily stop the project." Sibal said that the government should purchase vaccine and vaccinate every citizen and pool all the resources including the PM CARES fund and use Rs 35,000 crore earmarked for vaccination in the budget. "The real problem that the country is facing these days is

absence of adequate vaccines and production facilities," he said. He asked why there has been limit to companies involved in production of the vaccines and international vaccine manufacturers are excluded. He justified the suggestion made to the government by the opposition and alleged that the government has not performed at the time of crisis. Twelve major opposition parties including four chief ministers had on May 12

wrote to Prime Minister Narendra Modi demanding that the government should stop the Central Vista project and instead use the money to procure oxygen and vaccines. The letter said, "We have repeatedly in the past drawn your attention, independently and jointly, to the various measures that are absolutely imperative for the Central government to undertake and implement. Unfortunately, your government has either ignored or refused all these suggestions. This

only compounded the situation to reach such an apocalyptic human tragedy." The Congress has been attacking the government over mishandling of the pandemic and not heeding to the advice of ex-PM Manmohan Singh, party president Sonia Gandhi and the opposition parties. The Delhi High Court has reserved its verdict on a plea seeking to halt the construction of Central Vista redevelopment project against the backdrop of the Covid-19 pandemic.



Health insurance should cover COVID-19 treatment

We seem to have lost humanity. Neither the insurance companies, nor the corporate hospitals have shown any concern nor have the governments been able to rein them in. In this crisis, while the country's economy and the general public have taken a beating, the corporate hospitals are making hay while Corona shines.

The government blinks most of the time saying that only those who can afford go to private hospitals. And it washes its hands of by saying that it has fixed rates for Covid treatment and it is mandatory for the private hospitals to follow it strictly. There ends the issue. There is no mechanism to ensure that the hospitals follow the tariff announced by the government.

This pandemic has proved that there is no one who cares for the patients. Whatever the politicians claim or the hospitals claim, it is all for publicity sake. The doctors and the para medical staff need to be fully appreciated for the ef-

forts they are putting in to save the patients. But, not the State administration or the hospital managements.

If the administration cannot control a vendor selling raw coconut for Rs 100 near the hospital and an ambulance charging anything from Rs 40,000 to Rs one lakh for such a short distance as 10 kms, what should we say. Making rounds of government hospitals for photo shoots by politicians does not help the common man. The real help would be when the administration gets in to full gear and reins in rapacity of hospitals and brings treatment to an affordable level. There are any number of incidents wherein hospitals refuse to hand over the body of a corona patient unless the huge bills are cleared. More than the disease, it is the huge medical bill that is killing the patients and ruining families. The minimum one should be ready to pay to the hospital whether a patient survives or not is nearly a lakh and half per day. This is in addition to what families of patients

pay through their nose to buy injections available only in black market.

The administration seems to be busy all the time harping on falling COVID positive cases, instead of looking into the negative aspects like people suffering at the hospital gates unable to pay the massive bills.

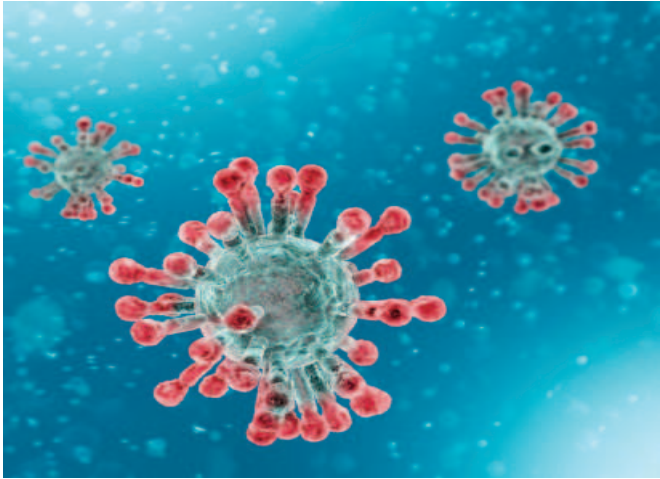
There is an urgent need for the Insurance Regulatory Authority to come out with policy guidelines in regard to COVID-19. On one hand the government says that people should go in for health insurance. But under the present pandemic situation where the hospitals are levying a bill of Rs 15 lakh to Rs 50 lakhs, the health insurance policies taken by the citizens are not being honoured.

When you buy a health insurance policy to protect yourself against sudden hospitalisation, you expect cashless treatment. The cashless claim ensures that all medical expenses are taken care of by the insurance company from the beginning and you don't have to spend a

penny (except a nominal amount) in the hospital. Even if your policy is eligible for cashless settlement, the insurance companies are not honouring it. The insurance companies say that COVID-19 is not covered under the existing policy and hence one should take a fresh one. It means another additional burden on the people who are already crumbling under the impact of the pandemic.

If LIC can accept claims of Covid deaths, If Corona can be brought under Ayushman Bharat and Aarogya, why cannot it be brought under general health insurance? How can there be two different rules? The political executive at the Centre should stop sermonising and look into this most important Act.

The insurance companies should not be allowed to duck under the clause, 'Act of God'. Is it Act of God or Act of Dragon? Well, it's for the government to clarify. It's time such ridiculous clauses are removed from the insurance Act.



Reality is gracious

TALITHA CHERIAN MATHEW

LIKE the ghost of Prince Hamlet's father, the effect of this second wave of the Corona virus in India has been quite devastating.

Remember what the ghost said in 'Hamlet' Act I Scene V –

“I could a tale unfold whose lightest word
Would harrow up thy soul, freeze thy young blood;
Make thy two eyes, like stars, start from their spheres;
Thy knotted and combined locks to part,
And each particular hair to stand an end,
Like quills upon the fretful porpentine.”

The cumulative impact of TV news, doom-scrolling on the mobile phone, and the horror stories daily relayed by friends, colleagues and our social media groups, has been a frightening loss of morale.

If the health care system has almost collapsed, so too has the balance and perspective of the average person. Chronic fear, wild imaginings, nightmares about possible futures, palpitations and a racing pulse, full-blown panic attacks, - all these are becoming rampant. And no wonder.

The effect of this toxic atmosphere of doom and gloom is that we start to breathe in, and believe in, the “fact” that underlying reality is something frightening and threatening.

“Things fall apart...the centre cannot hold,” prophesied Yeats in ‘The Second Coming.’ And it does look as if the ravages of the virus are ripping everything apart.

But does it have to be this way?

The very fact that we feel that something has gone wrong with our world and our nation, means that there is something that is objectively right.

Our sense of things having been messed up and mismanaged, points to the fact that this is not the way things were meant to be. This is not the way things need to be.

When we cry out, “unfair”, does it not indicate that there is a standard of fairness and justice, which DOES exist (even if we see only its absence).

We see scenes which show humanity at its lowest and worst. But even by the side of the gasping Covid patient, we see either a doctor or a nurse or a paramedic, or at the very least, an anguished member of the family. The fear of Corona has not driven service from her position or love from her throne.

Looked at this way, we realize that order, justice, fair play, truth and love are part of underlying reality. Though the world we have pulled down in ruins around our own heads, is a frightening and destructive place, this was not the way it was designed to be.

Reality is good, reality is gracious. We still have eyes to see it and a will to re-make our lives and our world in the image of the highest and best that we can imagine.

The virus that is ravaging the earth is just a scrap of DNA covered with a coat protein! It is not even “alive” until it borrows life and the power of replication from another living cell!

What is this compared to the resilience and strength of the human spirit?

Where is the bulldog determination that gave Britain the grip to hang on grimly even as the nation and its capital were being battered by the blitz?

How did tiny Japan rebuild a shattered nation after Hiroshima and Nagasaki?

And did the inhuman massacre of an estimated six million Jews stop Israel from re-forming and regaining its nationhood?

Granted, Churchill is not very popular in India but his extremely unflattering - and racist - opinion of the Indian capacity to self-govern and of the calibre of Indian leaders, seems uncannily prescient today (despite the many good leaders and many efficient governments we have known and which are still in evidence today.)

But one thing that he told his own countrymen, will resonate with all of us today – “Never give up! Never, never, never, never, never give up.” I forget how many ‘never’s there were!

But this is what we need to hear. Despite what we see, despite the bad news, despite the stench of doom in the air, despite the death of those we love - those to whom we could not even say a proper good bye – we should never give up.

We must pull ourselves up by our bootstraps, call up reserves of energy we never knew we had,

- use the brains and common sense we do have,
- spend the money we were keeping to keep ourselves alive,
- and ask for wisdom and grace and guidance from the source.

With the awareness that this is not the way life was ever meant to be and with the vision that in truth, reality is good and gracious, we can overcome.

Taking loans will not pull us out of pandemic

THE WAY AHEAD



Dr Bharat Hjunhunjwala

THE government has adopted the policy of taking loans in large amounts to tide over the crisis brought by the Covid-19 pandemic. The total borrowings of the Central Government were 74 percent of GDP in December 2019. This has increased to 90 percent in December 2020. The Finance Minister has announced in the Budget for 2020-21 that the government will continue to make heavy borrowings to tide over the first wave of the pandemic. The borrowings will only rise due to the second- and possibly the third and the fourth wave.

The money obtained as loans are put to use in two different ways. They can be invested in productive activities. The borrower can pay the interest and principal amount from the additional earnings. This is like an industrialist borrowing money from the banks to put up an industry and paying the interest and principal from the additional earnings made. Alternatively, the money can be used to cover up the losses. In this case, additional earnings are not made. As a result, the interest has to be paid out of the already meager earnings. Say, a worker loses her job. She takes loan to manage the household. Let us say she gets the same job at the same salary after a few months. Now, she has to pay interest on the borrowings made during the period of joblessness out of the same earnings as before. Her standard of living is now reduced. In effect, she has transferred the multiplied hardship of joblessness in transferring it to the future because of the additional burden of interest.

