

Reforms for what —
growth or glory?

ACROSS THE AISLE, P CHIDAMBARAM



MIND & GAMES

SHOPPING FOR A DIAMOND IS
ABOUT TO CHANGE

The world's most productive mine has closed, so your next piece of inexpensive jewellery probably will feature a lab-grown gem **Page 10**

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Pursuit of happiness

Why are some societies happier than others? Do emotions motivate and inspire us to be productive? **Page 6**

SPOTLIGHT

YOUNG SOLDIERS
ON THE CLIMATE
FRONT

Young climate activists
face many challenges

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VOL .XX NO. 3

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FE SUNDAY

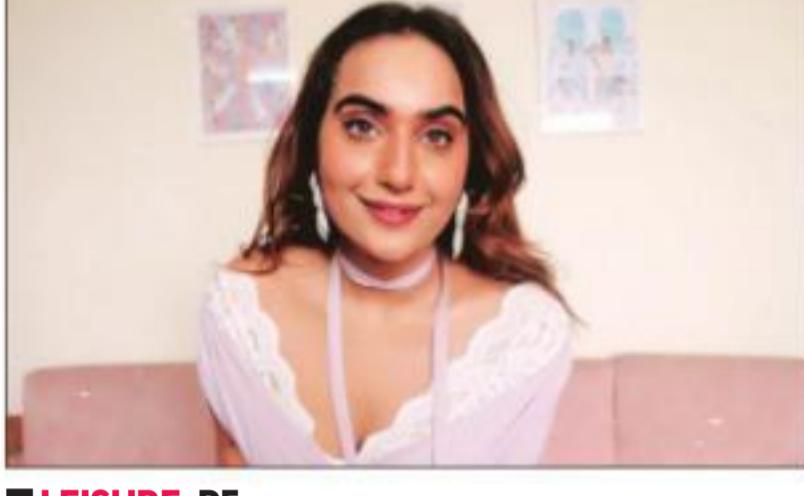
FINANCIAL EXPRESS ON SUNDAY

READ TO LEAD

NEW DELHI
SUNDAY, NOVEMBER 22, 2020, 16 Pages, ₹10 (Patna ₹11, Raipur ₹10)

PUBLISHED FROM: AHMEDABAD, BENGALURU, CHANDIGARH, CHENNAI, HYDERABAD, KOCHI, KOLKATA, LUCKNOW, MUMBAI, NEW DELHI, PUNE

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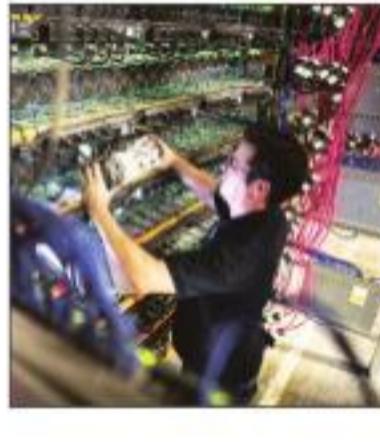
Everything is a meme

In a world run down by the pandemic, content creators are providing comic relief through memes, relieving people's tension and breaking the monotony

■ WORDS WORTH, P4

50, and
counting

Interesting back stories on everyday mundane objects keep the reader hooked



ODD & EVEN

ROHINI PHORE



QuickPicks

Covid-19 cases cross 90-lakh mark; 46,232 new infections

INDIA'S COVID-19 caseload rose to 90.50 lakh, while the number of people who have recuperated from the disease surged to over 84.78 lakh pushing the national recovery rate to 93.67%, according to the Union health ministry data on Saturday, reports PTI. The total coronavirus cases mounted to 90,50,597 with 46,232 infections being reported in a day, while the death toll climbed to 1,32,726 with 564 new fatalities. **PAGE 16**

Twitter to hand @POTUS account to Joe Biden on Jan 20

MICRO-BLOGGING SITE Twitter will hand control of the presidential @POTUS account to President-elect Joe Biden the moment he is sworn in on inauguration day on January 20, even if President Donald Trump has not conceded his election loss, the company has said, reports PTI. The @POTUS account is the official account of the President of the United States and is separate from the @realDonaldTrump account that Trump uses to tweet. **PAGE 12**

FLOP SHOW

With low footfalls, multiplexes turn to other revenue generation sources

These include food delivery and private screenings



Cinemas have seen some relief with new releases

For the Indian film industry, joined other states in reopening cinema theatres.

However, a few states such as Delhi, West Bengal, Uttar Pradesh and Karnataka allowed theatre owners to restart operations. In early November, Maharashtra and Tamil Nadu, two crucial mar-

kets for the Indian film industry, joined other states in reopening cinema theatres.

As per Savills India, in the January-June period, leasing activity stood at 1.8 million sq ft (MSF) in Delhi NCR, an annual decline of over 70% due to Covid-19 and consequential lockdown that acted as a dampener to the strong

momentum in the first half of 2019. On the supply front, only 0.3 MSF came up (93% fall Y-o-Y), taking the total stock to 118 MSF.

Savills in a recent report said Covid had opened conver-

WEB OF CONTROL

Will social media be regulated by censor?

With OTTs under ambit of I&B ministry, intermediaries like WhatsApp, FB could be next

FE BUREAU
New Delhi, November 21

WHILE OVER-THE-TOP (OTT) players like Netflix, Amazon Prime Video, Disney+Hotstar, etc, have now come under the ambit of information and broadcasting ministry for regulation purposes, there is no similar clarity with regard to the regulation of intermediaries like Facebook, Twitter, Instagram, WhatsApp, etc. This is because they continue to be under the jurisdiction of ministry of electronics and information technology (MeitY) which administers them under the relevant sections of Information Technology Act.

However, experts say since intermediaries also have user-generated content and since I&B has become a content regulator now for OTTs apart from

CONTENT CONTROL



■ Experts say since I&B has become a content regulator for OTTs, it is also empowered to make laws which can regulate content on the intermediaries

being one for cinema and TV, it is also empowered to make laws which can regulate content on the intermediaries.

Just to illustrate, currently user-generated content on any of the intermediaries is governed under Section 79 of the IT Act. This Act basically provides intermediaries certain exemptions from liabilities with regard to content, data and communication, since these are not generated or owned by it but are third-party

■ Intermediaries like Facebook, Twitter, Instagram, YouTube, WhatsApp, etc continue to be under the jurisdiction of ministry of electronics and information technology (MeitY)

■ Law which relates to blocking Internet sites, apps, etc, under Section 69A of the IT Act, would continue to be administered by MeitY

■ Measures on regulation of content, be it on OTTs or intermediaries, would be clear once the I&B ministry frames rules

■ Certain fine-tuning of intermediary guidelines is also in the works

generated. In such cases if anything unlawful is noticed, MeitY directs the intermediary concerned to remove the unlawful content within a specified period of time.

Only if the intermediary concerned fails to do the same expeditiously or it is found that it has conspired, abetted or aided in the generation of such content, can the government take action against it.

Continued on Page 12

GOING GREEN

India to reduce carbon footprint by 30-35%

■ PM Modi says natural gas use to quadruple; oil refining capacity to double

PRESS TRUST OF INDIA
Gandhinagar, November 21

PRIME MINISTER NARENDRA MODI

Modi on Saturday said the country was moving forward with the goal of reducing its carbon footprint by 30-35%. He said efforts were on to increase the use of natural gas by four times in this decade and to double the oil refining capacity in the next five years. The Prime Minister said this while addressing the eighth convocation of Pandit Deendayal Petroleum University (PDPU) here via video conference. "Today, the country is moving forward with the goal of reducing its carbon footprint by 30 to 35%. When I told this to the world, it expressed surprise and wondered if India could achieve this," he said.

He also expressed confidence that the country will

PARL PANEL ON COVID

'Pvt hospitals fees exorbitant; spending on health very low'

■ Suggests more investment in public healthcare; achieving target of expenditure up to 2.5% of GDP within two years

PRESS TRUST OF INDIA
New Delhi, November 21

AMID RISING COVID-19 cases, inadequate beds in government hospitals and absence of specific guidelines for treatment resulted in private hospitals charging exorbitant fees, a parliamentary panel on Saturday said, asserting that a sustainable pricing model could have averted many deaths. Chairperson of the parliamentary standing committee on health Ram Gopal Yadav submitted the report on 'Outbreak of Pandemic Covid-19 and its Management', to Rajya Sabha chairman M Venkaiah Naidu. This is the first report by any parliamentary committee on the government's handling of the pandemic.

"The committee, therefore, strongly recommends the government to increase its investments in the public healthcare system and make consistent efforts to achieve the National Health Policy targets of expenditure up to 2.5% of GDP within two years as the set time frame of year 2025 is far away and the public health cannot



People throng a Covid screening centre at the RML Hospital in New Delhi on Wednesday

TASHI TOBGYAL

care spending in the country with a population of 1.3 billion is "abysmally low", the panel said fragility of Indian health ecosystem posed a big hurdle in generating an effective response against the pandemic.

"The committee, therefore, strongly recommends the government to increase its investments in the public healthcare system and make consistent efforts to achieve the National Health Policy targets of expenditure up to 2.5% of GDP within two years as the set time frame of year 2025 is far away and the public health cannot be jeopardised till that time schedule," the report stated.

The National Health Policy 2017 has set a target of government expenditure on healthcare up to 2.5% of GDP by 2025 from just 1.15% in 2017. Stating that the public had to undergo trauma and distress due to absence of a dedicated healthcare system, the committee observed that the number of government hospital beds in the country were not adequate to handle the increasing number of Covid and non-Covid patients.

Continued on Page 12

FULL CART

Retail sees uptick in festive season

■ People spent more for Diwali, Durga Puja

ASMITA DEY
New Delhi, November 21

THE FESTIVE SEASON seems to have lifted consumer sentiment. Shoppers increased their budgets to accommodate some discretionary expenses, looking beyond casual wear which had been the trend for the best part of the year. The upcoming wedding season and anticipated demand for winter clothing should also hold retailers in good stead.

Deepak Bansal, director at Cantabil Retail India, said consumers preferred to buy formal wear during Diwali. The company did brisk business, particularly in Gujarat and Rajasthan. In fact, consumers across the country also added winter wear to their shopping bags. "The second quarter of the current financial year saw better than expected demand recovery," Bansal said.

For ethnic wear brand Biba, eastern and northern regions

RETAIL TALES

■ For ethnic wear brand Biba, eastern and northern regions led the festive sales

■ Footwear retailer Metro Brands claims footfalls increased by more than 200% compared to the initial unlock months

■ Beauty retailer Nykaa aims to touch 100% of the pre-Covid revenue levels by December



the festive sales. Customers spent on semi-formals and formals. States like Maharashtra and Kerala, however, lagged in comparison and are yet to see recovery. Footwear retailer Metro Brands said consumption in metro and tier-I cities are witnessing a rebound. Diwali triggered heavy demand for its festive range of jootis, mojaris and kholapuris.

Continued on Page 12



PM Narendra Modi addresses the 8th convocation of Pandit Deendayal Petroleum University, Gandhinagar via video conferencing, in New Delhi on Saturday

GOAL POSTS

■ The target to generate 175 gigawatt renewable energy to be achieved before 2022

■ Renewable energy target of 450 gigawatt by 2030 will be achieved before time

■ Efforts are on to increase the use of natural gas by four times in this decade

achieve its renewable energy generation target 'before time'.

"Today, per unit cost (of solar power) has come down to less than ₹2 from ₹12-13 earlier. Today, solar power has become the country's priority. We have made a commitment to generate 175

gigawatt renewable energy and I am confident that we will achieve this before 2022," he said. "Also, our renewable energy target of 450 gigawatt by 2030, a big aim, will be achieved before time... I am confident of that," he said.

Modi inaugurated five state-of-the-art facilities to mark the eighth convocation of the PDPU, as well as an Indo-EU bilateral project under Horizon 2020 'India-h2o' for industrial waste and desalination. Modi also suggested that the state government to change the name of the Petroleum University to Energy University.

"If you have any idea, product or any concept which you want to incubate, then this fund will be a good opportunity for you, and a gift from the government," he said.

He also recalled how his decision to segregate domestic and agriculture feeders made it possible for households to get 24-hour electricity in Gujarat.

Modi said that the oil and gas sector will see an investment of crores of rupees in this decade, which will create opportunities for the graduating students of the university in the fields of research, manufacturing and others.

He also said work is underway to strengthen the start-ups ecosystem related to the energy security sector, and a special fund has been allocated for the purpose.

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Modi inaugurated five state-of-the-art facilities

Opinion

SUNDAY, NOVEMBER 22, 2020

I WELCOME THE manner in which Professor Arvind Panagariya has joined the debate on reforms and growth. In answer to my column *Reforms and Growth* (*The Indian Express*, October 18), he has penned an article 'Defending Modi's Reforms Record'. I am happy that he has kept the debate at a scholarly and civil level.

In my column, I had analysed the five reforms trumpeted by Mr Modi's supporters. I had concluded that "the ultimate test of a reform is whether it adds to or accelerates the rate of growth of GDP". I was reminding Dr Panagariya of the gold standard of reforms; I had not "shifted the goalpost", as contended by him.

Having crossed that diversion, let me turn to the meat of Dr Panagariya's argument: who delivered most reforms? Note the word "most". According to Dr Panagariya, the champions were P V Narasimha Rao and A B Vajpeyi, and Mr Narendra Modi belongs to that league of two while Dr Manmohan Singh does not. Most economists of the world, including Dr Panagariya's mentor, Prof Jagdish Bhagwati, would be shocked by that conclusion.

Be that as it may, since Dr Panagariya has used the word "most" — a quantitative measure — we have to list and count the reforms under each prime minister. I had already noted the five reforms that Dr Panagariya attributed to Mr Modi:

1. Insolvency and Bankruptcy Code
2. Farm Laws
3. Labour Reforms
4. Reforming Medical Education
5. Liberalising FDI

For some reason, Dr Panagariya under-emphasised the botched-up GST and hid the disastrous Demonetisation. For the sake of completeness, we must add the two to the five. So, that makes it seven reforms.

I shall not, once again, get into the argument whether 'Reforming Medical Education' by constituting the National Medical Commission is a 'reform' or whether 'Liberalising FDI' can be attributed solely to Mr Modi as if he allowed FDI for the first time. Remember, we are doing a quantitative count, not a qualitative assessment. The score is seven.

Let me now list and count the reforms under Dr Singh as prime minister (2004–2014). Before you read the list, here are several caveats. I have left out reform measures that had run their course, for example, the Banking Cash Transaction Tax that had tracked large withdrawals and deposits of cash. I have also left out measures like the National Manufacturing Competitiveness Council and the Investment Commission that were very person-centric. Some reform measures were initiated by the UPA but are now known by different names, and they are included. I have followed the tests of longevity and durability of the reform measure.

I shall accept the growth rate numbers given by Dr Panagariya: Narasimha Rao 5.1%, Vajpeyi 5.9, Dr Singh 7.7 and Mr Modi 6.8. Number-wise, the record of Dr Singh's two terms of five years far exceeds the record of any prime minister. (To be fair to Dr Singh, many of the seminal reforms ushered in during the tenure of Narasimha Rao should also be attributed to Dr Singh who, as finance minister, was the real

ACROSS THE AISLE

P Chidambaram



Reforms for what — growth or glory?



A farmer carries harvested paddy in a field on the outskirts of Guwahati, Assam. Agriculture supports more than half of the country's 1.4 billion people

author.)

Here is a severely limited list of reforms during 2004–2014:

1. VAT, 2. MGNREGA, 3. Aadhaar, 4. Direct Benefit Transfer (DBT), 5. 'No frills' or 'Zero Balance' bank account, 6. Consolidation of Regional Rural Banks, 7. Right to Education Act, 8. National Rural Health Mission; ASHA, 9. National Urban Renewal Mission, 10. National Horticulture Mission, 11.

Weather-based crop insurance, 12. Model law on APMC, 13. National Skills Development Mission & Corporation, 14. CENVAT on all goods and services, 15. Long Term Capital Gains on securities abolished, 16. Introduction of STT, 17. FDI in retail, 18. Private participation in coal mining, 19. Eliminating subsidies for Petrol & Diesel, 20. Gender Budget, 21. Demutualisation of stock exchanges, 22. PFRDA Act, 23.

Companies Act, 24. National Food Security Act, 25. Right to Fair Compensation (LARR) Act, 26. Forest Rights Act.

"I did reforms" is for self glorification. "My reforms brought growth" is for the people and for posterity. You be the judge.

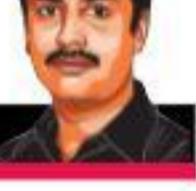
Website: pchidambaram.in
Twitter @Pchidambaram_IN



Thunder down under

This time Australia are full strength, while India will be without their captain Virat Kohli for three Tests

RINGSIDE VIEW



Shamik Chakrabarty

IN A MARQUEE series, the limited-overs matches serve as starters, while Tests are the main course. India and Australia are cricket's two superpowers. The four-Test series that will follow three ODIs and three T20 internationals, is humongous.

In 2018–19, India had won their first-ever Test series in Australia. It was a stupendous effort, notwithstanding the fact that the Aussies sans David Warner and Steve Smith were depleted.

Warner and Smith were serving their ban following the Sandpapergate and without them the Australian batting line-up was bereft of any world-class presence. This time, Australia are full strength, while India will be without their captain Virat Kohli for three Tests.

Kohli has been granted a paternity leave and will return home after the first Test in Adelaide, bestowing captaincy to Ajinkya Rahane for the next

three matches. His absence could leave a gaping hole in the Indian middle-order. In 2018–19, Kohli had scored 282 runs in four matches, including a century and a half-century. In fact, in 12 Tests Down Under, he has six hundreds and an average north of 55.

India might miss Kohli's leadership also. As a captain, inconsistencies in Kohli's team selection have drawn criticism. At the same time, India under Kohli carries a different intensity on the field, as was the case during the team's triumphant tour two years ago.

India bounced back to win the third Test after conceding the second and held on to a 2-1 lead.

Even Pakistan's Prime Minister Imran Khan, also their World Cup-winning captain, had tweeted a congratulatory message to the India skipper. "I think Virat Kohli deserves lot of praise for this performance," former Pakistan captain Wasim Akram had said.

Australian allrounder Shane Watson, too, heaped praise on Kohli's leadership.

Rahane's captaincy style is not overtly aggressive as was evident during the only Test in which he led the country. In 2017, however, as he captained India in the all-important fourth Test against Australia in Dharamsala,



Virat Kohli

with Kohli injured, Rahane became the ninth Indian skipper to win his first Test as captain. His decision — also then India coach Anil Kumble — to hand Kuldeep Yadav his Test debut proved to be a masterstroke, as the chinaman bowler's four wickets in the first innings set up India's series victory.

Without Kohli, who will bat at No. 4? That's a big question, although India have options in KL Rahul and young

Shubman Gill. Both are fine players, but Kohli is a great of the game. In his absence, a lot will depend on Cheteshwar Pujara. He was the reason why India had won the Test series Down Under two years ago.

He fascinated everybody with his discipline, facing 1,258 balls in four Tests and scoring 521 runs, including three hundreds. It was Gavaskar-esque, although Pujara batted at No. 3.

Pujara's batting in that series had captured the imagination of India's youth. Soon after the Test series, this correspondent had met Gill, arguably India's brightest young batting talent and an IPL regular for Kolkata Knight Riders, during a Ranji Trophy match between Bengal and Punjab in Kolkata. And this was what he had to say about Pujara's batting: "He faced 1200-odd deliveries in Australia. To play that

many balls in one series is something really great. It provides an inspiration. Scoring 500 runs in a tour/series, for example, is a good performance. But playing 1,200 balls in a series sets the benchmark for the youngsters."

India have the bowling to account for 20 opposition wickets in a Test. But to defend the rubber, Pujara has to be at his peak, especially in Kohli's absence. Rohit Sharma will be available for the Tests, but he will come after a month-and-a-half of inactivity and could be a little undercooked to start with.

There's a debate if Kohli has taken the right decision by asking for paternity leave in the middle of such a high-profile series. After all, he is the captain. The answer is yes. For an expectant father, to be by the side of his wife when she is giving birth, is far more important than playing a game of cricket. For far too long, such responsibilities used to be a First World exclusivity. Men from our part of the world probably didn't have that awareness. It's refreshing to see the change. During India's last Australia tour, Rohit also came back to be with his wife and new-born baby girl. Former Pakistan captain Asif Iqbal rightly called it "a progression" while supporting Kohli's decision to return home mid-tour.

"I don't see any reason why Virat shouldn't return. It happens everywhere, in every sport. It's a progression," Iqbal said.

INSIDE TRACK

COOMI KAPOOR

Curious delay

The Citizenship (Amendment) Act was passed by Parliament in December last year with much fanfare, and notified shortly afterwards amidst protests. Surprisingly, the government has yet to frame rules under the Act, although these have to be issued within six months or else an extension has to be sought. In August, the government applied for a three-month extension, but the rules are yet to be declared. There are two explanations for the tardiness in implementing what the ruling party proudly proclaims as a landmark legislation. The BJP's political opponents fear that the government wants to bring out the rules during the West Bengal election campaign to polarise the atmosphere. Another reason for dragging feet on a follow-up could be concerns over antagonising friendly neighbour Bangladesh President Sheikh Hasina. She has voiced her disapproval of the controversial law. In fact, three Bangladesh ministers had cancelled official visits to India subsequent to the passage of the law. Prime Minister Narendra Modi is scheduled to visit Bangladesh on its 50th anniversary in March next year and would not want to sour the atmosphere before his trip.

Missing Jaitley

JD(U) members are sorely missing Arun Jaitley, a long-time supporter of Nitish Kumar. The friendship of the two men, along with Sushil Modi, dates back to their years together in the JP Movement. In fact, Nitish is the only politician to erect a statue to commemorate the late Finance Minister in Patna. The JD(U) reckons that if Jaitley were alive, he would never have permitted Chirag Paswan to undercut Nitish so brazenly in order to strengthen the BJP. Nitish may have been sworn in as Chief Minister again, but the vibes between the two allies are far from amicable. Nitish demonstrated his defiance by insisting on installing his old friend Mewatal Choudhary as minister, even though there were corruption cases against him during his days as vice-chancellor of Bihar Agriculture University. Now an embarrassed Nitish has had to suffer a rebuff and been forced to drop Choudhary following Opposition noises. If the BJP pushes Nitish too far, his going the Maharashtra way and sewing up an alliance with the RJD-led Mahagathbandhan cannot be completely ruled out.

Losing more perks

There was a time when many senior politicians pulled rank and felt they were entitled to special protocol while boarding an aircraft. They did not stand in queues for security checks or board the passenger

shuttle from the airport to the tarmac. They were driven down in a separate vehicle. But under the Modi dispensation, such special privileges have vanished. The new airport security rules state that even former SPG protectors, except former prime ministers, are not exempt. So the Gandhis, who lost SPG cover in November last year after 35 years, are required to stand in a queue and board the aircraft along with the hoipolloi.

Not out of action

Because Amit Shah did not campaign in Bihar for a single day, rumours abounded of a serious health condition. Another surmise was that he apprehended a dismal outcome for the NDA. Both conjectures turned out to be incorrect. The truth is Shah stayed away on doctors' advice because of low immunity after the coronavirus attack. Shah has now bounced back and attends the Home Ministry regularly besides supervising campaign strategies for the forthcoming West Bengal and Tamil Nadu elections. A section of the BJP was misled by the Bihar exit polls into assuming that the party was losing and party spokespersons at the briefing before the poll results were even given talking points to make on television in case of a defeat. They were unaware that Shah, though not physically present, was regularly in touch with general secretary-in-charge of Bihar Bhupender Yadav who carried out his instructions.