The loans being taken by the Government of India and large numbers of developing countries is like the loan taken by the worker to tide over the period of joblessness. These are being used to maintain the present levels of government consumption and not for new investments. The World Bank has, therefore, warned that this policy will create more trouble in the long run. The Bank has given the example of Venezuela which is not able to even provide food to its citizens because of the huge burden

of debt. At least six developing countries namely, Zambia, Ecuador, Lebanon, Belize, Suriname and Argentina have defaulted on their loan repayments. Further, as many as 90 countries have approached the International Monetary Fund for emergency loans. It is clear that the loans taken by the developing countries in the past are becoming an unbearable burden yet they are pushing themselves deeper into the same quagmire by borrowing more.

The use of moneys from the loans taken by the Governments of United States (US) and China are somewhat different. The US has made direct cash transfers to its citizens out of the loans and also invested in new technologies. For example, the US Government has provided huge grants to explore the use of “phages” that are available in nature for therapy including that of the Covid patients. Similarly, China has invested in building its own space station independent of the US and Russia, making temperatures as high as those of the sun, landing her satellite on the mars and making her own fighter jets. The loans taken by the governments of the US and China are, therefore, more like the loans taken by the industrialist for putting up a factory and less like the loan taken by the worker to tide over her period of joblessness. The loans taken by the Government of India are more like the latter.

We should not be distracted by some contrary indicators. The GST collections in April 2021 were Rs 1.41 lakh crore against Rs 1.23 lakh crore in March and about Rs 1.0 lakh crore per month in the last two years. Other economic indicators, however, point in the other direction. A survey done by McKinsey has reported that 86 percent people of India were positive about their economic future in January 2021. Only 64 percent are positive in April 2021. A paper published in the Diplomat magazine has reported that the Purchase Manager's Index (PMI) has fallen. A 50+ PMI indicates that purchase managers of the businesses are positive; while 50- PMI indicates they are negative. It is reported that the PMI has fallen from 54.6 in March 2021 to 54.0 in April 2021. The consumption of petrol in April 2021 was less by 6.3 percent, consumption of diesel was less by 1.7 percent, sale of cars was less by 7 percent and the numbers of inter-state e-way bills issued was less by 17 percent in April 2021 as compared to March 2021. Therefore, the basic indica-



The government must take the following steps in this difficult circumstance. One, it must make a steep increase in the import duty on fuel oil. I am in favour of a fourfold increase so that the retail price of petrol becomes about Rs 150 per liter. Diesel likewise. This will lead to a reduction in oil consumption. The revenues earned must be used to reduce the debt so that we can stand during the third- and maybe fourth wave of the pandemic

tors show a downward trend in April as compared to March. The reason for the increase in GST collections in April is a mystery to me. I do not preclude the possibility that the government may have asked the Public Sector Enterprises to pay advance GST in order to prop up the data. Remember that rating agencies have warned to reduce India's rating from present B--- to “junk” if the borrowings of the government continue to rise. That would lead to capital flight and a host of other problems. Be that as it may, it is to be seen whether the rise in GST collections sustains in the coming months especially in the light of the lockdowns due to the second wave of the pandemic.

The government must take the following steps in this difficult circumstance. One, it must make a steep increase in the import duty on fuel oil. I am in favour of a fourfold increase so that the retail price

of petrol becomes about Rs 150 per liter. Diesel likewise. This will lead to a reduction in oil consumption. The revenues earned must be used to reduce the debt so that we can stand during the third- and maybe fourth wave of the pandemic. Two, the government must cut its consumption. The salaries of the government servants, excepting frontline workers, appointed to “serve” the people must be cut to one-half in proportion to the reduction of the incomes of the poor people to serve whom they have been appointed. It is a tragedy of majestic proportions that the “served” is suffering while the “server” is doing okay. Three, the government must make huge investments in new technologies. It is a shame that the supplier of vaccines to the world is importing vaccines for her own use.

(The author is formerly Professor of Economics at IIM, Bengaluru)

VANAM JWALA NARASIMHA RAO

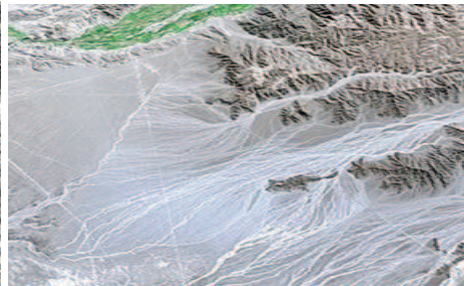
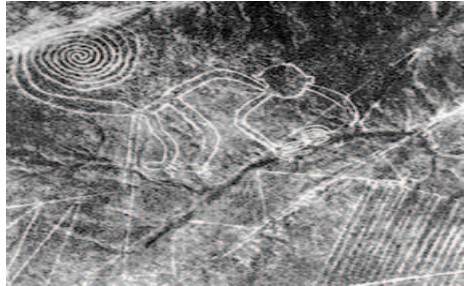
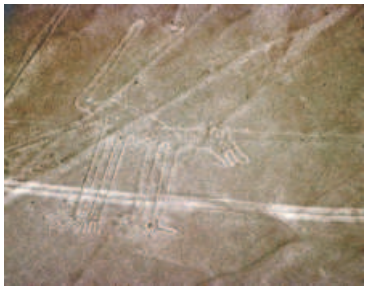
BELIEVE it or not! Some mysterious, interesting and elaborate designs are found in the Peru desert between the Andes and the Pacific Ocean. These arranged by pebbles on the sand have thrilled researchers some of whom have concluded that it could have been astronomical data! A desert calendar! These mysterious lines conveying a definite data were said to have been drawn in the Peru desert almost 2000 to 3000 years ago. This is an indication of the meagre quantum of culture and civilisation that might have been taken by Europeans there subsequently. Europeans, wherever they had gone, at the most would have been able to pass on a culture of their level. Until 500 years ago, they did not even know about the movement of the stars.

Chile is adjacent to Peru on the south. The Easter Islands are near Chile. Some remains were found there – understandably a script which is somewhat similar to the Indus script. About a decade and half years ago, researcher M.V.N. Krishna Rao of Hyderabad deciphered the Indus script. Maybe it is yet to become popular. Then how did this Indus script go to the Easter Islands? The Indus script is at least 3000 years old. Is it possible that Indians might have gone there in those days?

Examples of early life and civilisations with superior intelligence higher than that of the Europeans are numerous. With the increasing domination of Europeans, the old civilisations withered away and, in their place, new ones came in. The area in Peru, where these peculiar drawings are seen is called “Nazca Pampas”. Nazca is the name referred to the culture identified on the southern coast of present-day Peru during the early intermediate period. Peru is a country in western South America. It is bordered on the north by Ecuador and Colombia, on the east by Brazil, on the southeast by Bolivia, and on the west by the Pacific Ocean.

A tribe by name “Incas” lived there. Even now

GREAT DESERT CALENDAR



None can unfold the puzzle! The hundreds of individual figures range in complexity from simple lines to stylized human figures, birds, spiders, monkeys, fish,

they are known by that name. The Spanish who went to South America some 400 or 500 years ago not only plundered their properties but also massacred them. They then settled down and dominated over the Incas.

Coming to the “Desert Calendar” it appears that there might have been an “Astroport” at the Nazca Pampas. The total area covered by the designs there, is more than 500 square metres and “As far as the Eye can see”. Moreover, the complete figures can be seen only from a minimum altitude of 500 meters. It would have been technically impossible for the Nazcas to compose such large-scale designs without an overall aerial view. This could have been through an aircraft or a similar object. Does that mean that the Nazcas constructed man carrying kites?

The tangle of lines, tracks and figures that pattern the desert floor appears to be the work of a highly qualified geometrician. Moreover, the lines are arranged wherever necessary by pebbles containing iron and iron oxides. The pebbles, dark in colour, retain heat absorbed by the ground during the day to form a curtain of hot air which forces the hot winds away and protect the lines by keeping the

wind blow sand from falling on them. The night mist that dampens the soil makes the pebbles stick to the ground.

The puzzles of lines are infinite. The design consists of hundreds of triangular, quadrangular, trapezoidal runways covering huge flat areas and running straight across narrow rises, deep ravines and dried up riverbeds. Who would have formed all these mysterious lines, shapes, and figures which look like sand scrawls of a giant hand in the desert at Nazca and for what reason? What does it indicate? Is it an astronomical calendar? Or a star map or a weather chart? It still remains a million dollar question to which scientists and astronomers are trying to find an answer.

There are many who imagine that they were made by unknown extraterrestrial beings that came to earth some thousands of years ago. Most archaeologists are of the opinion that Nazca drawings are an astronomical calendar. Some even feel that heavenly bodies especially Jupiter, Venus and Mercury were made to work out the calendar. May be they should come again on an “Unidentified Flying Object” (UFO) landing on some “Astroport” at Nazca Pampas and explain to us about these drawings!

sharks, orcas, llamas, and lizards. The lines are shallow designs made in the ground by removing the ubiquitous reddish pebbles and uncovering the whitish ground beneath. Hundreds are simple lines or geometric shapes; more than seventy are zoomorphic designs of animals such as birds, fish, monkey or human and jaguar figures. Scholars differ in interpreting the purpose of the designs, but in general they ascribe religious significance to them. The geometric ones could indicate the flow of water or be connected to rituals to summon water. The spiders, birds, and plants could be fertility symbols. Other possible explanations include: irrigation schemes or giant astronomical calendars.

The Nazca Lines are a series of ancient Geoglyphs located in the Nazca Desert in southern Peru. Geoglyphs resemble Motifs. They were designated a UNESCO World Heritage Site in 1994. A UNESCO World Heritage Site is a place (such as a forest, mountain, lake, desert, monument, building, complex, or city) that is listed by the UNESCO as one of the special cultural or physical significant places. The list is maintained by the international World Heritage Programme admin-

istered by the UNESCO World Heritage Committee, composed of 21 states parties which are elected by their General Assembly.