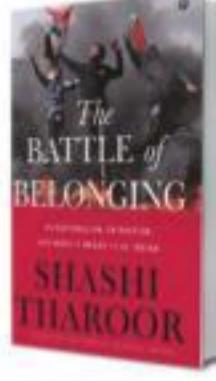
Lost enthusiasm

NRI businessman Shalabh "Shalli" Kumar was missing during the US presidential campaign this year, whereas in 2016, Shalli was a central figure who came to the rescue of the Indian government in opening doors for Indian officials to connect with the incoming Trump team. Then the MEA was caught completely off guard as it had expected Hillary Clinton to win. Kumar, who formed the Republican Hindu Coalition, and first came up with "Ab ki baar Trump Sarkar" was, however, less interested in Trump's return this time. He wanted a firm commitment first on issues such as residency rights for grown-up children of long-pending green cardholders, and over he CAA and Article 370. Shalli, once the most visible Indian-origin supporter of Trump, was also disillusioned with the US President's refusal to endorse wearing of masks against Covid. In addition, Shalli seems to have been ignored by Modi. He was not a visible presence at the Howdy, Modi rally in Texas. When Trump failed to win the electoral college, Kumar offered no commiserations.

Words Worth

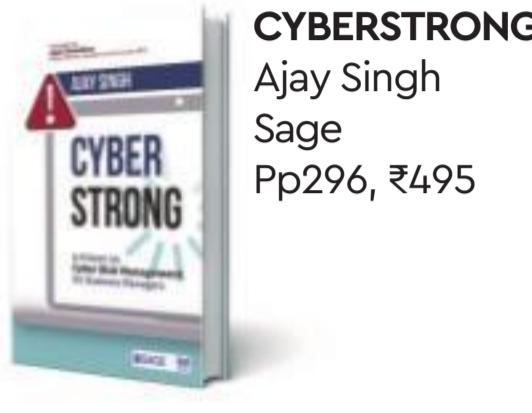
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ON THE SHELF



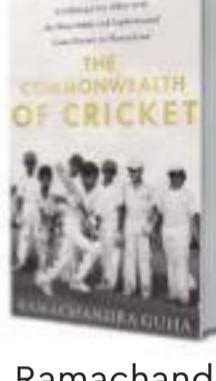
THE BATTLE OF BELONGING
Shashi Tharoor
Aleph
Pp462, ₹799

There are over a billion Indians alive today. But are some Indians more Indian than others? To answer this question, Tharoor explores hotly contested ideas of nationalism, patriotism, citizenship, and belonging. In the course of his study, he explains what nationalism is, and can be, reveals who is anti-national, what patriotism actually means, and explores the nature and future of Indian nationhood.



CYBERSTRONG
Ajay Singh
Sage
Pp296, ₹495

Cyber risk is one of the biggest challenges in the 21st century. The increasing dependence and use of technology to run businesses combined with the spate of cyber attacks and risk to reputational damage in recent times has made cybersecurity a top priority for corporates. This book empowers business managers to assess cyber threats and integrate cybersecurity strategy with business goals.



THE COMMONWEALTH OF CRICKET
Ramachandra Guha
HarperCollins
Pp336, ₹1,722

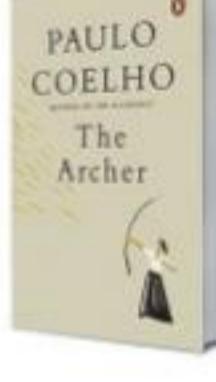
Ramachandra Guha has spent a life with cricket. In this book, Guha offers both a brilliantly charming memoir and a charter of the life of cricket in India.

He traces the game across every level at which it is played: school, college, club, state and country. He offers vivid portraits of local heroes, provincial icons and international stars. Guha captures the magic of bat and ball that has ensnared billions.



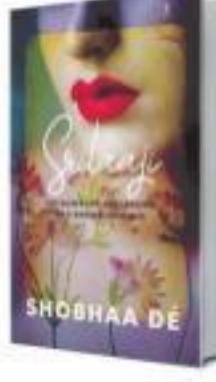
THE PHOENIX IN THE SKY
Indira Ananthakrishnan
Hachette
Pp176, ₹299

Handpicked from a range of texts, from the *Mahabharata* and the *Upanishads* to the Bible and the Quran, from the *Jatakas* and Jain parables to Lao Tzu's teachings, these are tales of wise kings and wandering monks, of ordinary people and their extraordinary deeds, of great escapes and mighty miracles, of clever creatures and foolish gods. Heartwarming, these stories will comfort and inspire.



THE ARCHER
Paulo Coelho
Penguin
Random House
Pp160, ₹250

In *The Archer* we meet Tetsuya, a man once famous for his prodigious gift with a bow and arrow but who has since retired from public life, and the boy who comes searching for him. The boy has many questions, and in answering them Tetsuya illustrates the way of the bow and the tenets of a meaningful life. Paulo Coelho's story suggests that living without a connection between action and soul cannot fulfill.



SRILAAJI
Shobhaa De
Simon & Schuster
Pp272, ₹399

The untamed, incandescent and battle-ready Srilaa grows up in her wealthy Marwari family's palatial house in Calcutta. After suffering her first heartbreak at the hands of a potential suitor, she is married and packed off to Bombay to live with her new husband. There she experiences womanhood and confronts her curiosities, misgivings and seemingly amoral desires, but continues to hope daringly and love fearlessly.

All books available as e-books



THE CCTV CAMERA IS AN OFFSHOOT OF WORLD WAR MACHINATIONS WHERE IT WAS USED TO SPOT ENEMY CAMPS ON TV SCREENS

A technician monitors cryptocurrency mining rigs in Quebec, Canada. The author discusses blockchain, which has become quite revolutionary thanks to bitcoin

BLOOMBERG

50, and counting

Interesting back stories on everyday mundane objects keep the reader hooked, and wanting more

MADAN SABNAVIS

AUTHOR OF *THE Undercover Economist*, Tim Harford, strikes once again with his book on *The Next Fifty Things that Made the Modern Economy*. For those who have read the first 50, this will be an interesting continuation. Harford's first book as the 'undercover economist' took the reader through a lot of psychology and mind reading that goes into how the market works and how we react to it. It hence became a kind of trademark with the author where one expects him to talk of the quirks that go with economic behaviour. His investigative mind took a different turn after *Logic of Life* and *Adapt*, with *Fifty Things*. The quirks that go with these inventions are still the highlights.

The author explores some very common things in life, which can be a sewing machine or a mail order, and then explains in a couple of pages how these inventions evolved. The tulip auction and their pricing are well known and a rudimentary fac-

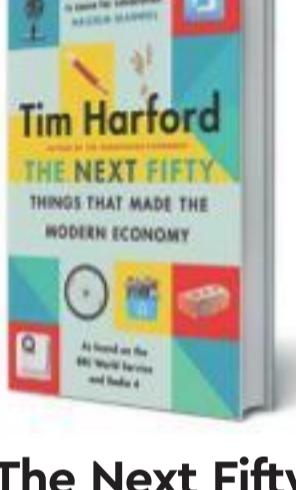
tor like seasonality explained why prices increased very sharply and the product became valuable because of scarcity.

Harford excels in explaining these inventions or products because he is a very good storyteller, and his conversational style gets the reader involved with the plot. The writing does not stretch or get technical which is a big plus point or else the common person can be put off. By using only four or five pages to explain the importance of each of these 50 things, the book becomes very readable.

The book is in eight parts, with several subjects under each of these headings. There is a section called 'Moving Money', which has a few essays on different aspects of the sophistication which evolved in our financial system. SWIFT, for example, is what all of us use for transferring funds across the world where there is acceptance of such payments, as it is within the system of banks that are members. A rudimentary concept like SWIFT took its time to evolve but has eased the flow of money. Simultaneously, it is possible for the USA, for example, to

block funds that go to a rogue nation by using this channel. Another subject that he takes on is blockchain, which has become quite revolutionary with the introduction of bitcoin and other cryptocurrencies that use a different technology that is superior to even central bank money. There is also a chapter on credit cards which is again a very well evolved product, but the stories that go into the creation of these products make for good reading.

In the section on 'Invisible Systems', the reader will find the GPS story very interesting as all of us use this for moving around, but have probably never thought of stopping to find out the how and why of it. Similarly, in the section on 'No Planet B', Harford talks of some very ordinary things like fire and oil, and their discoveries and use. Interestingly, the search for a substitute for whale oil which was used for heating and lighting led to the discovery of crude oil. There are these little tales on cellophane used for packing which came about when it was observed that wine that spilled in a



The Next Fifty Things that Made the Modern Economy
Tim Harford
Hachette
Pp 344, ₹699

Madan Sabnavis is chief economist, CARE Ratings

AMITABHA BHATTACHARYA

SO MUCH HAS been written about the National Education Policy 2020 (NEP 2020) and its evolution over the past few years that it appears necessary to have the essential features and their critique duly contextualised and articulated in a book, authored by a person who has both a macrovision of the sector and a direct experience of implementation problems at the micro-level. This book by Narendra Jadhav, a prolific writer and educationist who had served as vice-chancellor of Pune University and later as a member (education and skill development) at the Planning Commission, seeks to fulfill this need.

There are a few characteristics of the book that merit attention. Firstly, it provides a historical perspective of the sector and traces its contours since the appointment of the University Education Commission under the chairmanship of Dr S Radhakrishnan in 1948, followed by recommendations of experts under stalwarts like AL Mudaliar, DS Koshti and others, and how such reports influenced policy making at the all-India level. NEP 2020 is also based, very substantially, on the recommendations of the Kasturirangan Committee and earlier inputs provided by the TSR Subramanian Committee. The reader would benefit from this sweep of key milestones.

Secondly, a large portion of the book is devoted to analysing the salient features of the over 400-page draft NEP 2019 and questioning many of its assumptions and conclusions. This is very important because this draft provided much of the factual and logical foundation of the policy approved by the government. However, NEP 2020, based on extensive consultation on the draft, is not just a distilled version; it also makes notable departures. As such, Jadhav compares the contents of NEP 2020 with those of the draft NEP, offering a critical appraisal of the addi-

THE AUTHOR RAISES MANY QUESTIONS THAT THE NATIONAL EDUCATION POLICY HAD NOT ADEQUATELY ADDRESSED



file photo of students at a government school in Mauli Jagran, Chandigarh

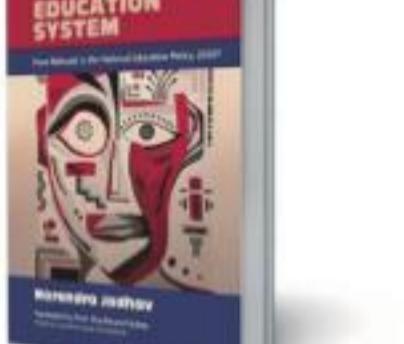
EXPRESS PHOTO

Report card

A comprehensive picture of the troubled education sector and a roadmap for the future

tions, deletions and modifications therein. Finally, the book is more than what the documents portray. To make the book wholesome, Jadhav makes a detailed analysis of India's educational attainments and skill development status, examines our demographic dividend that would be available for the next 10-15 years, assesses the nation's preparedness in the education and skill development sectors, and identifies gaps in key indicators like mean year of schooling, access, equity, quality, etc., that require to be filled on a war footing.

Jadhav also raises many questions that the NEP had not adequately or, in his opinion, improperly addressed. The contentious issue of 'promoting disguised trusts and pseudo non-profit entities' is one such. Aware of the resource constraints of the government, the argument in favour of encouraging private participation is understandable. If so, shouldn't private participation for profit be considered, even at the school level? A transparent process can surely be devised so that the profit so earned is duly taxed. Similarly, funding issues like the



Future of the Indian Education System: How Relevant is the National Education Policy, 2020?
Narendra Jadhav
Konark Publishers
Pp 332, ₹900

urgent need to enhance public expenditure on education to 6% of GDP, as recommended for decades, have been highlighted. Doubling of public expenditure on education as a ratio of total government expenditure over a 10-year period was recommended in the draft, but unfortunately deleted from the final policy document. Evidently, the ambitious targets set forth in the NEP would remain unattainable without the requisite funding and appropriate regulatory architecture.

Overall, this book contains the relevant statistics and facts, intelligent analyses of our achievements and failures, and suggests a roadmap for the future, thus providing a comprehensive picture of the troubled education sector. The book is forward-looking and raises hope.

Amitabha Bhattacharya is a former IAS officer who has also worked in the private sector and with the UNDP

New Delhi

Leisure

SUNDAY, NOVEMBER 22, 2020



Memes and videos posted by the likes of Kusha Kapila (far left), Kareema Barry (left) and Bhuvan Bam (below, left) blend funny with the sarcastic

While the newbyproduct of the genre of memes was inspired by memes itself, it is an interesting fact that the meme itself has decades of history behind it. The term was introduced by British evolutionary biologist Richard Dawkins in *The Selfish Gene* in 1976. The word came from the Greek word 'mimema', which means 'imitated' and meant the cultural parallel to biological genes, as in carrying cultural information and being transmitted from one person to the other. In today's simple terms, it would be put as a 'viral meme'. Blend a little parody, comedy and satire, and a meme is born. However, one should be careful and stay away from toxicity and trolling while making a meme. Actor Rhea Chakraborty, for instance, was trolled for her video, which she posted seeking justice. The video, in which she was seen in a white suit, was turned into many memes.

One thing that most new-age digital content creators agree on is the fact that the internet has given them wide visibility. "Putting up content on the web is the most democratic setup. People will tell you if you are good or not. You just have to upload unlike going to TV shows or waiting in long queues for your chance," Mukhate says.

Mumbai-based Jitendra Sharma might not be very popular offline, but his Instagram memer alter ego Ted the Stoner has 1.5 million American and Indian followers, with his memes being shared and liked by celebrities as well. The 26-year-old started

the meme page in 2014 for laughs and banter. Its bio reads, "Changing mindsets one at a time" and he does so by providing "Ted's 2 cents" every now and then on important political and social issues. He also puts up pet adoption posts. Hence, the idea goes beyond just a meme page. Rules for an ideal meme page are simple, he explains. "The goal is to not just make people happy, but to provide and add value in their lives. If someone visits your page, you should either make them smile, help them or let them leave after they learn something new," he says.

Twenty-year-old student Satyam Gangesha Jha, too, is a popular memer. His page Sarallog has 1.38 lakh followers. It took two years for him to gain popularity, the Mumbai-based memer says. For memes to go viral, he says, "Make them as relatable as possible and select trending topics to make memes on."

Memes vs jokes

During the lockdown, as people remained confined at homes, digital content grew and prospered by the day and so did memers. So are memes the new jokes? An article published by *The Guardian* in July 2019 titled *'Why doesn't anyone tell jokes any more? Well, we have memes now'* suggests so. It says, "The internet has changed the mode and means by which we tell jokes. Old joke formats still exist in places like Twitter, where the pullback and reveal joke is still king, but we've found a more efficient way of telling the old standard: memes."

Delhi-based Manish Kumar Jalan works in social media marketing by day and is a memer by night. "Back in 2015, there were very few meme pages in the Indian media space, so I started The Engineer Bro, a character to connect with users and pass on information easily," says the 26-year-old. "Memes have transformed over time and are now used to express anger, joy and other emotions. Most of GenZ users consume news via memes as well. So the only way to connect with users is by providing memes that add value as well," says Jalan, whose page now has 6.28 lakh followers.

Teabox: Kaushal Duggar comes from a family of tea estate owners with an established export business in the field. Good of them then to have decided to extend into the direct-to-consumer space. Their teas are artisanal and deliver on taste and flavour. You can order them online. They are priced at a premium, but nothing exorbitant. My pick was the Castleton Moonlight Spring White, which was as soft and gentle as a loved caress. They also have some alcohol-flavoured teas, which were handled fairly well, especially for those who don't wish to spend on the single estates, but frankly, that's the real stuff.

TWG: This is the big daddy of teas, upmarket and premium, so much so that just serving these can elevate the perception of a place. I love their teas and even more so their blends, which are done exquisitely. Names like Breakfast Queen and Geisha Blossom may sound fancy, so it's best to visit their boutique and try them with their trained in-house tasters to get an idea of what you like. Definitely get their tea jellies because they are the bomb!

Samaara: Kadak chai is a hot drink unto itself, and this brand has managed to

make it potent without being too rough on your palate. Very enjoyable and works with milk and sugar. Very useful, too, because often when I have tried to entertain people with a Darjeeling First Flush and they have complained about its lack of colour and taste, I have substituted with this, added the milk and sugar, and everyone was the happier for it.

Chaiveda: Boasting Vedic properties and other marvels like weight loss, this is another brand out there, but remember, drinking tea purely for health is like riding rollercoasters to train high-speed peripheral vision. That said, they have a range based on full-leaf Darjeeling and Assam teas, and their Masala blend I found rather well-conceived, showing strength and flavour, good length and with masked bitterness.

Vahdam: Personally, I didn't get the hype, but if there is a brand that has managed to capture imaginations and win the race when there was none, it's Vahdam. It's as if the nation is craving a turmeric cuppa like it never knew it needed. Tactile and therapeutic values aside, they can be a great wintersip to warm the cockles of the heart.

The writer is a sommelier

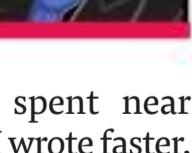
Tea it up

Chai for many is the official drink of winters. After all, what is a cold day without a hot drink?

DRINKING TEA PURELY FOR HEALTH IS LIKE RIDING ROLLERCOASTERS TO TRAIN HIGH-SPEED PERIPHERAL VISION



BETWEEN SIPS



Magandeep Singh

THE LAST MONTH was spent near drowned in a caffeine rush. I wrote faster, my fingers barely kept up with my thoughts, and by the end of week three, I came very close to posting something online about not being disturbed till I had had my first drip of the day. I have, since then, weaned myself off, but I haven't given up a taste for the stuff and a good frothy espresso always has my heart.

But, in the meantime, even though it's hard to see through all this capital smog, winter approaches, and I find myself putting the kettle on. The Raj has clearly not left the building! So, as the story goes, the British were late to the quinine trade market and tried catching up by planting sub-par species of the tree in cool Indian climes—Darjeeling, Nilgiris, even Sri Lanka. Ultimately, they bowed to the Dutch

supremacy and had to import their quinine and, consequently, uprooted all that quinine and replaced it with tea! Now, some estates surely existed before this happened, but in large swathes, tea came to cover for the quinine bungle up.

But the legacy of tea doesn't always speak about this connection. And why should it, as it has so many other stories to tell. No, we aren't reminiscing about the famous kilos sold for the price of gold or the bidding wars that can get truly out of hand.

Instead, here are my tea findings of the good ones out there. Although I have included some with adjutants of all sorts, masala chai et al, and they taste pretty good, to me, that isn't the highest level of tea. So this is a compilation of great teas and, if you may indulge me, some lovely hot mocktails.

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Boasting Vedic properties and other marvel

• SUNDAY, NOVEMBER 22, 2020

Fe Lines

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



A file photo of people celebrating Midsummer Eve Festival in Helsinki, Finland. The 2020 World Happiness Report ranked Finland as number one among 153 countries in global happiness rankings for the third year in a row REUTERS

The pursuit of happiness

Why are some societies happier than others? Do emotions motivate and inspire us to be productive and take control of our lives?

VAISHALI DAR

MEASURING HAPPINESS IS a fairly complicated business. It comes when you feel satisfied and fulfilled, a feeling of contentment that life is just as it should be. The book, *The Art of Happiness*, offers practical wisdom and advice on how one can overcome everyday problems and achieve lasting happiness. Combining the Dalai Lama's eastern spiritual tradition with Howard Cutler's western perspective, the book is an accessible guide for a western audience, covering all key areas of human experience and exploring how one can find balance and spiritual and mental freedom.

The 2020 *World Happiness Report* ranked Finland as number one (among 153 countries) in the global happiness rankings for the third year in a row. Denmark comes second and Switzerland ranks third. This continues a long-standing trend of Scandinavian and European countries ranking among the happiest in the world. They rank highly in all six fundamental factors used in the report to explain happiness differences between countries: healthy life expectancy, social support, GDP per capita, perceived levels of corruption, generosity and a sense of freedom to make key life decisions.

The 2020 edition of the report also addresses another hot topic in happiness research: the happiness difference

between urban and rural areas. The report finds that city dwellers are on an average happier than those in rural areas, especially in less developed countries. But among the most developed countries this is often reversed. In more developed countries, the report finds that high costs of living, weaker communities and more people living alone can lower average happiness levels in cities as compared to rural areas.

Meanwhile, Copenhagen's Happiness Research Institute, an independent thinktank exploring why some societies are happier than others, opened the world's first museum dedicated to happiness. Located in Denmark, which currently holds the title of the second happiest country on the planet, the museum website states,

"We all seem to be looking for happiness—but perhaps we are looking in the wrong places. We have gotten richer as societies but often failed to become happier. Therefore, the Happiness Research Institute decided to create a museum where we can bring happiness to life."

A small museum about the big things in life, it explains why Denmark is often called the happiest country on earth, what hygge has got to do with it and how you can measure something as subjective as happiness. It covers the history and geography of a country that fares well on the atlas of happiness, the science behind happiness, how it changes with age, the difference between fake and genuine smiles, and

the future of how artificial intelligence becomes emotional intelligence.

Open to the public now, CNN reported that the museum is a cozy 240-sq-m space. Meik Wiking, CEO, Happiness Research Institute, says in the report, "I think people imagine that the Institute is like a magical place—a room full of puppies or ice cream—but we are just eight people sitting in front of computers looking at data," he explains. "So we thought, why don't we create a place where people can experience happiness from different perspectives and give them an exhibition where they can become a little bit wiser around some of the questions we try to solve?"

Clearly, the term 'happiness' is used in the context of mental or emotional states, including positive or pleasant emotions ranging from contentment to intense joy. Emotions motivate, inspire and energise us to be productive and take control of professional, as well as personal lives. "Emotions drive us... and happiness is the primary emotion that can maximise potential... and that has not yet been truly leveraged in the Indian workspace," says Namrata Tata, managing partner of Happyness.me, a consulting division of House of Cheer, a service media, entertainment and technology hub specialising in creation, curation and consultancy, founded by entrepreneur Raj Nayak.

Happyness.me has programmes with regular, happiness audits to help teams prioritise mental and emotional well-being of people. "Using behavioural psychology, neuroscience and data analytics—with inputs from experts in the field—combined with the team's extensive experience leading large-scale operations, we have developed a service to measure the happiness quotient within an organisation and provide solutions to empower leaders and inspire teams," says Tata. To visualise company culture and implement strategies to create a happy flourishing working environment, the future of work will look very different in terms of how people work. Effectively engaging and communicating with people is increasingly becoming a new set of emotional skills and insight.

WHAT'S IN YOUR CUP?

Tea can be made in a number of ways and as one likes—with ginger, cardamom, cinnamon, black or green. We bring to you the most exotic ways of brewing tea from around the world to help you experiment this season.
By Reya Mehrotra



Tandoor chai

Iron tongs are used to place the earthen cup or pot on a hot *tandoor*. Once the cup is very hot, tea is poured, which makes it frothy. This tea is then poured in a *kulhad* and served. It has a unique smoky flavour to it. India's first *tandoori* tea corner was opened by Pune-based Amol Dilip Rajdeo and Pramod Bandkar by the name of 'Chai La-The Tandoor Tea' in Pune. The founder was inspired by his grandmother who used to heat turmeric milk in a *kulhad* on a bonfire. Ever since he introduced *tandoor chai*, many small shops on the highways of Pune and the outskirts of Mumbai adopted the recipe.