As of 2011, 936 sites are listed: 725 cultural, 183 natural, and 28 mixed properties, in 153 States Party. Italy is home to the greatest number of World Heritage Sites to date with 47 sites inscribed on the list. Each World Heritage Site remains part of the legal territory of the state. However, UNESCO considers it as a World Heritage Site in the interest of the international community to preserve each site.

There are about 30 such UNESCO World Heritage Sites in India. Notable among them are the Agra Fort, Taj Mahal, Khajuraho Group of Monuments, Ellora Caves, The Red Fort, Qutub Minar and so on. None from Andhra Pradesh!

Archaeologists, ethnologists and anthropologists have studied the ancient Nazca culture and the complex to try to determine the purpose of the lines and figures. One theory is that the Nazca people created them to be seen by their gods in the sky or the phenomenon could be related to astronomy and cosmology. The lines could have been intended to act as a kind of observatory, to point to the places on the distant horizon where the sun and other celestial bodies rose or set. There is however, insufficient evidence to support such an astronomical explanation.

Intensive study of the geoglyphs and comparison with other manifestations of contemporary art forms suggests that they can be divided into three chronological phases. The first dates from the Chavin period (500-300 BC) and is characterized by the technique of forming figures by piling stones. The local development known as Paracas represents the second phase (400-200 BC). The third phase, which represents the great majority of the geoglyphs, is the Nazca phase proper (200 BC-AD 500). The Nazca culture derived directly from that of Paracas.

T Congress unveils free ambulance services for corona patients

HANS NEWS SERVICE
HYDERABAD

TELANGANA Congress on Sunday pressed into service three ambulances for transportation of corona patients to hospitals free of cost. The services would be made available for the patients dwelling 50 km radius within the State capital.

TPCC president N Uttam Kumar Reddy flagged off the ambulances at State party head office at Gandhi Bhavan in Nampally. Speaking on the occasion, he said that people can use the ambulances at free of cost by calling PCC control room round-the-clock. Those, who need ambulances, can call 040-24601254 to avail the service. The ambulances have been provided by Sangareddy MLA T Jagga Reddy.

Uttam further alleged that Chief Minister K Chandrashekar Rao failed in controlling the Covid treatment fee by private hospitals. Meanwhile, the Congress leader pointed out that Andhra Pradesh and Tamil Nadu



TPCC president N Uttam Kumar Reddy flagging off ambulance at State party head office at Gandhi Bhavan in Nampally on Sunday

were providing Covid treatment free of cost and Maharashtra government has taken over many private hospitals and providing free treatment. Kerala was

strictly ensuring collection of reasonable charges for treatment in private hospitals, he added.

Furthermore, former TPCC

president P Laxmaiah criticised Prime Minister Narendra Modi and K Chandrashekar Rao for failing to control Covid pandemic.

Empty campuses, stalled research work greet newly appointed V-Cs

VRC PHANIHARAN
HYDERABAD

EMPTY campuses, stalled research work, pending faculty recruitments, financial crunch was a few of the plethora of issues that welcomed the newly appointed 10 regular vice-chancellors (V-Cs).

After more than two years' gap, the 10 universities were receiving their regular V-Cs, with most of them have so much on their plate to do. But, at the same time, they have nothing to do due to the closer of the campuses due to Covid-19.

Speaking to The Hans India, a senior official from Osmania University said many issues were pending as the appointment of regular V-C has taken an unduly very long time. The first and most embarrassing issue the oldest university in

the State facing was that it failed to get accredited by the University Grants Commission (UGC) to conduct the Telangana State Level Eligibility Test (TSLET) for the past two years.

Secondly, along with other universities, it has been coping up with the shortage of faculty which is impacting the research work at several departments. Including, the College of Engineering and the Science Departments.

Mahatma Gandhi University, Telangana University, Palamuru University and Satavahana University have been taking for granted by successive governments resulting in acute financial resources crunch and running on the understaffed contract teaching staff is the major problem that the newly appointed V-Cs are to cope up with.

In one case, "The V-C of a state university has to run the show with a mere Rs 5 crore annual budget. And, this is so on earlier occasion too. And, in some cases the disbursement of salaries to the teaching staff is delayed for more than a month. Now, it needs to be seen what new changes would happen," said a university official from Palamuru University.

Satavahana varsity and Rajiv Gandhi University of Knowledge Technologies (RGUKT), Basara have a unique distinction. While the RGUKT does not have a regular Chancellor as well as vice-chancellor since the formation of the State. Similarly, Satavahana University has failed to get a V-C since 2015. This time, while the Satavahana is lucky to get regular V-Cs, the RGUKT continue to be run by part-time V-C.

Govt orders probe into Eatala son's 'land-grab'

HANS NEWS SERVICE
HYDERABAD

THE Telangana government has ordered a probe into the allegations of land encroachment by former Minister and TRS leader E Rajendar's son E Nithin Reddy.

Based on a complaint lodged by Pitla Mahesh Mudiraj, resident Ravalkol village of Medchal mandal in Medchal district, Chief Minister K Chandrashekar Rao has instructed Chief Secretary Somesh Kumar to immediately inquire into the complaint. The CM also instructed Revenue and ACB Vigilance departments to conduct a comprehensive probe and submit a report to the government.

The government already launched investigation into land grabbing by former Minister E Rajendar in Medchal district, where he set up a big poultry industry.

Endowments department submits note to govt on Devaryamjal lands

HANS NEWS SERVICE
HYDERABAD

A note sent by the Endowments department officials to the government on Devaryamjal temple lands talks about a report by former CCLA TK Diwan, who had suggested some kind of compromise solution on the lines of regularisation as the only option, which would be beneficial to both the parties - farmers and Endowments institutions.

According to sources, the department sent a note to the government on Sri Sitarama Swamy Temple in Devaryamjal. The report said that the only source available to know the properties endowed to the temple was Revenue Record, that is Pahani Patrika of 1925-26, which is the oldest record. As per the Pahani, an extent of 1,521 acres and 13 guntas covered in 103 survey numbers were shown in the name of Sitarama Swamy. Subsequently, the 'Sethwar' prepared in the year 1943-44, the survey numbers shown in the name of the temple were 639,

Report suggests some kind of compromise solution on the lines of regularisation as the only option

640, 641 and 664 to 716 (56 survey numbers), 885 acres and two guntas. Out of the 103 survey numbers shown in the name of the temple during 1925-26 only 56 survey numbers were recorded in the name of temple during 1943-44. The report says that the basis for change of entries was not known.

The note further stated that in 2005, some farmers in Devaryamjal submitted a representation to the government stating that the lands of the temple were not at all endowments lands and those lands were their patta lands. The government had appointed TK Diwan, the then CCLA as inquiry officer and asked him to submit a report as per GO 1230 dated June 22, 2005. The CCLA conducted detailed enquiry and submitted his report to the government stating the disputes referred can be left

to be settled in Civil Revenue Courts treating it essentially as a 'Title Dispute'. He however suggested that some kind of compromise solution on the lines of regularisation was the only option, which will be beneficial to both the parties - farmers and the Endowment Institutions.

Meanwhile, responding to a writ petition, the High Court ordered the government not to take up the sale of endowments lands without the court permission till further orders and no compromise should be affected. The government issued orders prohibiting registration of immovable properties belonging to the temple.

It may be mentioned here that it is alleged that former Minister Eatala Rajender and other individuals had occupied a large portion of over 1,521 acres belonging to the temple, worth more than Rs 1,000 crore and the government appointed a committee headed by Panchayat Raj Commissioner M Raghunandan Rao asking them to give their report.



The Task Force personnel conducting inspecting a private hospital in Khammam on Sunday

Three private hospitals seized

HANS NEWS SERVICE
KHAMMAM

DISTRICT Task Force conducted surprise inspection on private hospitals in Khammam city on Sunday and seized three hospitals, informed District Medical & Health Officer B Malathi.

In a statement here, she in-

formed that during the inspections, the Task Force found out that New Hope Hospital, Prasanthi Hospital and Ganesh Hospital have violated government rules related to Covid treatment. There were complaints from the patients that the management of these hospitals were collecting excessive fees for treatment. Malathi informed that Prashanti

Hospital management was giving treatment to patients beyond the limit. Though the department already issued notices to the hospital, its management didn't change its attitude and caused suffering to patients, she added.

The two other hospitals have not obtained permission from the health department, she informed.

Concoction production to resume after Ayush, ICMR reports: MLA

- Kakani Govardhan Reddy says the State govt will prepare an action plan on production and distribution of the medicine
- ICMR team to visit Krishnapatnam today
- Govt is planning decentralisation of distribution to prevent overcrowding and other delays, he points out

HANS NEWS SERVICE
NELLORE

SARVEPALLI legislator Kakani Govardhan Reddy said Bonigi Anandaiah would resume production of his concoction consisting of different natural herbs as per the guidelines of the State government.

He addressed the media in the city along with Anandaiah on Sunday and said the government would prepare an action plan on distribution and production of the medicine after studying the reports of Ayush. He said the ICMR team is visiting Krishnapatnam on Monday.

He lamented over comments



Sarvepalli MLA Kakani Govardhan Reddy addressing the media along with B Anandaiah in Nellore on Sunday

against the medicine in a section of media creating unnecessary apprehensions among the people and said Chief Minister has been paying special attention to the issue after he came to know about positive results.

He said the government is of the opinion that there would be no side-effects because of the concoction. He said the medicine would save the lives of people at a time when the pandemic is playing havoc with the human

race. The MLA said the first person to welcome this would be Chief Minister Jagan Mohan Reddy.

The Chief Minister is also planning for options such as decentralisation of distribution to prevent overcrowding and other delays, he explained.

Govardhan Reddy took strong objection against false propaganda in social media on the arrest of Bongi Anandaiah, the man behind the medicine, and his

team. Govardhan Reddy said he has been observing Anandaiah for a long time and knew that he has immense knowledge in Ayurveda.