French press

This method involves using a French press container. Tea is placed in the French press and water is poured over it. When the tea stops brewing after some time, it is poured and consumed. This is the easiest

Cutting chai

The term 'cutting chai' simply means tea cut into half or half a cup of tea. Cutting chai became popular in Mumbai and has now spread to different parts of the country. Initially, cutting chai was offered only at tea stalls, but the idea soon caught up with restaurants. The idea behind the concept is that the working population usually consumes two-three cups of tea a day at the workplace, reducing the amount consumed. As it is consumed in small amounts, tea makers ensure it has the perfect aroma and balance of flavours like cardamom, ginger, anise, etc., and is boiled for a long period of time to make it strong. It is best served with light snacks.



and the most convenient method of brewing multiple cups at a time. The design of the press was first patented in 1929 by Milanese designer Attilio Calimani and gained popularity as a method of brewing coffee.

TECH-NOW-LOGY

Out with the fake

More and more online platforms and initiatives are bursting the fake news bubble, giving social media a new lease of life

SHRIYA ROY

THE TERMS 'MISINFORMATION', 'fake news', 'hate speech' and 'abuse' have become synonymous with all modern social networking platforms. Be it Twitter, Facebook or Instagram, you will find as much ugliness as there is beauty on these platforms. In fact, these sites have often been on the receiving end of criticism by netizens for not taking action against trolls or hate speech.

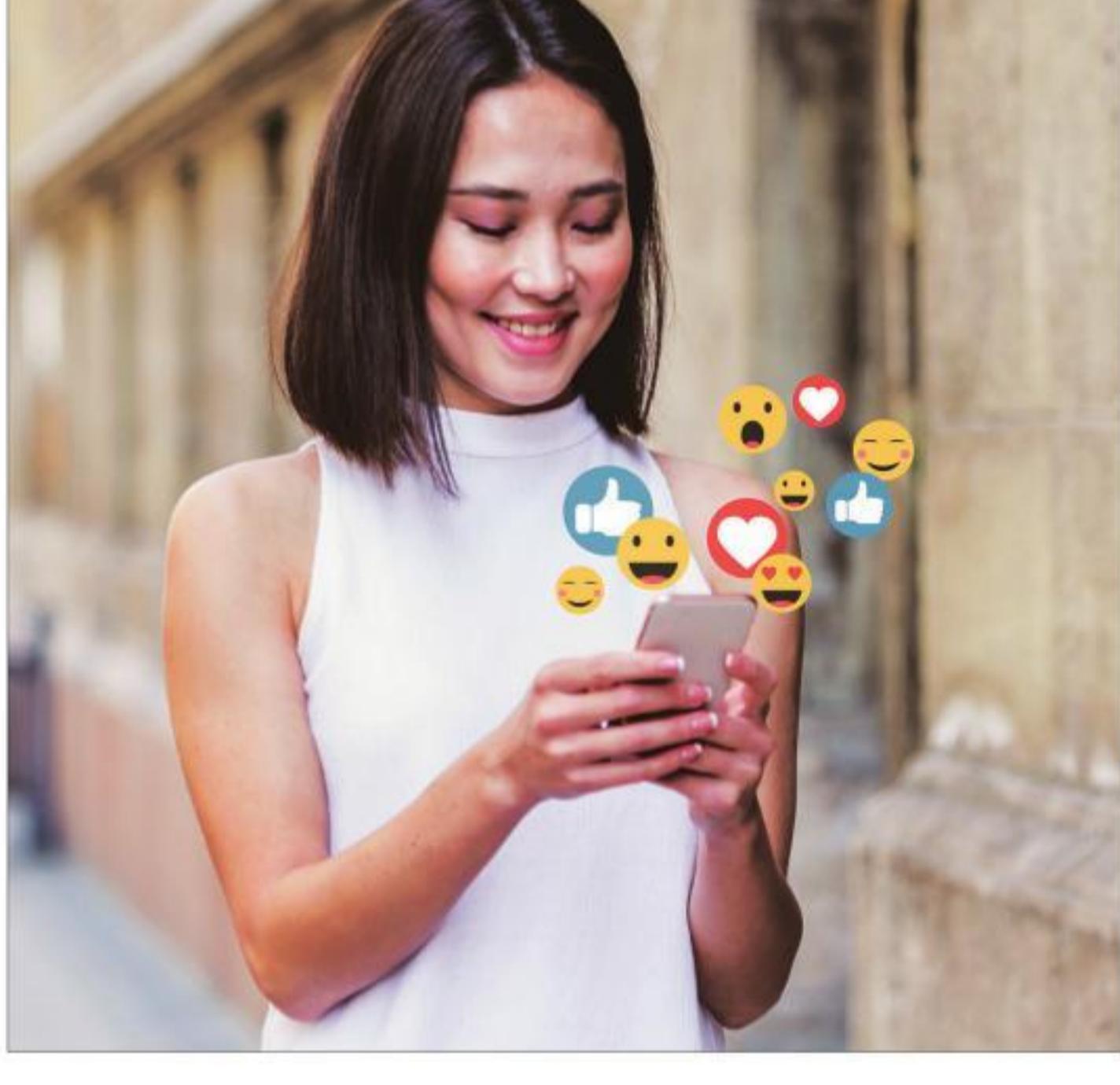
As a result, a wide variety of new social networks have cropped up keeping these aspects in mind and trying to flip the old model on its head. Some of them include using audio for more personal connections through Clubhouse, eliminating clout chasing through Twelv or, in the case of the new social network Telepath, by designing a platform guided by rules that focus on enforcing kindness, countering abuse and disabling the spread of fake news.

Clubhouse, for example, is an audio-based social network, where people can spontaneously jump into voice chat rooms together. The user can see the unlabelled rooms of all the people they follow and can join to talk or just listen. Meanwhile, Twelv came up as a sort of an Instagram alternative, which ditches the "Like" button

concept and all the other features overloading Instagram. It instead is a more traditional photo-sharing site.

Telepath, on the other hand, is much more interesting and exciting, as it directly deals with countering fake news and hate speech. Its main aim is to create a hate speech-free platform, where fake news can't be distributed. No social network till date has been able to accomplish what Telepath claims it aims to.

At first look, Telepath looks very much like just another feed. When the user launches the app, the home feed shows up, where conversation topics from communities and interesting replies are highlighted—orange for those replies from people you follow and grey for those that Telepath has determined are worth being elevated



to the home screen. The user can "Thumbs Up" content they like or "Downvote" what they don't. The most interesting part about the app is that everything disappears after 30 days. This means, no one will get to dig through misinformed posts from a decade ago. The terms and conditions of joining the platform, too, are widely different. Users who join Telepath must agree to "be kind", which is rule number one. They must also not attack one another based on identity or harass others. They must use a real name and not post violent content or porn. Fake news is absolutely banned.

When a user breaks the rules, moderators may first warn them about the violation and may require them to take down or edit a specific post. But if a user breaks the rules repeatedly or in a way that seems intentional, such as engaging in a harassment campaign around another user, they are banned entirely. Because of the phone number verification system, they also can't easily return.

Anti-abuse tools like Smyte have also been used by giants such as Twitter to try and stop online harassment and abuse. And it's not just the tech world. Global initiatives to counter fake news and false information, especially in these times, have been undertaken by organisations like the United Nations as well. In its initiative called 'Verified', launched over the past months, the UN undertook the job to combat the growing scourge of Covid-19 misinformation by increasing the volume and reach of trusted and accurate information. "We can't cede our virtual spaces to those who traffic in lies, fear and hate," said United Nations secretary-general António Guterres, who announced the initiative. "Misinformation spreads online in messaging apps and person-to-person. Its creators use savvy production and distribution methods. To counter it, scientists and institutions like the United Nations need to reach people with accurate information they can trust."

The initiative is calling on people around the world to sign up to become "information volunteers" to share trusted content. Described as digital first responders, the volunteers will receive a daily feed of verified content, approved for social sharing with simple messages either directly countering misinformation or filling information void.

These platforms and initiatives are trying their best to combat the mainstream flow of wrong information, fake news, abuse and giving social media and social sharing a new lease of life with a tinge of goodness and hope.



Bubble tea

This tea finds its origin in Taiwan around the 1980s. It is popular and iconic in Taiwan. For preparation of two cups of bubble tea, one needs a cup of tapioca pearls, four cups of freshly brewed strong black tea, a teaspoon of sugar and ice cubes, and half a cup of whole milk. There are many variations of bubble tea—including decaffeinated versions, blended with ice cream, smoothies containing tea and fruit, and flavours, including saffron, hibiscus, cardamom or rosewater. The tea also has a number of names. It is also known as boba, pearl tea, black pearl tea, zhen zhou nai cha and more.

Cold brew tea

This method requires pouring cold water over tea leaves and refrigerating it for a couple of hours to allow the flavours to infuse. The time-taking process has refreshing results with a sweet flavour as not much caffeine is released this way. Hence, the method is better for health reasons. Cold brew teas are best had in summers and early winters.

Grandpa style

As the name suggests, this is a traditional way of brewing tea, which is best consumed while chatting over long hours. This method requires brewing tea in a large cup in hot water without any strainers or tea bags for about five to 15 minutes and having the tea without straining it of its leaves. Once the tea is over, one can refill the mug until the leaves lose their taste. Green, yellow and white teas are best brewed grandpa style. This method of brewing is common in China, especially among the older population which loves to sip their tea at leisure.

Gongfu brewing

This type of traditional Chinese brewing works well with black teas and oolongs. The method involves using more tea leaves, but infusing them for a shorter duration of time for multiple infusions. Gongfu means doing something skillfully and the technique not just brews tea, but brews it with great aroma.

Spotlight

SUNDAY, NOVEMBER 22, 2020



FOSSIL FUELS

Most air pollution deaths are due to fossil fuel combustion products. It is estimated to cost over 3% of global GDP, and fossil fuel phase-out would save 3.6 million lives each year

VAISHALI DAR

PLANTATREE instead of just wishing me on my birthday." This statement comes from nine-year-old climate activist Licypriya Kangujam based in Manipur. A plainspoken narrative by this young activist has a profound impact as she leads a youth movement in India, urging lawmakers to cap carbon emissions. She doesn't engage in the contorted language so common in political discourse, choosing blunt words to raise alarm against a concern which countries have to quickly and boldly deal with.

A school dropout since February 2019, Kangujam received global attention when she addressed the COP25 climate conference in Spain's Madrid in December 2019. Last June, she raised concern on the issue of climate change. "If they pass the climate change law, we can control carbon emissions and greenhouse gases. It will also give climate justice to millions of poor and vulnerable people who are victims of climate change," she reportedly said.

Greta Thunberg, perhaps the most famous young eco-warrior, is a household name by now. From being in contention for the Nobel Peace Prize last year to drawing comment from US President Donald Trump, Thunberg is just 17 years old. Be it Thunberg, Kangujam, Canada-based Severn Cullis-Suzuki or Uganda-based Vanessa Nakate, it is heartening to see the younger generation march for the planet. They strike from school and walk on streets, holding protests across the globe. Unimpressed by political soundbites, the power of social media helps them to a great extent in provoking action.

Like 18-year-old Indonesian-Dutch activist Melati Wijsen, who has founded Bye Bye Plastic Bags to advocate a ban on single-use plastics. Her beach cleanups, online petitions and international speaking engagements (from the UN to the IMF-World Bank Group forum) played a role in the government banning single-use plastic in Bali in 2019.

Artemisa Xakriabá, a 19-year-old indigenous Brazilian activist, was seven when she joined students from her Xakriabá community to reforest areas near their homeland in Minas Gerais. As representative of the Global Alliance of Territorial Communities, which protects forests in Brazil, the Amazon Basin, Mesoamerica and Indonesia, she openly talks about the persecution of those fighting to protect the Amazon, their sacred territory.

Autumn Peltier, a 15-year-old indigenous Canadian activist, is called a water warrior for her campaign for clean drinking water for all.

Jamie Margolin, an 18-year-old climate justice activist from the US, founded Zero Hour in 2017 to amplify young voices in the conversation around climate change. Margolin led the first Youth Climate March in Washington, DC, and in over 20 other cities around the world in 2018.

Ayakha Melithafa, a teen activist from Cape Town, was one of 16 to sign a complaint, protesting government inaction on the climate crisis, with the UN Convention on the Rights of the Child last September. She's also a part of the African Climate Alliance and Project 90 by 2030 initiative that's working for a sustainably developed and equitable low-carbon economy.

Ugandan Vanessa Nakate (23) started activism in December 2018 after becoming concerned about the unusually high temperatures in her country. In early January, she joined around 20 other youth climate activists from around the world to publish a letter to participants at the World Economic Forum (WEF) in Davos, calling on companies, banks and governments to immediately stop subsidising fossil fuels.

What, however, is not palatable is the controversy they are constantly dragged into, the talking down they encounter, being told to "just return to school", and, of course, the little political will for climate control they have been able to generate.

Climate change is an imminent threat, impacting human lives in many ways. As estimated in a landmark UN climate report, unless global greenhouse gas emissions fall by 7.6% each year between 2020 and 2030, we will miss the opportunity to get on track towards the 1.5-degree Celsius temperature goal of the Paris Agreement.

"There is undoubtedly a growing 'persona-centric' movement. Young climate activists have made the dire impacts of climate change a household topic of discussion. Thunberg has received numerous accolades for her climate activism. Her logic is that the future is doomed due to



YOUNG SOLDIERS

on the climate front

As the fight against climate change is being led by young activists around the globe, their challenge becomes two-fold: getting elders to change damaging policy decisions, and being taken seriously enough

human-induced climate crisis and it is the job of the leaders of the world to safeguard the future. She's been championing the School Strike for Climate since 2018 hoping that adults will take notice when kids skip school. Many young activists followed suit and globally organised the school climate strike movement in their local communities under the name, Fridays for Future," says Shazneen Cyrus Gazdar, programme manager, climate change and renewable energy, Centre for Science and Environment, Delhi.

Controversies & criticism

Thunberg has been criticised for having impractical ideas, but she has always stood undisturbed, slammed people, brands and governments. Roger Federer, the global face of Switzerland's largest bank Credit Suisse, was slammed by her for endorsing it as it invests in fossil fuels. Her comments on deferring NEET and JEE exams in India in lieu of the pandemic made her face criticism. In her TEDx talk in November 2018, she said, "I was diagnosed with Asperger's syndrome, OCD and selective mutism. That means I only speak when I think it's necessary. Now I am one of those moments."

Thunberg slammed Associated Press (AP) for cropping a black activist out of a picture of Thunberg and other climate protesters at the WEF in Davos this year. The cropped image featured four white activists and removed Nakate, the only person of colour. AP later apologised to Nakate.

Thunberg was also slammed for 'spreading fear' over Covid. She posted that coronavirus was the biggest crisis humanity had ever faced and "we must unite behind experts and science...it's essential that we act in solidarity with the most vulnerable and that we act in the best interest of our common society..." The tweets did

not go down well with her critics who cruelly wished "Go back to school Greta".

Even Trump asked her to chill and go to the movies after she was named the person of the year by TIME magazine. Thunberg in response changed her Twitter status to 'chilling'. In a recent interview with The New York Times, she said, "There's this false image that I'm an angry, depressed teenager... But why would I be depressed when I'm trying to do my best to change things?" Talking about not being used as a prop when meeting politicians, she remarked, "That's probably the only reason they meet me. But you need to be able to have conversations, and I don't say, 'I had a meeting with Angela Merkel or Emmanuel Macron and they really seem to get it'. I don't make them look good. That's one thing I can do. People see through when politicians try to hide behind me."

As Gazdar says, "Thunberg has been at the centre of numerous comments and attacks, including Donald Trump's, in which case the teenager handled herself better than the leader of the free world. There is a danger, however, in projecting a shallow understanding of other issues, expounding unfounded opinions and foraying into unknown territory. Though one may not agree with her strong stance on immediately stopping climate change, it can't be denied that these young activists have the right to comment on the world we leave them."

Kangujam was accused of faking her achievements. She rejected the #SheInspiresUs tag PM Modi had come up with ahead of Women's Day and refused to be among the women to take over his Twitter account. She tweeted, "Dear @narendramodi Ji, please don't celebrate with me if you are not going to listen

(Clockwise from top, left) Indonesian-Dutch activist Melati Wijsen; Manipur-based Licypriya Kangujam; Artemisa Xakriabá from Brazil; South African Ayakha Melithafa; US Jamie Margolin; Ugandan Vanessa Nakate; and (below) Greta Thunberg, perhaps the most famous young eco-warrior



to my voice. Thank you for selecting me amongst the inspiring women of the country under your initiative #SheInspiresUs. After thinking many times, I decided to turn down this honour."

She has been accused of getting awards (including the World Children Peace Prize by Global Peace Index in 2019) by organisations her father KK Singh is associated with. She has been labelled 'India's Greta Thunberg', but appealed: 'If you call me 'Greta of India', you are not covering my story. You are deleting a story.'

Theresa Sebastian, 15, from Cork in the Republic of Ireland, who supports Thunberg's school strikes, has faced abuse messages on social media criticising her campaigning or hateful comments about her appearance. Last year, she received racial slurs due to her Indian heritage.

Another Thunberg companion Autumn Peltier has often faced scepticism and hostility.

Sixteen-year-old Leah Namugerwa from Uganda who has been urging the government in Kampala to take action on environmental issues like harmful effects of plastic, deforestation, etc., has faced trolls both at home and abroad. Another Ugandan environmental activist Nyombi Morris, who has pushed to preserve the Bugoma Forest, faced a suspended Twitter account in the midst of a high-profile campaign in September. Morris says the freeze stifled his ability to speak out.

An activist in everyone

Not just youngsters, environmental movements or organisations have played a significant role in the implementation of global climate change policies, but their role is perennially surrounded by doubts.

Global leaders try to solve the puzzle,

but some like Trump or Brazil's President Jair Bolsonaro have been sceptical. Even if steps are being taken, they are not extreme. At least 25% of EU's next long-term budget will be dedicated to climate-related initiatives, said European Council president Donald Tusk at the UN Climate Action Summit 2019. The EU will launch an international platform on sustainable finance to help private investors identify green investment opportunities across the globe.

Modi has also committed to more than double India's renewable energy capacity by 2030, reaching 450 GW, a step up from its already bold target of 175 GW by 2022.

Climate policy experts feel that all this depends on choices we make now, including how governments choose to spend on recovery from the pandemic. Most importantly, individual behaviour matters—turning vegan, using local produce, travelling by public transport or bicycle, taking the train instead of flying. But structural changes take decades. Can personal sacrifices serve as a solution to tackle the crisis?

"We mistake climate activism as just being large protests. Climate activism and consciousness begin at home—how many of us carry cloth bags to the vegetable market? While protests do hold an important place in the fight against climate change, it is not the only way to confront it. While policies, technologies and finance can resolve certain pressing issues, there is also a need to bring out a behavioural change in citizens. Awareness, generation and effective communication would go a long way in bringing about this change," says Karan Mangotra, associate director, earth science and climate change, The Energy and Resources Institute (TERI), a Delhi-based organisation, which specialises in the fields of energy, environment and sustainable development.

Natasha Mudhar, co-founder, The World We Want, a global impact enterprise, which works to accelerate progress to achieve the sustainable development goals by 2030, feels no effort is too small. "We need collaborative action amongst multiple stakeholders to create a roadmap for achieving environmental standards across the board," she says.

YOUNG VOICES



Severn Cullis-Suzuki, based in Vancouver, Canada, is the daughter of an environmental scientist. In 1992, she travelled with three other young activists to the United Nations Climate Conference in Rio de Janeiro

Florida-based Delaney Reynolds is a student at the University of Miami and is educating Floridians about the risks of sea-level rise

Xiye Bastida of the US is a teenage climate activist currently based in New York City and one of the lead organisers of the Fridays For Future youth climate strike movement

John Paul Jose from India is a climate activist, writer and global peace ambassador who provides a commentary on the environmental crisis through an Indian lens

Holly Gillibrand from Scotland is helping build a movement in the UK of children demanding action on climate change

Canada's Autumn Peltier advocates for clean water and is at the forefront of the global climate movement

Eleven-year-old Ridhma Pandey's interest in climate change began when she witnessed the 2013 Uttarakhand floods, which caused over 5,000 deaths and damaged more than 4,000 villages

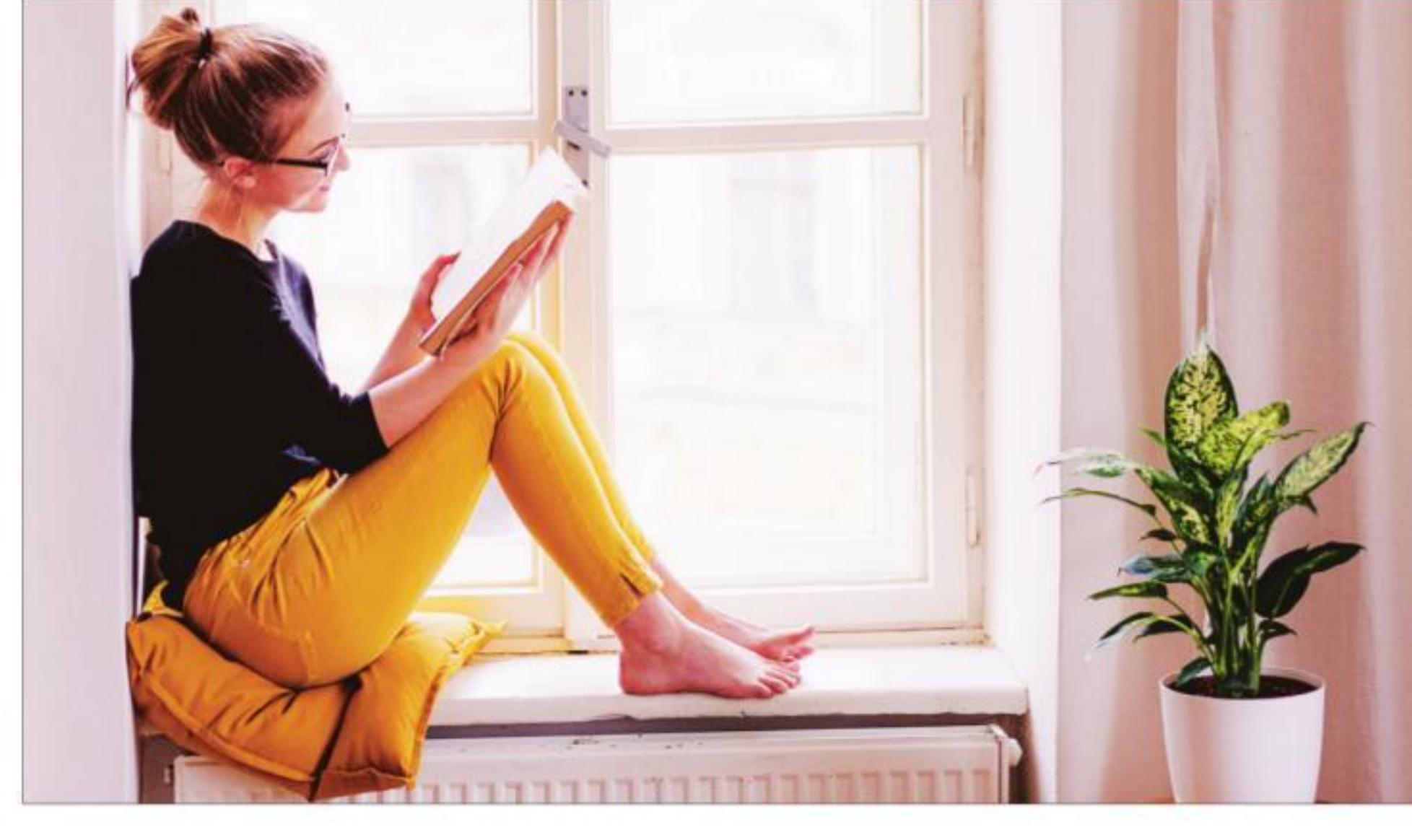
Well-Being

SUNDAY, NOVEMBER 22, 2020



MOTOR HOUSE

The common term for garages in the first decades of the 20th century was motor house. Many garages from before 1914 were pre-fabricated, typically by companies such as Norwich manufacturer Boulton & Paul Ltd



CATHERINE ZUCKERMAN

IT'S 3 AM AND YOU'VE been struggling for hours to fall asleep. Morning draws nearer and your anxiety about being exhausted the next day intensifies—yet again. If this sounds familiar, you're not alone.