Anandaiah, who was also present at the media conference, thanked Govardhan Reddy for extending support to his preparations. He said he would follow the directions of the legislator and the government for smooth distribution of the concoction on getting the approval.

gregate of one lakh coronavirus cases while Vizianagaram went past the 70,000 mark. Chittoor district reported 15 fresh Covid-19 fatalities in 24 hours, West Godavari 13, Vizianagaram 11, Visakhapatnam nine, Anantapur, East Godavari, Guntur, Krishna and Kurnool eight each, Srikakulam seven and SPS Nellore six. Kadapa saw three more deaths in a day but no fatalities were reported from Prakasam.

FIGHT AGAINST PANDEMIC

TTD ready to take up production of herbal medicine: Chevireddy

Asserts that the TTD has the wherewithal for the purpose

HANS NEWS SERVICE
TIRUPATI

TTD Trust Board ex-officio member and Chandragiri MLA Chevireddy Bhaskar Reddy on Sunday said that the TTD is ready to take up the production of Krishnapatnam Anandaiah herbal medicine for the cure of Covid.

Reddy along with a team of Ayurvedic experts from TTD SV Ayurvedic College and Hospital visited TTD Srinivasa Ayurveda production centre and pharmacy at Narasingapuram, 15 km from Tirupati to list out the facilities readily available in the production centre cum pharmacy.

He later held discussion as a preliminary exercise for taking up the herbal medicine production by TTD.

The Ayurvedic experts including TTD SV Ayurvedic

College Principal Dr Murali Krishna, College Associate professor Dr Badari Narayana, Ayurvedic Hospital senior medical officer Dr Ramesh Babu, Technical Supervisor Narapa Reddy and Bhaskar Reddy discussed on the required facilities including suitable building including storage, equipments, herbal medicines and other facilities for the production of herbal medicine in the TTD pharmacy premises.

Speaking on the occasion, Bhaskar Reddy said that the ICMR and Ayush teams which inspected Anandaiah's herbal production centres and also examined the ingredients including the 16 herbal medicines and also other items used for the preparation of the Covid herbal medicine clearly observed that no harmful substances were found in Anandaiah Covid herbal medicine and also opined that the herbals being used in the medicine have a proven efficacy as immunity boosters much essen-

tial for fighting Covid.

Against the backdrop, he said the TTD would take up the production of herbal medicine for the benefit of Covid patients at large. Even if it is found in the analyses of experts that it does not have any Covid cure quality, the medicine could be used as an immunity booster, he said. The TTD has the wherewithal to take up the production on a large scale for the benefit of the thousands of Covid patients, he explained while stating that a final decision would be taken in consultation with chief minister YS Jagan Mohan Reddy.

TTD Ayurvedic College principal Murali Krishna said that the herbs that were used for Anandaiah Covid medicine are not new but are being in use for centuries for preparation of various traditional medicine as a cure for various diseases and added that the Ayurveda texts also vouched these herbal medicinal qualities.



TTD Trust Board ex-officio member and Chandragiri MLA Chevireddy Bhaskar Reddy who along with a team of Ayurvedic experts inspecting the TTD Srinivasa Ayurvedic Medicines Production Centre and Pharmacy at Narasingapuram, 15 km from Tirupati, on Sunday

AP logs 18,767 cases, 104 deaths in 24 hrs

AMARAVATI

ANDHRA Pradesh reported 20,109 recoveries while adding 18,767 fresh cases of coronavirus in 24 hours ending 9 am on Sunday. Also, 104 fresh fatalities were recorded in the State in a day, a health bulletin said. Principal Secretary (Health) Anil Kumar Singhal noted that the Covid-19 positive cases showed a declining trend over

- Active cases go past 2.09 lakh
- Death toll rises to 10,126

the past five days.

"There has been a reduction of more than 1,000 new cases per day in the last five days. The positivity rate also declined to 20.48 per cent on Sunday," he pointed out.

According to the bulletin, the gross positives touched 15,80,827, recoveries 13,61,464 and toll 10,126. The active case-

load in the State is now 2,09,237, it added. East Godavari district added 2,887 and Chittoor 2,323 new cases in 24 hours while seven districts added between 1,000 and 2,000 each.

Four districts reported less than 1,000 new cases each. Prakasam district became the 10th in the State to cross the ag-

UP Minister’s brother appointed prof on EWS quota

Death of 1,621 teachers in Uttar Pradesh: Priyanka demands ₹1 crore compensation, job for kin

LUCKNOW

A controversy has erupted over the appointment of UP minister for basic education Satish Chandra Dwiwedi's brother Arun Dwiwedi as assistant professor in the Siddhartha University in Siddhartha Nagar.

Arun Dwiwedi has been appointed as assistant professor in the psychology department from the (EWS) economically weaker section quota.

According to reports, there were two posts of assistant professor for the subject of Psychology.

While Dr Harendra Sharma has been appointed from the OBC quota, Dr Arun Kumar Dwiwedi has been appointed in EWS (Economically Weaker General Candidate) category.

Interestingly, the Vice-Chancellor Surendra Dubey's term was coming to an end on May 21, but the government has extended his term a day earlier on May 20, until the appointment of the regular vice-chancellor.

Arun Dwiwedi was given the appointment letter by the Registrar of Siddharth University on Friday.

Vice chancellor Dr Surendra Dubey said that they had received about 150 applications from which 10 were shortlisted on the basis of merit.

"The ten candidates were called for interview and Arun Dwiwedi ranked second. We were not aware of his relationship with the minister," the vice chancellor told reporters. All efforts to contact the minister proved futile and he did not take calls.

Meanwhile, Congress leader Priyanka Gandhi Vadra on Sunday demanded that the Uttar Pradesh govern-



ment give Rs 1 crore compensation each to the next of kin of the deceased and employment to one dependent from the bereaved family.

Attacking the government, Priyanka Gandhi said, "1,621 teachers who have died during the panchayat election duty should not fall prey to the government's callousness." They fulfilled their responsibilities towards their duty, the Congress general secretary asserted. "Now, the UP government should not indulge in a cover-up and should give compensation of Rs 1 crore to the families of all the deceased teachers, workers, and give a job to a dependent from the bereaved family," she said. That will be the real tribute to them, Priyanka Gandhi said in a tweet in Hindi, using the hashtag 'Nyay4ElectionWorkers'. Last week, Uttar Pradesh Prathamik Shikshak Sangh president Di-

nesh Chandra Sharma had said that 1,621 teachers and workers of the Basic Education Department have died since the first week of April following the outbreak of the second wave of COVID-19. Of these 1,621 deaths, more than 90 per cent of the teachers were on panchayat election duty, he had said, while also demanding Rs 1 crore to be paid to the kin of deceased teachers and workers as financial assistance. Earlier on Sunday, in a Facebook post, Priyanka Gandhi cited a media report to allege that the brother of the UP minister of state (independent charge) for basic education got an appointment as an assistant professor, "posing as poor". "In this crisis, the ministers of the UP government are absent in helping the common people but are eager in grabbing 'opportunity in disaster'," she alleged.

WINDOWS

12 Oppn parties back farmers' stir

NEW DELHI: Twelve major opposition parties have extended their support to the call given by the Samyukta Kisan Morcha to observe countrywide protest on May 26, marking six months of the farmers protest at Delhi borders against the Centre's farm laws.

The joint statement has been signed by Sonia Gandhi (Congress), H D Deve Gowda (Janata Dal-Secular), Sharad Pawar (Nationalist Congress Party), Mamata Banerjee (Tirnamool Congress), Uddhav Thackeray (Shiv Sena), M K Stalin (Dravida Munnetra kazhagam), Hemant Soren (Jharkhand Mukti Morcha), Farooq Abdullah (Nationalist Conference), Akhilesh Yadav (Samajwadi Party), Tejaswi Yadav (Rashtriya Janata Dal), D Raja (Communist Party of India) and Sitaram Yechury (Communist Party of India-Marxist)

9 dead in Italy cable car accident

ROME: A cable car taking visitors to a mountaintop view of some of northern Italy's most picturesque lakes plunged to the ground Sunday, killing at least nine people and sending two children to the hospital, authorities said. A photo of the wreckage taken by Italy's fire department showed the crushed and crumpled remains of the cable car in a clearing of a thick patch of pine trees near the summit of the Mottarone peak overlooking Lake Maggiore. At that location, about 100 meters (yards) before the final pylon, the cables of the lift were particularly high off the ground, said Walter Milan, spokesman for the Alpine rescue service. The cause hasn't been determined. Milan noted that the cable line had been renovated in 2016 and had only recently reopened after coronavirus lockdowns forced the closures of ski lifts across Italy. Sunday was a beautiful, sunny day in the area, and Milan hypothesized that many families were taking advantage of the gorgeous weather to enjoy a day in nature after months of lockdown.

Chhattisgarh Class 12 ‘exam from home’

Fail to understand reason for holding Class 12 exam: Priyanka; India records 2.40 lakh new cases

RAIPUR/LUCKNOW/NEW DELHI

THE Chhattisgarh Board of Secondary Education will conduct its Class 12 exams from June 1 wherein students would be allowed to collect question papers from specified centres, take them home and submit the answer copies within five days.

As per an order issued by CGBSE secretary V K Goyal, the board has decided to conduct the tests in this pattern in view of the Covid-19 pandemic and the safety of over 2.86 lakh students across the state.

The students would have to submit the answer copies at their respective centres within five days from the date of collection of the question papers, the order said.

Congress General Secretary Priyanka Gandhi has raised concern about conducting CBSE Class 12 exam and said the health and safety of students matter.

"I have said this before and am repeating it again. The mental health of children is as important as their physical well-being. It's about time our education system incorporates sensitivity towards children's well-being and starts taking these issues seriously," she said.

"Gatherings in closed spaces promote the spread of Covid. This wave has shown that children are vulnerable to new strains. In any case, expecting children who are already under immense pressure to sit for their exams wearing all sorts of protective gear for hours at a stretch day after day is insensitive and unfair. Many of them are likely to have family members who are down with Covid too. They are already dealing with enough stress.