Among the many disruptions of 2020, insomnia may rank high on the list. Data on how the pandemic has affected sleep is limited because biomedical research can take years to shake out and most studies to date have been small. But evidence from China and Europe suggests that prolonged confinement is altering sleep in adults as well as children.

"I think Covid has affected sleep and could be considered a kind of trauma," said Nancy Foldvary-Schaefer, director of the Cleveland Clinic Sleep Disorders Center. "A lot of people that I talk to—patients and non-patients and colleagues and family—have more anxiety generally now, and high anxiety is clearly associated with insomnia."

Whether you're suddenly tossing and turning at bedtime or waking up in the middle of the night, the first step toward better sleep is to figure out what's triggering your insomnia. Once you do that, you can take action to prevent it from becoming chronic—a clinical sleep disorder that should be treated by a sleep-medicine specialist.

Don't be afraid to get help

Stressful and upsetting experiences like the death of a loved one or the loss of a job—two widespread realities of Covid-19—are known psychological triggers for insomnia. If your insomnia is tied to such an event, the quickest way to get help is to call your doctor. One thing many doctors suggest is cognitive behavioural therapy, or CBT.

CBT, or CBT-I for insomnia, is a standard treatment for both acute and chronic insomnia and includes a variety of techniques. Meditation, mindfulness and muscle relaxation can help people whose sleep problems are tied to a stressful event. CBT for insomnia typically lasts from six to eight weeks and "works in about two-thirds to three-quarters of patients," said Jennifer Martin, a psychologist and professor of medicine at the University of California, Los Angeles, David Geffen School of Medicine. "As a healthcare provider I love it because people get better fast and I think that, in and of itself, helps people feel good. It's not drudgery."

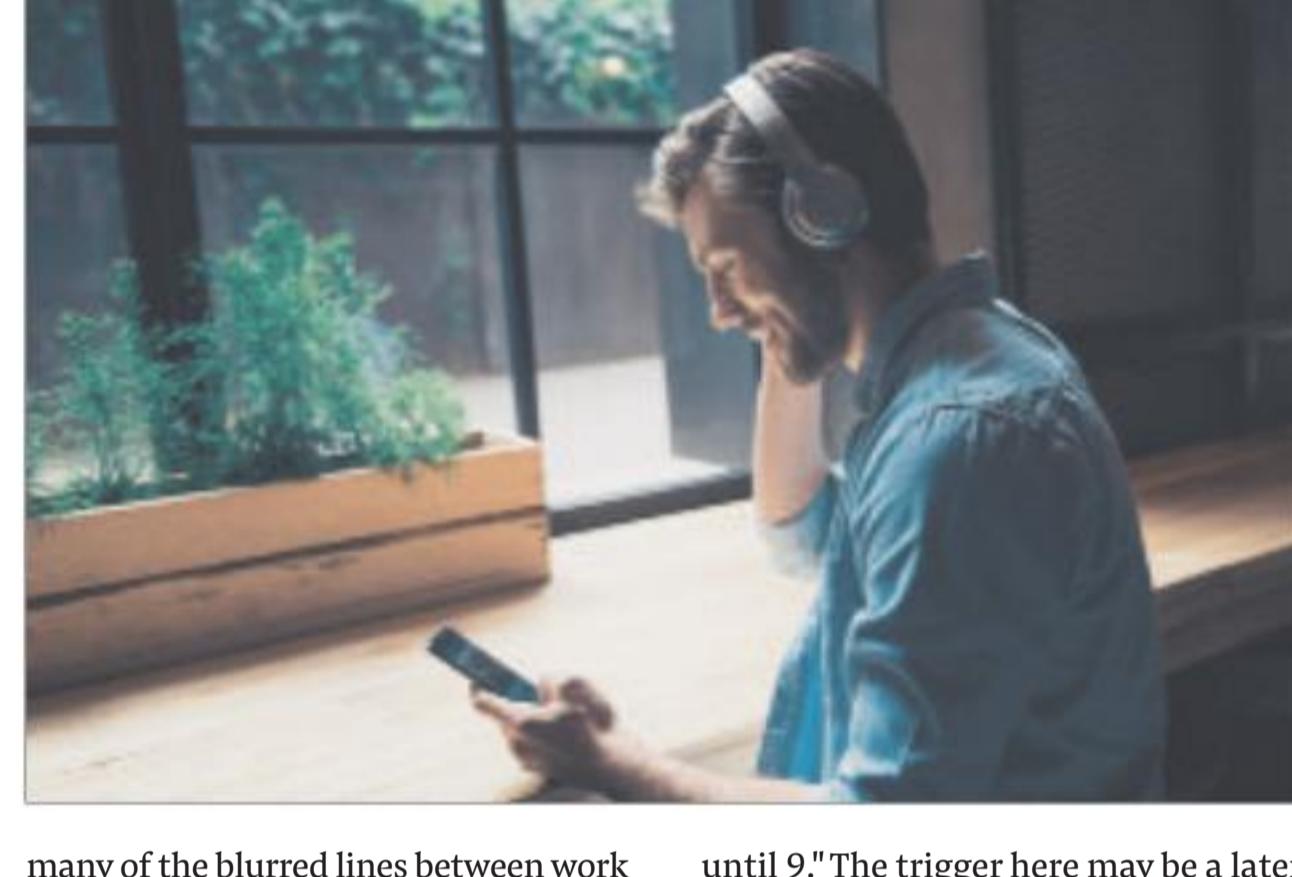
Martin also recommends an app called Insomnia Coach, which is free and offers evidence-based, self-guided help through tools like a sleep diary and trackers for sleep habits and hygiene.

Get out of bed

Maybe your trigger is more subtle. Shifts in habits and routine—including

Break the cycle of insomnia

If you are not sleeping well these days, you're not alone



many of the blurred lines between work and home that have resulted from the pandemic—can also lead to insomnia. Lack of exercise and structure, for example, can put both adults and children at risk. It may be comfortable and cozy to stay in your pajamas all day while working or attending school remotely, but CBT experts advise getting dressed every morning. And don't stay in your bed all day.

"One of the most important things about promoting good sleep and avoiding insomnia is not to use your bed for anything other than sleep and sex," Foldvary-Schaefer said. The goal here is to separate your sleep space and habits as much as possible from your waking space and habits.

This applies to children and teenagers too, said Craig Canapari, a pediatric sleep physician and director of the Yale Pediatric Sleep Center. "Most situations with kids not sleeping are behavioural," he said, though sleeplessness caused by leg discomfort, or what seem like growing pains, could be restless legs syndrome, a sleep disorder that may warrant further care.

Reset bedtime

Parents of young children may notice a "forbidden zone" phenomenon when it comes to bedtime, Canapari said. "Their child either needs to be asleep by 7:30 or they're not asleep

until 9." The trigger here may be a later bedtime for your children that's crept in this year. If this sounds familiar, try reverting back to their—and your—pre-pandemic schedule.

But a bedtime that's not late enough can also cause insomnia. "Getting to bed too early can light a fire under anxiety," said Helen Emsellem, director of the Center for Sleep & Wake Disorders in Chevy Chase. It may seem counterintuitive, especially if you didn't sleep



well the night before, but getting in bed before you're ready to fall asleep can set off the vicious cycle of wanting to fall asleep and then worrying that you're not falling asleep.

"The bed becomes Pavlov's bell," Emsellem said. So instead of rushing under the covers, try taking a warm shower, or listening to music for a while, or stretching your neck and shoulders. Emsellem also recommends keeping a close eye on your mood for issues like depression and seeking professional help if things feel as if they're worsening.

Kill the screens

If you can't identify a psychological trigger for your insomnia, it may be the result of something physical. An easy target is your favourite screen—including the television. "There is a very clear inverse relationship between screen time and sleep," Canapari said. Screens are bad for sleep because they emit blue light, which can suppress the body's natural secretion of melatonin, a hormone that regulates the sleep-wake cycle.

"Light functions like a drug, promoting wakefulness, yet many adults go to bed cuddling their laptops," Emsellem said.

Canapari stresses putting away all screens in the evening: "I really cannot emphasise enough how important it is that children do not have access to devices in their room."

He encourages parents to create a room for their child that is quiet and dark. For adults who can't resist their phones or other screens at night, adjust your display setting to night shift, which shifts the colours on your screen to the warmer spectrum. Experts also recommend exposing yourself to as much daylight as you can during the day and dimming the lights in your home in the evening as part of healthy sleep hygiene.

Screens, usually come hand-in-hand with being sedentary, Canapari said, and exercise promotes healthy sleep. He suggests parents help their children get at least 60 minutes of vigorous physical

activity every day, though not just before bedtime. "It's pretty clear that's going to help the sleep," he said.

Lay off the booze

Maybe you have a cocktail in your hand instead of a screen. People drink in good times and bad, but evidence suggests that consumption has increased since the onset of the pandemic. Alcohol suppresses the central nervous system. It causes brain activity to slow down and produces a sleepy, sedative feeling. This can seem very relaxing for someone struggling with sleep, but as alcohol is metabolised through the night it actually creates trouble. It robs the body of crucial REM sleep and can trigger a "rebound effect," waking you up in the wee hours after its sedative effects have worn off.

So should you never drink again if you want to sleep better? Not necessarily, said Martin. "Give it up for a week and see if you sleep better. For some people, one or two drinks doesn't affect their sleep very much, but for other people—especially when we're already experiencing a little more stress and maybe we're a little more likely to wake up anyway—that's enough to disrupt their sleep."

If alcohol is affecting your sleep it may be causing you to consume another insomnia culprit the next day. Caffeine comes in many forms and, like alcohol, affects people differently. If you think it's causing sleep problems, cut back. Parents whose children aren't sleeping well should also read the labels on what they're drinking. Soda and chocolate contain caffeine, as do some sports drinks.

"Pretty much everybody should quit drinking or consuming any caffeine about five hours before they go to bed," said Martin, though some people may be better off with 10 hours, she said.

In some insomnia cases, prescription drugs and supplements—particularly melatonin for children—may be helpful, but it's important to talk to a doctor before going that route. The ultimate goal, Canapari said, "is to address the issue so you don't need to use the medication long term."

NYT

It's time to tackle the garage

There is supposed to be room for cars and you're probably never going to use that old paint. Here's how to bring order to your home's last messy place

PAUL STENQUIST

DAYS SPENT AT HOME have moved even the most muddled people to organise. The spice rack now displays alphabetically ordered bottles in neat rows. The closet has sections for formal and informal wear, subdivided by season. Pots and pans are arranged by type, the silverware drawer is a model of organisational excellence. But the garage is still overflowing with who-knows-what, piled here, there and everywhere. Time to organise.

Separate the chaff from the wheat

It's best to attack the garage early in the day, so you can temporarily store things outdoors while you work. Arm yourself with a number of empty trash



IF THE GARAGE IS OVERFLOWING WITH YEARS OF ACCUMULATED STUFF, YOU CAN ASSUME MUCH OF IT IS USELESS

It's cleanup time

Before you begin returning your keepers to the garage, do a thorough cleanup of the briefly empty space. For the floor, use a product meant for cleaning oil-stained concrete and work it in well. If you have a power washer put it to use here. If not, work in the cleaning solution using an old broom and

rinse with a garden hose.

Add storage

Because vehicles occupy the centre of most garages, look to the walls, ceiling and perimeter to store the things you decide to keep. Shelving is a good place to start. If some of the things you'll be storing on shelves are heavy, a sturdy steel unit is a good choice. Store products on the shelves in an orderly manner. For example, you might designate one section for garden products, another for automotive needs, a third for electrical parts, a fourth for painting supplies and a fifth for cleaning products.