The daily rise in coronavirus cases in India remained below the 3 lakh-mark for the seventh consecutive day, with 2.4 lakh new cases recorded in a single day, the Union health ministry said on Sunday. The death toll due to the disease rose to 2,99,266 with 3,741 fresh fatalities, the ministry data updated at 8 am showed.

The Aligarh lock industry which employs nearly 1.5 lakh skilled and unskilled workers has demanded prompt steps from the Yogi Adityanath government for its "revival" in the face of persistent hardships intensified by lockdowns.

Meanwhile, two men who were arrested by the Mylapore special police team in Chennai for selling drug Remdesivir at a high price were detained under the Goonda Act. The arrested are Bhuvaneshwar, 36, owner of Medistar Healthcare Ltd. and Nishith Bhandari, 32, of Navkar Distributors.



Morning yoga and meditation sessions by stress counsellors of ITBP at Sardar Patel Covid Care Centre at Chhatarpur, New Delhi on Sunday

Aligarh’s lock industry hit hard by lockdowns

2 detained in Chennai for selling Remdesivir drug

Our prayers are with India: BTS

SEOUL: "Let's never lose hope." This is the message from the South Korean music sensation BTS to their fans, known as ARMY, in India as the nation grapples with the second wave of the coronavirus pandemic. The group enjoys a massive following in India and is yet to tour the country. Asked if there was a message for the ARMY in the country amid the pandemic, member V told PTI in an email interaction, "Our prayers are with India. Stay strong ARMY and let's never lose hope." The septet, also comprising RM, Jin, Suga, J-Hope, Jimin, and Jungkook, recently released their second English single "Butter". The groovy disco-pop summer track smoothly crossed 113 million views on YouTube in the first 24 hours of its release.

Chhattisgarh CM removes DC

RAIPUR: Chhattisgarh Chief Minister Bhupesh Baghel has instructed the removal of District Collector Ranbir Sharma from Surajpur immediately. A video of Sharma slapping a man and throwing his phone on the ground for alleged violation of COVID-19 guidelines during the lockdown went viral on social media, forcing the district collector to issue a public apology on Saturday. After the video started doing rounds on the internet, the civil servant faced sharp criticism for physically assaulting a citizen. "Through social media, I have come to know about the incident of Surajpur Collector Ranbir Sharmas misbehavior with a young man. It is very sad and condemnable."

Gurdwara opens free O2 centre

LUCKNOW: The Gurdwara Sadar in Lucknow on Sunday opened a free of cost Oxygen Holding Centre to help patients with respiratory problems. The service will be open for patients with SpO2 levels up to or above 85 and who are unable to get an oxygen cylinder or bed at any hospital. The patients will have to bring doctor's prescription along with their Aadhar Card and fill up the form. The gurdwara, along with city-based NGO Anant Sheel Welfare Foundation, has set up both oxygen concentrators and cylinders. Narinder Kaur, president of the NGO, said: "The NGO has provided 10 oxygen concentrators and cylinders for patients. The service will be available 24x7. The gurdwara will also make arrangements for conducting RT PCR tests."

Allopathy row: Health Minister asks Ramdev to apologise

NEW DELHI: Union Health Minister Harsh Vardhan has asked yoga guru Ramdev, the face of one of India's biggest consumer goods and alternative medicine empires, to rescind remarks in which he ostensibly said more people died of modern medical treatments during the COVID-19 crisis than the coronavirus itself.

"The people of the country are very hurt with your remark on allopathic medicines. I have already told about this feeling over phone. Doctors and health workers are like gods for the people of the country for whom they are fighting against the coronavirus risking their lives," Dr Vardhan said in a two-page letter written in Hindi, according to NDTV report.

"You have not only insulted Corona warriors, but have hurt the feelings of the people of the country. Your clarification yesterday is not enough to make up for it... I hope you will think hard on it and withdraw your statements completely," he added.

Ramdev had drawn outrage and a legal notice from the the Indian Medical Association (IMA), demanding a written apology for the statement that it said damaged the reputation of practitioners of allopathy and modern medicine when they are striving to save lives during the pandemic.

In a video that was widely shared on social media, Ramdev was heard saying at a recent event, "Lakhs of people have died because of allopathic medicines, far more than those who died because they did not get treatment or oxygen." He also purportedly called allopathy a "stupid and bankrupt" science.

Facing a backlash over the comments, Ramdev's Patanjali group said the video had been edited and the statement "taken out of context". The 55-year-old saffron-robed producer of Ayurvedic products had "no ill-will against modern science and good practitioners of modern medicine", it said.

8 militants killed in Assam encounter

WEST KARBI ANGLONG

EIGHT Dimas National Liberation Army militants were on Sunday killed in an encounter with security forces in Assam's West Karbi Anglong district, along the Nagaland border, a senior police officer said.

Earlier, he had claimed six died in the exchange of fire, as the bodies of two others were yet to be recovered. Acting on a tip-off, a team of police officers and Assam Rifles personnel launched an operation, led by West Karbi Anglong Additional Superintendent of Police Prakash Sonowal. An exchange of fire ensued between the security person-

nel and the militants in Michibailung area, following which eight members of the outlawed outfit were gunned down, the officer said.

Six bodies were initially recovered, and two others, suspected to be that of the outfit's top leaders, were spotted later in the day during combing operations in the remote region, along the interstate border.

Four AK-47 rifles and several rounds of ammunition were found in the possession of the slain militants, the senior officer pointed out.

Search operations had been underway in the district since last week after a priest was killed in Daujiphang area, he said.



Carpenters busy in making chariot wheels in preparation for Lord Jagannath Yatra, in Puri, on Sunday

Sisters held for online contacts with ‘ISI agents’

BHOPAL: The Indore police have arrested two sisters from the Mhow cantonment on suspicion of espionage after they were allegedly found to be in touch with two Pakistani nationals suspected to be operatives of that country's spy agency, the Inter-Service Intelligence (ISI).

The police and Military Intelligence are probing the matter. The women are now being questioning and the credentials of their Pakistani contacts are being verified, sources close to the investigation said. The sisters, aged 32 and 28, are school teachers based in Dr Ambedkar Nagar, better known as

Mhow, near Indore city. They have allegedly been in touch with the men from Pakistan for over a year over social media platforms through fake identities, the police allege. Their cell phones and other electronic equipment have been seized, sources privy to the probe disclosed.

Indore Inspector General Hari Narayan Chari Mishra said the local police and intelligence agencies are jointly working on the matter. "The two women were arrested from Gawli Palasia in Mhow. They are suspected of sending important information from Mhow to other countries," Mishra said.

Moderna declines Punjab’s request for direct vaccine supply

AMRITSAR

Moderna Inc, one of the leading COVID-19 vaccine manufacturers whose jabs are being administered in North America and Europe, has declined the Punjab government's request for direct supply of doses.

The company, as per its policy, would "only deal with Government of India", said Vikas Garg, Punjab's nodal officer for vaccination, on May 23.

The Punjab government has recently reached out to all top vaccine makers, including Moderna, Pfizer-BioNTech, Johnson & Johnson and the producers of Russia's Sputnik V for the direct supply of doses to the state.

"One of a Covid vaccine manufacturer Moderna has refused to send direct vaccination to Punjab government as according to their policy, they only deal with Government of India and not with any state government or private parties," said a statement issued by Punjab's Information and Public Relations Department.

"It may be recalled that the state government was forced to stop vaccination for phase 1 and phase 2 categories in the last three days because of non-availability," the statement added.

Vaccination with a booster shot among as many people as possible is a good way to protect those most at risk against ever-emerging new coronavirus variants, Moderna CEO Stephane Bancel said on Sunday.

"We believe that our vaccine will be effective



for a comparable period, except that the arrival of variants increases the threat level. This is why we must anticipate and vaccinate all people at risk with a third dose by the end of the summer, in particular the residents of nursing homes who received their first dose at the beginning of the year," Bancel told French newspaper Journal Du Dimanche.

The CEO of the US drugmaker further suggested that in order to protect the "fragile unvaccinated people," all adults and adolescents must also receive a booster jab.

Bancel warned that three or even two months of delay in vaccinations could lead to an increase in the number of hospitalizations and deaths, which could, in turn, lead to a fourth COVID-19 wave in France.

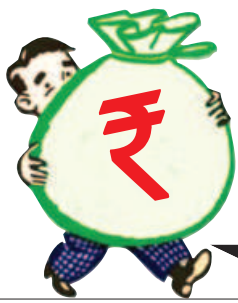
Moderna is now testing three different booster strategies, he said. The first is against the original Wuhan strain, the second is against the South Africa strain and the third is a combination of both.

The effectiveness of these three boosters is later on measured on the four variants deemed to be the most dangerous by the World Health Organisation.

The company is planning to launch a study on people near early June and aims to get approval from regulatory agencies by September.

So far, about 90 million people have been inoculated with Moderna's COVID-19 vaccine globally. Around 14 per cent of France's total population has been fully vaccinated and 31.5 million people have received at least one dose.

“ I will tell you how to become rich. Close the doors. Be fearful when others are greedy. Be greedy when others are fearful ”
– Warren Buffet



Gold saving funds, ETFs see ₹864-cr inflow

NEW DELHI: Gold saving funds and gold exchange traded funds (ETFs) witnessed net inflows of Rs 864 crore in April amid uncertain economic environment in the wake of the second wave of Covid-19.

The positive inflow is expected to continue in the financial year 2021-22 as the precious metal remains an under allocated asset in investor portfolios in these uncertain times, Chirag Mehta, Senior fund manager- Alternative Investments at Quantum Mutual Fund, said.

Gold saving funds and gold ETFs have seen net inflow to the tune of Rs 184 crore and Rs 680 crore, respectively in the month of April,

according to data provided by Morningstar India. This comes following net inflow of over Rs 3,200 crore in gold funds in the entire 2020-21, while the same for gold ETFs was more than Rs 6,900 crore as per the data.

“The sharp and intense surge in coronavirus cases this year has fanned hopes that, as an asset class, gold may continue to perform well in the current environment. This has kept investors interest intact in the asset class,” Himanshu Srivastava, Associate Director, Morningstar India. Quantum Mutual Fund’s Mehta said that the inability of investors to invest in or liquidate physical gold due to the Covid-19 social restrictions, though painful in the short term, turned out to be a blessing in disguise. It seems like many investors were finally compelled to acknowledge the drawbacks of physical gold and give up their inefficient preference for holding it, he said.

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Mkt will remain upbeat if Covid cases fall

Final stretch of Q4 earnings season will end in coming week

CHERUKURI KUTUMBA RAO

Enthusiasm by a fall in Covid-19 cases, in line corporate earnings for March quarter and favourable global cues; the market had a stellar rally to notch the biggest weekly gains since the budget week. The Sensex spiked 1,807.93 points or 3.71 percent to 50,540.48, while the Nifty rallied 497.50 points or 3.39 percent to 15,175.30, the highest level since March 3, 2021. The BSE Midcap index gained 4.77 percent and Small-cap index was up 4.19 percent during the week.

The broader market outperformance highlights inherent strength of the market that augurs well for durability of the ongoing up trend. Market players expect, broader market to accelerate their relative out-performance wherein catch up activity would be seen in Small-cap index, as Nifty Midcap index is hovering around all time high whereas Small cap index is still five per cent away from high highs.

Market players expect surge in volumes if the Covid-19 cases continue to drop coupled with gradual opening of the economy in coming weeks, propelling the markets to fresh record high levels.

WPI inflation numbers hit their 11-year high at 10.49 per cent for April. Supported by the fall in dollar index along with rally in domestic equity and moderation in Covid-19 cases in India

Observers say the RBI’s decision to transfer Rs 991 billion to the government, while higher than expected, is still within its realms of keeping the contingency risk buffer at 5.5 per cent of the RBI’s balance sheet.

Final stretch of the Q4 earnings season will finally end in the coming week. Key companies to watch out for in the coming week are Sun Pharma, Mahindra & Mahindra, Grasim Industries, BPCL, and Divi Laboratories from the Nifty pack; and Bank of Baroda, India Cements, Alkem Labs, Berger Paints, Cummins India, Cadila Healthcare, Dixon Technologies, Page Industries, Workhardt, Glenmark Pharmaceuticals, Indian Bank, REC and Ujjivan Financial Services will also announce their numbers during the coming week.

Heard on the Street: Bitcoin Selloff Undermines Case for Cryptocurrencies

MARKET Khabrein



The usefulness of bitcoin and other cryptocurrencies as actual currencies took a hit along with their

prices this week. Bitcoin bulls sitting on massive long-term gains might be able to laugh off the most recent selloff in it and other cryptocurrencies, but the episode still exposes flaws in the argument for bitcoin as a true substitute for sovereign currencies.

During the week, the gap between the highs / lows was as high as nearly 40 percent. Someone who bought the cryptocurrency two years ago would still have more than tripled their money. A five-year holder is sitting on gains of over 6,000 per cent. For many speculators, that record will be enough to justify holding on or buying the dip.

F&O/ sector watch

Mirroring the exuberance in the cash markets, heightened activity with brisk volumes was seen in the derivatives segment. Nifty surged towards 10-week high and the Bank Nifty outperformed all other sectors to reach two month high and closed above 34600 levels. In the option segment, maximum Call open interest was seen at 15,500, 16,000 and 15,700 strikes, while the maximum Put open interest was seen at 15,000, 14,500 and 14,800 strikes.

Call writing was seen at 15,700, 15,500 and 15,600 strikes with Call unwinding at 15,000, 15,100 and 14,900 strikes. Put writing was seen at 15,000, 15,100 and 14,900 strikes, with Put unwinding at 14,400 and 16,000 strikes.

The Implied Volatility (IV) of calls closed at 18.20 per cent while that for put options closed at 19.52 per cent. The Nifty VIX for the week closed at 19.65 per cent. PCR OI for the week closed at 1.10.

The option data indicated that the Nifty could see a broader trading range of 14,800 to 15,400 levels for coming sessions and experts feel the expiry of May could be in the range of 15,200-15,400 levels. Punters predict heightened activity in Auto, Banking, Cement, FMCG, and IT. The banking sector could get a boost directly or indirectly. The PSU banks could get additional funds if required. This will significantly enhance corporate lending of banks and NBFCs. Stay overweight on PSUs and large private sector banks.

(The author is a stock market expert. He is former vice chairman of AP Planning Board)

STOCK PICKS

crores in different arbitral tribunals/courts.

Buy between Rs32-33 for medium term price target of Rs55. In the event of sharp correction in the market, keep stop loss at Rs30. Risk / Reward ratio is 1:7. Low price high risk high return bet.

Greenply Industries Ltd is an interior infrastructure company.

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Buy between Rs210-220 for medium term price target of Rs325. In the event of sharp correction, keep stop loss at Rs200. Risk / Reward Ratio is 1:5.

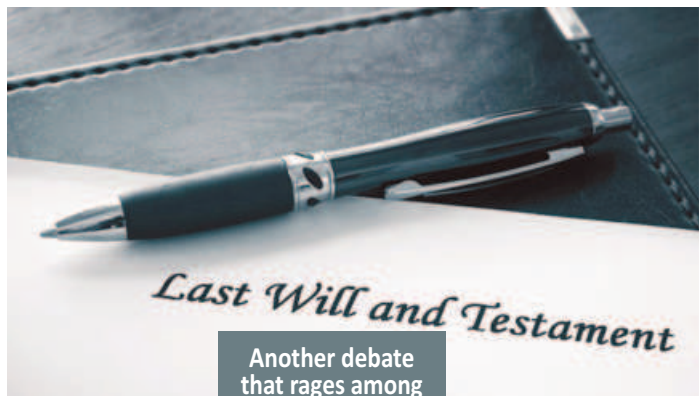
Why and how to write a will?



K Naresh Kumar

The current pandemic has unleashed waves of unpleasant stories of families of some of our colleagues, co-workers, friends and family. The suddenness and the subsequent trauma of the dear ones of the deceased is unsalable leaving behind not just emotional pain, but a few knots into their future. We aspire various things in life and accordingly plan our approach in achieving those goals. In financial planning, the pyramid of importance always starts with securing the risk i.e., through availing insurance. Then it gravitates to savings which address the near-term needs and other exigencies; move later to returns through various investments that address the medium to long-term requirements.

In simple terms, a will is a legal document which puts forth one's wishes regarding how the distribution of one's wealth, property and the caretaking of the remaining family members. If there's a particular way one envisages to dispose of or transfer the existing assets in their absence a will becomes mandatory. I humbly put the need for a will for a clear assimilation or assertion of the various assets, wealth, etc., along with how it should be utilized to one's wishes posthumously. If we defang the emotions out, it presents a rational



Another debate that rages among the people is whether the 'will' be registered or not. It's not mandatory to be registered, but any written will is valid. It could be notarized and if registered then the testator (the person making a will) and the witnesses must go to the registration office

document that describes the way forward for the other family members in utilizing the accumulated wealth as per the deceased's priorities.

Though just as the mere presence of a 'will' doesn't guarantee the anticipated outcome or it can't remain unchallenged in the court of law, still it shouldn't desist one from having written.

And most importantly, it's not a cumbersome exercise and one could prepare it by themselves. All they need is a piece of paper to write and a witness to attest it. Making a will allows the person to name an executor, the person(s) who carry out the proceedings of the will and a legal guardian in case of the taking care of children. There're existing provisions governing minors in the Indian Suc-

cession Act, 1925.

Coming to the details of who could make a will, any sound (mentally) person of age 21 and above is eligible. Any will should start with the declaration of what it is i.e., "will or testament" and mention the disclaimer that it's been done without any undue pressure or distress. One needs to provide the entire list of assets, items, etc. their details (like real estate, investments (financial), bank deposits, etc., and the value at the time of the writing. One could also indicate where the original documents or location (if physical gold, bank lockers, etc.) of storage. The will could go beyond just the assets, wealth, etc., and could cover other wishes like that of particulars pertaining to the funeral, even taking care of pets, etc.

One need to list the entire beneficiaries of the will, those who inherit the assets, wealth, etc., along with legal guardians in case of the beneficiaries are of minor age. Clearly identify each of the beneficiaries especially when naming beyond the family members to avoid any contest at later time. Another important aspect of the will is choosing the executor, the person(s) who will be responsible to ensure the will is executed as per the will. One could even mention the consideration, if any, for the executor.

Once these contents are mentioned, it must be attested with a self-signature and require two witness signatures to complete. Another debate that rages among the people is whether the 'will' be registered or not. It's not mandatory to be registered, but any written will is valid. It could be notarized and if registered then the testator (the person making a will) and the witnesses must go to the registration office. A government fee should be paid and the biggest advantage of registration is that the custody of the will be now with the registrar, so is free from being tampered, lost or stolen. This 'will' is treated as genuine and none could access it without the permission of the testator. If a will is being made without any professional help, it's advised the draft be consulted by a lawyer to confirm if it stands on the right intent of the testator in accordance with law.

(The author is a co-founder of "Wealocity", a wealth management firm and could be reached at knk@wealocity.com)

No adverse impact of Covid 2.0

THOVITI BRAHMACHARY

The market had an extraordinary rally during the last week as the broader market strengthened further. After the February, it witnessed one of the biggest weekly gain. The defensive sectors playing a key role in bull dominance, the banks turned the leaders in the last week's market rally.

The Nifty gained 497.50 points or 3.39 per cent and settled at 15,175.30 during the last week. The BSE Sensex up by 3.7 per cent.

The Indian stock market is discounting all the negative factors, unlike in March 2020. When the nationwide lockdown announced, the market actually made a bottom and bounced. This time, the market has formed a base since February 26, from the second wave of Covid-19 has begun.

Since then, the market moved in a broader range of 15,044-14,150 zone. The price moved in a sloping channel, but it also formed parallel highs at 14,800-15,000 zone. In one way, the pandemic conditions did not impact the market direction much. During the last week, it has decisively broken out of the broader range. In fact, it registered a strong breakout on Tuesday with a big gap up, and after two days retrace, it has decisively cleared all the resistances in consolidation zone.

As long as the Nifty sustains this breakout, the market will



NIFTY

see new highs. This 39-day flat base also looks like an inverted head and shoulders, which is bullish. It has also broken out of an ascending triangle. These two breakout patterns will result in a sharper upside move most of the time. In fact, technically sound cup formation is visible. The benchmark index is 2.98 per cent above the 50DMA and 2.72 per cent above the 20DMA. During the entire flat base zone, the 50DMA, is flattened. The index has oscillated around the 50DMA, 100DMA worked strong support.

In normal conditions, the breakout is very powerful, as it followed by a strong base. Except for 3-4 days, the Nifty traded mostly in or above the Ichimoku cloud. It hardly fell eight per cent from the lifetime high. The RSI never went into an oversold condition. The during the last 62 days, the daily cash volumes are declining. But, on Friday, the volumes are above the average. After the April 22 low, the index has formed higher lows and higher highs. The trend strength indicator, ADX, declining during this period, indicated weakened bear-

ish strength.

The positive directional indicator +DMI is almost near the February 16 high. But the concern is even after the price moved higher, the +DMI is in fact declined. Importantly, the leading indicator, RSI moved out of the rising channel and above the prior swing highs. This is move negated the negative divergence's bearish implications.

The above technical parameters are showing the solid bullish price structure after a prolonged consolidation. As it is above, the 50DMA and less number of distribution days (3) are the positive signs. Only in case of a decline below the 50DMA and the addition of distribution days will change the market structure into a neutral again. Without trying to predict the future price action and decoding future implications, it is better to be with a positive bias as long as Nifty trades above the 50DMA (14,736) and 14,880 zone. In the bear case scenario, if Nifty closes below the 14,880, it will be a fourth failed breakout. In short, the support zone for the market is 14,736-14,880 and the resistance zone at 15,336-15,431 zone. These levels are very important for the next two weeks.

(The author is a financial journalist and technical analyst. He can be reached at tbchary@gmail.com)

DERIVATIVES OUTLOOK

DASARI SREENIVASA RAO

The latest options data from NSE points to the support and resistance levels shifting downwards as the highest concentration of Open Interest (OI) was seen at 15,000CE and 14,000PE, 500 points lower than previous week. The 15,500 strike has highest Call OI followed by 15,600/ 15,700/ 15,400/ 15,300 strikes. Further, the 15,700/15,600/ 15,500/ 15,400/ 15,200 strikes recorded reasonable addition of Call OI. Highest Put OI is seen at 14,000PE followed by 14,500/ 14,800/ 13,500/ 14,200 strikes, while 15,100/ 15,000/ 14,900/ 14,200 strikes recorded active Put OI build-up.

Stock-specific trading ahead of May F&O expiry; Call writers covering short positions at 15,100 & 15,200 strikes

Dhirender Singh Bisht, senior research analyst (derivatives) at SMC Global Securities Ltd, said: "Stunner rally was observed in Indian markets in the week gone by as Nifty surged towards ten week high. From derivatives front, once again Call writers were seen covering their short positions at 15,100 and 15,200 strikes, while Put writers were seen shifting at higher bands, which point towards strength in current rally.

The NSE Nifty finally ended above 15,000 points and closed at its highest level since mid-February. Fresh buying in the banking and financial heavyweights helped

Nifty move beyond its highest Call base of 15,000 strike. Even mid-cap and small-cap stocks have continued their up move and gained close to four per cent each last week indicating a broad market up move. The ongoing momentum may continue, while 15,400 strike in sight for May derivatives series.

However, sustainability of 15,000 strike will be crucial as it was the highest Call base for the monthly settlement. From the options space, significant Put writing was seen across strikes and 15,000 Put now holds the highest Put base for the week. Hence, contin-

F&O TRADING			
Product	Contracts	Turnover (Rs/cr)	Premium (Rs/cr)
Index Futures	3,80,240	36,619.25	--
Stock Futures	12,77,508	94,234.38	--
Index Options	2,55,58,622	24,68,866.90	16,987.99
Stock Options	31,73,292	2,38,264.15	3,450.18
F&O Total	3,03,89,662	28,37,984.68	20,438.17

NSE / As on May 21, 2021

ued up move due to closure among Call writers may be seen in the coming sessions. The immediate resistance is likely near lifetime highs of 15,400 level.

BSE Sensex closed the week at 50,540.48 points, a net recovery of 1,807.93 points or 3.70 per cent, from 48,732.55 points. NSE Nifty too rebounded by 497.50 points or 3.38 per cent to 15,175.30 points from 14,677.80 points.

Bisht forecasts that "from tech-

nical front, Nifty has given a fresh breakout above the key resistance level of 15,100 and can be seen trading in a rising channel with higher bottom formation. For the upcoming week, it is expected that bulls are likely to remain in charge and keep control over markets. The next immediate hurdle is seen at 15,250-15,300 zone for Nifty while on downside 14,950-14,900 zone would be major support for next week."

The volatility index India VIX moved to its lowest level seen in 2021 suggesting continued positive bias in the markets. In case of any extended profit booking, VWAP levels of May series near 14820 are likely to be held.

"The Implied Volatility of Calls closed at 18.20 per cent, while that for Put options closed at 19.52 per cent. The Nifty VIX for the week closed at 19.65 per cent. PCR of OI for the week closed at 1.10," added Bisht. In the F&O space, FII action was primarily seen in the stock futures segment as they bought Rs3,768-crore index futures, Rs11,689-cr index options and sold to the tune of Rs4,123-cr stock futures.

Bank Nifty
NSE's banking index Bank Nifty

fell 2,437.35 points or 7.57 per cent to 34,606.90 points from 32,169.55 points. Banking stocks turned the tide once again and ended the week with over seven per cent returns. Analysts forecast that participation from infra and FMCG stocks as well in the coming sessions. "Bank Nifty outperformed all other sectors to reach two month high and closed above 34,600 level. All major banking names like HDFC twins, SBI, ICICI Bank & Axis Bank supported the upside move and boosted positive sentiments among traders," remarked Bisht. According to options data on ICICI Direct.com, the Bank Nifty has the highest Call base at 34,000 strike, but the index is trading well above this level. At the same time, huge Put OI blocks were observed in 34,000 and 3,3500 strikes. From a support prospective, analysts feel the Bank Nifty should hold 33500 this time in the expiry week.

Driven by young women, 'cricket' set to get a ground in Barcelona

LONDON
CRICKET is nowhere close to football on popularity charts in Barcelona but the people have voted for building a cricket ground in the Spanish city synonymous with Lionel Messi, leaving authorities stumped.
A report in 'The Guardian' newspaper said Barcelona gave its citizens the chance to vote on a 30 million euro package of new facilities ranging from cycling lanes to playgrounds and out of 822 projects, the cricket ground got the most votes.
"This was all thanks to a campaign led by a group of young women," said

the report. The report quoted 20-year-old Hifsa Butt as saying that the game was introduced to them in 2018 when their gym teacher informed them about starting a cricket club out of school hours.
"The women, all from Pakistani and Indian families, had little idea of the rules of cricket when the club was announced – and nor did their Spanish gym teacher. Their first trainer was a Latin American rugby player and she had never played cricket either," the report said.
However, Butt's father taught them a lot about the game. "Then we got

started on our own account," Butt said. The report further said that until recently they played at weekends on the baseball ground on Montjuic but since the baseball season has begun they have nowhere to play.
"All the people behind this project are girls. Training gives us a safe space to feel empowered as women and where we can freely develop our skills. At the same time, our aim is to establish a Catalan women's cricket eleven," they wrote in their proposal.
"We want to play proper cricket, with 11 players, with a hard ball and not a tennis ball like we use indoors. So now we need a

proper cricket pitch with real, not synthetic, grass," said Butt.
However, Damien McMullen, the Australian president of Barcelona International Cricket Club, said, "Finding somewhere that's flat and covers 16,000 square metres in Barcelona is impossible." The plan now is to convert the Julia de Capmany dirt field on Montjuic, a shallow hill with a flat top, into an AstroTurf cricket pitch, and it was this Euro 1.2m proposal "that hit the council for six when it won the most votes".
McMullen said there were at least 20 teams competing in the Catalan

Cricket Federation, with around 700 players between them. There are also teams in Madrid, Alicante, Valencia and Minorca. Butt said that they consider themselves as ambassadors of the game.
"We're from Pakistan and India, countries that know about cricket, but we also want to spread the news about the game in Spain," Butt said.
(PTI)



Cricket's inclusion in 2028 Olympics

ICC BETS ON INDIAN SUBCONTINENT FANS

NEW DELHI

The International Cricket Council (ICC) has cited the Indian subcontinent's enormous cricket reach, 92 per cent of the one billion global cricket audience, in its push for the sport's inclusion in the 2028 Olympic Games in Los Angeles (LA28).
The ICC has underlined that if LA28 embraced cricket it would "provide the Olympic movement unrivalled opportunity to drive fan engagement" in the Indian subcontinent, a region where cricket followers outnumber those of any other sport. To further stress cricket's wide reach, it pointed out that the 2019 World Cup, held in England, attracted 545 million fans.
An ICC document prepared on the proposal to inclusion in LA28, a copy of which is available with IANS, has thrown up some more remarkable viewership numbers about the 2019 World Cup: 4.6 billion video views; 3.5 billion minutes watched across Facebook and YouTube; 31 million #CWC10 tweets and; 14 million new followers of cricket.
The ICC has compared these figures with those of the 2016 Rio Olympic Games. "Rio 2016 attracted 191 million viewers in India. ICC World Cup 2019 attracted 545 million," it has said.
The ICC's LA28 proposal received a big boost last month when the Indian cricket board agreed to send its men's and women's teams to the 2028 Olympics, if cricket is included. Greats like Sachin Tendulkar, Rahul Dravid, and former Australia captain Ricky Ponting have backed the ICC proposal.
By way of some more mind boggling facts, the ICC has cited its young cricket audience, compared to the older one that watched the 2016 Olympics.
"Average age of a viewer of Rio 2016 was 53; 32 per cent of viewers of the 2019 50-over World Cup in England were aged between 18-32 years; and, the average age of a cricket fan is 34 years," the ICC pointed out.
It also emphasised that 39 per cent of cricket fans are females.
If included in LA28, cricket development in the US could be accelerated while a, American team could be included as a competing team, the ICC has said. It also pointed out 87 per cent of fans want to see T20 cricket in the Olympics.
The ICC is confident that cricket's inclusion in the Olympics would attract partners from new markets and bring about financial sus-



tainability to its member countries. The world governing body said that the win-win cricket-Olympics combination would diversify its member countries' income and reduce their reliance on the ICC for income.
At present, the ICC funds its associate members to develop the sport in their countries. The ICC conducted a survey amongst its 92 associate member countries, and a large majority of them said that they would receive annual financial support, probably from their governments, if cricket became a permanent Olympic sport.
According to the ICC, the survey result showed that 74 per cent of its members said that they would receive annual financial support - probably from their governments, if cricket were included in LA28, and 89 per cent believed that they would receive annual financial support if cricket became a permanent Olympic sport.
The ICC estimated that \$13 million additional total funding could come to associate members if cricket was included in LA28, and that 84 per cent of its members (54 per cent currently) would benefit from non-financial support if cricket were an Olympic sport.
The ICC has 104 members, comprising 12 full and 92 associate members.
It has also said that if the men's and women's T20 competition was included as a medal sport in LA28, it would be hugely rewarding -- financially and in terms of viewership.
The world cricket body emphasised that cricket would offer the Olympics a vibrant platform for growth outside of the traditional Olympic strongholds.
"Cricket can provide the Olympic movement with an unrivalled opportunity to drive fan engagement across the Asian subcontinent (read, mainly India)," says the ICC.

"The Olympics can provide cricket with an unrivalled opportunity to super-charge global growth beyond its traditional heartlands, particularly in the US, Europe, and China."
According to the ICC proposal, the T20 tournament at LA28 would run from July 21-August 6, with the men's and women's competitions spanning nine days each. Eight teams and 16 matches in each event would be played on turf/hybrid pitches at two venues.
However, cricket faces a tough test to be included in LA28. Since cricket is presently not part of the Olympic programme, the Los Angeles Local Organising Committee (LOC) will have to propose it as an "additional sport". This is the only option available for cricket, as there is no vacancy for any sport to be included at the Tokyo 2020 and at the Paris 2024 Olympics.
The process for inclusion of sports in LA28 begins in mid-2022. The International Olympic Committee will take a decision on the LOC's proposals for inclusion of sports in mid-2023.
Cricket is likely to face competition with baseball and softball, which are hugely popular in the US.
On the downside, no suitable cricket venue exists in Los Angeles at present to be included in the proposal, said the ICC. It, however, pointed out the USA Cricket has plans to build at least one high-quality venue in Los Angeles.
Besides the infrastructure, the ICC would need hectic lobbying and a compelling campaign to push its proposal through.
The last time cricket was played outside its traditional boundaries was at the 1998 Commonwealth Games (CWG) in Kuala Lumpur. India sent a second string team, led by Ajay Jadeja, as the CWG clashed with cricket's Sahara Cup in Toronto. The Indian team for CWG, however, comprised stalwarts Sachin Tendulkar, Anil Kumble, and VVS Laxman, among others.
Now, a women's T20 competition at the 2022 CWG in Birmingham, England, with eight teams competing, has been confirmed.
At the Olympics, the only time cricket was played was 121 years ago, in 1900, when a motley group of players competed under the banner of England and France. England won the gold medal and France the silver. (IANS)



21 runners dead as extreme weather hits China marathon

BEIJING

TRAGEDY struck the 100 km cross-country mountain marathon race in China's Baiyin City in Gansu province as 21 participants died after extreme weather hit the event, local authorities said on Sunday.
Another 151 participants were confirmed safe, of which eight with minor injuries were treated in a hospital, reports Xinhua news agency.
The mayor of Baiyin City, Zhang Xuchen said on Sunday that "it was a public safety incident caused by a sudden change in local weather, and the province had set up a special team to further investigate the cause".
According to the rescue headquarters, freezing rain and gale hit the area of the race's high-altitude stage between 20-31 km at around 1 p.m. on Saturday.
The participants suffered from physical discomfort and loss of temperature, hypothermia, due to the sudden drop in temperature.
Some of the participants went missing and the race was halted.
Local governments initiated an emergency response and organised over 1,200 rescuers to search for the missing people.
The temperature dropped again during the night due to the area's complex terrain and topography, making the search and rescue more difficult.
A total of 172 people took part in the race. (IANS)

Atletico Madrid pip Real Madrid to win La Liga title

BARCELONA

LUIS Suarez fired Atletico Madrid to a 2-1 win at Real Valladolid to earn his team La Liga for the first time in seven years late on Saturday, and for the 11th time in their history.
Atletico needed to win on the last day of the season to guarantee they would finish ahead of city rivals Real Madrid, who also earned a 2-1 win against Villarreal. Real Valladolid went ahead through Oscar Plano but goals from Angel Correa and Suarez, the team's top scorer with 21 in La Liga, ensured Diego Simeone's side earned the trophy, reports DPA.
Simeone had led Atletico to the title in 2014 and it has seemed for months like he was going to add another title this season, but in 2021 their lead on Real Madrid and Barcelona crumbled, and they won it by a fraction.
Atletico finished on 86 points, two ahead of Zinedine Zidane's Real Madrid on 84, after a topsy-turvy final day where both sides fell behind. Atletico, visiting a Valladolid side hoping to snatch survival, stumbled when Oscar Plano finished well on the break. At the other end Suarez curled wide and

Saul Niguez headed off target, with the team unable to find their best attacking football.
Eventually in the second half, Angel Correa broke the deadlock with a brilliantly-taken goal, beating two men and then poking the ball home from the edge of the box. That turned the tide in their favour and Suarez ran through on goal to slot home the winner in the 68th minute.
The Uruguayan joined from Barcelona last summer, with the Catalans telling him he was no longer needed at Camp Nou.
"It was tough in the summer, the way they undervalued me," said Suarez. "I will always be grateful to Atletico Madrid. In terms of statistics, Luis Suarez has won five of the last seven leagues."
Real also fell behind when Villarreal's Yeremi Pino fired past Thibaut Courtois after 20 minutes. Zidane's side struggled to turn it around, with Karim Benzema having a goal ruled out for offside, but he struck in the 87th minute and Luka Modric grabbed the winner in stoppage time.
Third-place Barcelona earned a 1-0 win over relegated Eibar through Antoine Griezmann's late goal. (IANS)



Sushil's job at stake after arrest

NEW DELHI: Star wrestler Sushil Kumar's application to Delhi government to extend his deputation by a year has been rejected and sent back to his parent department, Northern Railway. Kumar, who was on deputation with Delhi govt since 2015 had already got extension for 2020 and was trying to get it for 2021 too. "Last week, Delhi government had sent Kumar's file to Northern Railway, mentioning that the state government had rejected his request for extension," a source in Northern Railway told IANS. "The state government also attached First Information Report that linked Kumar's name with the murder of 23-year-old wrestler during a brawl on May 4 at Chhatrasal Stadium. Since he has been arrested by Delhi Police, he could lose also his job with Northern Railway also," the source added. A senior commercial manager with Northern Railway, Kumar was posted by Delhi govt as Officer on Special Duty (OSD) at Chhatrasal Stadium for development of sports at school level.

Postponed Asia Cup to be held in 2023

NEW DELHI: The Asia Cup 2021 will be held in 2023, the Asian Cricket Council (ACC) said on Sunday. The tournament, which was scheduled to be held in June this year in Sri Lanka, was postponed due to the Covid-19 pandemic. The ACC said that the tournament cannot be held at any earlier date due to the lack of a window for it during a packed cricket calendar. "It would therefore only be feasible for this edition of the tournament to be held in 2023 as there is already an Asia Cup in 2022. Dates for the same will be confirmed in due course," said the ACC in a statement. The tournament had originally been scheduled to be hosted by Pakistan but India's unwillingness to travel to the country led to the event being shifted to Sri Lanka, where it was scheduled to be held in September 2020. However, the tournament was postponed for the first time due to the pandemic. "The ACC Executive Board, in face of the risks and restrictions posed by the Covid-19 pandemic, had made the difficult decision to postpone the Asia Cup 2020 to 2021."

India's Olympic-bound shooters to shoot in MQS today

NEW DELHI: India's Olympic-bound shooters, currently training in Zagreb, are set to compete in Minimum Qualifying Score (MQS) category of European Shooting Championships in Osijek, Croatia from Monday. "The team is in great spirits and looking forward to participating in the championships. We have settled down and feel good after completing seven days of quarantine in Zagreb," said rifle coach Deepali Deshpande. The Indian shooters reached Osijek on Saturday and had to undergo Covid-19 test. Competition in Osijek started with the junior category, but Indian shooters are competing only in senior group. The 10m air rifle and pistol events are scheduled to be held on Monday.

Indian boxers eye strong show at Asian Championships

DUBAI: A crucial test of preparations for Olympic-bound boxers, the Asian Championships get underway here on Monday with India aiming to better their record-shattering medal haul in the event's previous edition. A total of 19 Indian boxers -- nine men and 10 women -- will stake their claim for the top honours, which will also come with an unprecedented bonus of prize money this time. The boxers reached here on Saturday after a tumultuous few hours, which included a delayed landing and some confusion over approval paperwork. In addition, the team had to withdraw South Asian Games gold-medallist Vinod Tanwar's (49kg) name after he tested positive for COVID-19.





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