Don't forget the walls and ceiling

Many of your tools and toys are stored out of the way on the walls and ceiling. A variety of hooks, racks and shelves meant to be installed in garages are available.

Hooks installed in ceiling rafters are great for hanging bicycles, particularly those that are rarely used, but getting the bikes up there is no easy task for all but the young and strong. Use two hooks, one

for each wheel if you want the bikes to hang high and out of the way. Ladders and light garden appliances like fertiliser spreaders can also be hung on the wall using stout brackets or hooks.

Light it up

Garages are typically built with one or two ceiling-mounted light fixtures meant for single incandescent bulbs. They provide little light, rendering the space dark and gloomy. Until just a few years ago, garage owners desiring better illumination would install a multi-bulb fluorescent fixture in place of each single-bulb lamp. That provided much better lighting. But fluorescent bulbs are not a sound environmental or financial choice and some are no longer available. You could replace them with an LED-tube light fixture, which would provide more light and use much less energy. LED tubes usually last 20 years or more. They are more expensive than fluorescent tubes but pay for themselves in energy savings. But an LED cluster fixture is a simpler solution, because it can be screwed into an existing single-bulb socket.

New Delhi

Footloose

SUNDAY, NOVEMBER 22, 2020



■ Hotel Fasano, Rio de Janeiro

HOTEL FASANO IS unbelievable for its views and how it's situated in relation to the geography of the city. It has this rooftop swimming pool, which isn't the biggest in the world, but that overlooks the beach, and behind you is Corcovado Mountain. I was involved in a project about the Italian-born Brazilian artist Lina Bo Bardi for much of the past six to seven years, and whenever I was in Rio for research, I would stay at the Fasano. It was beyond my budget, but I just did-



■ The Old Cataract Hotel, Aswan, Egypt

THE CITY OF Aswan, in the south of Egypt, sits on the Nile River and, during and after pharaonic times, was a frontier town for the Greeks, Romans, Turks and British. It is less known than nearby Luxor but even more fascinating. The Old Cataract Hotel, right on the eastern bank of the river, was built at the turn of the last century and has counted Czar Nicolas II, Princess Diana and Agatha Christie as guests. Christie's 1937 novel *Death on the Nile* is partially set there, and the 1978 film adaptation was shot there, too. I know the building like the back of my hand, as my sister and I would roam around and peek into different rooms while the housekeepers were distracted. My favourite spot is the breakfast room in the restaurant, where the food is laid out beneath a grand domed ceiling and striped archways. —Laila Gohar, chef & artist



■ The Brewery Gulch Inn, Mendocino, California

THE BREWERY GULCH Inn is a reclaimed redwood A-frame, spacious but not sprawling, set on a promontory above the wild Pacific in Mendocino, California. It isn't a slick design palace. It doesn't have troves of scurrying staff members and a smug, officious concierge. But it is luxurious, in the truest sense—that is to say, going there is like stepping out of the workaday world and into bewitching beauty. I went on my honeymoon in December of 2018. It was the off-season and there weren't many other guests. Every day for breakfast the small and kind staff served homemade bread and pastries and various fluffy egg concoctions with perfectly ripe avocados, and then off we went to explore the coastline, or, more inland, the wonders of the redwood forest. —Ayana Mathis, author & professor

11 hotels to visit in your dreams

Travel options may be limited, but here are places sure to linger in the mind, and hope to get to—or get back to—someday

THE NEW YORK TIMES

WITH TRAVEL RESTRICTIONS holding on account of the ongoing battle against the pandemic, we're left to reminisce about past trips or plan far ahead, choosing some uncertain date for a future one. In lieu of the real thing, though, those can be pleasant exercises, especially when they involve conjuring a room with a view—whether of the Amalfi Sea or Rio's Corcovado Mountain—or at least with easy access to a glamourous lobby bar. We asked a range of creative types to tell us about their favourite hotel. Responses have been edited and condensed.



■ Hotel Il San Pietro, Positano, Italy

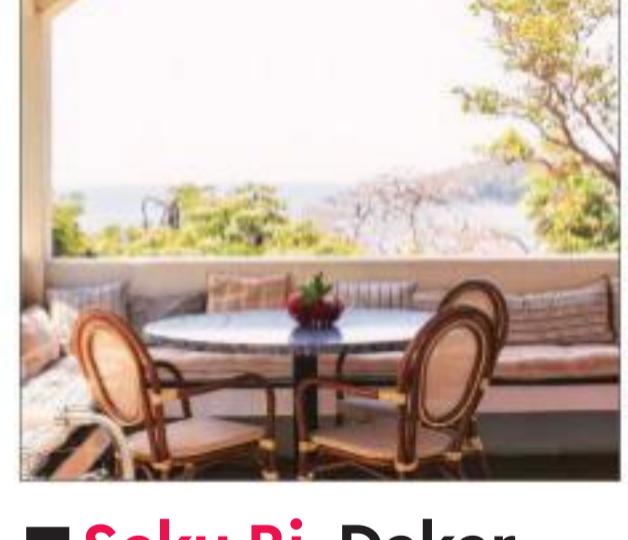
IL SAN PIETRO has that cinematic Amalfi Coast flair about it, with all these bold colours and contrasts. It is the go-to place for a weekend getaway for many. What I love about it is the southern hospitality, which I think is intrinsic to Mediterranean culture—it isn't stiff or formal, but rather honest and from the heart, and it puts you in relax

mode right away. It goes without saying that the hotel itself is also amazing, with views overlooking the bay, the town of Positano and the property's tiny terrace perched on the rocks that hang over the sea. Still, more than any of that, the place is charming and slightly out of step with the times. —Francesco Risso, creative director, Marni



■ La Casa Que Canta, Zihuatanejo, Mexico

MEXICO HAS SOME incredible hotels and beach destinations that have suffered so much because of the coronavirus-induced lockdown. Right now, they have only local tourism—though that's great because rich Mexicans used to travel to Europe every summer, and now they're travelling within the country. There's this hotel called La Casa Que Canta that's on the Pacific Coast in Zihuatanejo, and it's just so beautiful. —Gabriela Cámaras, chef & restaurateur



■ Seku Bi, Dakar, Senegal

FOR THE PAST two years, my husband and I have taken a trip together right after Christmas. This year was meant to be to Dakar. December is the perfect time to visit and, when we decided on it, my friend Yodit Eklund had just opened her hotel, Seku Bi, in the heart of the city. I've never been to Senegal, and was looking forward to experience this incredible hotel—apparently, it has a really excellent Italian restaurant. I want to immerse myself in this predominantly Black country with an amazing history and culture. —Victor Glemaud, fashion designer



LARGE & GRAND

The MGM Grand Las Vegas, a hotel and casino located on the Las Vegas Strip in Paradise, Nevada, is one of the largest hotels in the world with 6,852 rooms. It opened in 1993



■ La Posta Vecchia, Ladispoli, Italy

LA POSTA VECCHIA is a blissful villa situated about an hour from the centre of Rome on the Lazio coast and overlooking the Tyrrhenian Sea. La Posta Vecchia means "the old post house" in Italian, and it's a humble name for such a glamourous and historic place. Once a seaside resort popular with Roman emperors, in the 1960s it belonged to J Paul Getty, who retreated there after his grandson was kidnapped. Getty rebuilt the crumbling villa as a sublime backdrop to his



■ Raffles Grand Hotel d'Angkor, Siem Reap, Cambodia

AT SOME POINT in my life I developed the habit of going to hotels by myself, and not for work—I'd check in with a book and read, uninterrupted. If I were able to get on a plane and go somewhere to read alone, I would get a suite at Raffles Grand Hotel d'Angkor in Siem Reap, Cambodia, one with a view of the pool. I'd read my book over Negronis in the Elephant Bar in the lobby, over dinner at the nearby Cuisine Wat Damnak restaurant and on a chaise by the aforementioned pool, which looks like the emerald-cut sapphire cocktail ring of a goddess. I would pause, of course, to enjoy the view from the birdcage elevator as I went up to my suite, and then pick the book up again. —Alexander Chee, author & editor



■ Beit al-Mamlouka, Damascus, Syria

WAR AND PESTILENCE have kept me from my favourite hotel in the world: the Beit al-Mamlouka in the old city of Damascus. I love small hotels. I also love glamourous hotels, where at any moment the dozen or so guests might include an English art dealer, an Italian automobile heiress, a minor royal and a Kuwaiti prince. Most of all, I love an air of intrigue. The Beit al-Mamlouka is all this and more. Its owner, May Mamarbachi, was jailed under Bashar al-Assad for forwarding a cartoon of the dictator in flagrante delicto with the prime minister of Lebanon. She is a wonderful, gossipy woman who converted the building, an old Arab house with classical features, into the most romantic place in town. —Aatish Taseer, author & contributing editor

■ The Carlyle Hotel, New York, New York

TO GET MY mother to move to the suburbs from a duplex overlooking Central Park when I was in middle school, my father, who could no longer bear the gruelling early morning ritual necessitated by alternate side of the street parking, made a deal: they would spend a weekend each month in a suite at the Carlyle. From the doorway of their bedroom, I'd watch as she readied herself to leave: beige cashmere, pearls, scarlet lipstick, a spritz of Arpège. I had only visited the hotel once, as a child, for lunch with an aunt at Bemelmans Bar, where I fixated on a particularly jaunty male rabbit in the famed murals



In the Arctic, reindeer are a sacred presence

For the indigenous communities who herd the animals, safeguarding dying traditions is about protecting a longstanding way of life

LIGAYA MISHAN

IN NORTHERN SAMI, a language spoken in the uppermost reaches of Norway, Sweden and Finland, eallu is a herd, or more precisely, the herd—of reindeer, always, on whose lives the species depend.

Between 400 and 500 words may be used to single out each animal within the herd, by colouring, girth, stance, stage of life, branching pattern of antlers, even temperament, from the

truculent female who resists the rope (njirru) to the plodder whose hooves hardly leave the ground (slothur) to the one that keeps its own counsel, hovering at the fringes (ravdabozu). That this is poetic is incidental; it is knowledge first, essential to survive. Etymologically, "eallu" is kin, via the proto-Uralic root ela, to elat, which encompasses both a pasture and the conditions that make it good for grazing, and to eallin: life, which the eallu and elat make possible.



ALTHOUGH THE VERB PUTS HUMANS IN THE POSITION OF AUTHORITY, TO HERD IS IN MANY WAYS TO SUBMIT

There are 29 indigenous peoples, the Sami among them, who have herded reindeer, many for centuries. Although the verb puts humans in the position of authority, to herd is in many ways to submit: to accept the dictates of the animals. "We follow them; they don't follow us," said Anders Oskal, the 47-year-old secretary-general of the Association of World Reindeer Herders (WRH), based in Guovdageaidnu, a small Sami village in Norway.

For many herders follow the reindeer across the treeless tundra, where the subsurface of the soil stays frozen all year, and others through the taiga, thousands of miles of marshy primeval forest just south of the Arctic Circle, host to bitter winters and some of the lowest temperatures on earth.

For many herders, reindeer is the daily meal. Its stomach, washed and inverted, may become a pot for cooking or a storage vessel for preserving meat and brackets of vertebrae. Its milk is soured for yogurt and cheese.

Almost every part of the animal is eaten. To the Nenets, who live on the

West Siberian Plain, the heart is revered and must never be cut against the grain or eaten raw. One rule is universal: No one eats the tip of the tongue; the Sami believe it will make you lie.

For the reindeer herders, the pursuit of food is an organising principle of life in spartan regions where vigilance determines survival. These dishes are almost impossible to recreate outside the conditions from which they came. And those conditions are changing: Surface air temperatures are rising faster here, at more than twice the global mean, altering growing seasons, greening the tundra and inviting non-native species to thrive and compete for the limited resources.

To achieve sustainability, Oskal agrees, they must affirm the resilience of original food systems. But how does a culture on the world's periphery survive? "We could all turn around, leave this ancient civilisation behind," Oskal said. "Or we could stay in the tent and close our eyes." Neither is a solution: "We have to do something in between."

New Delhi

Mind & Games

SUNDAY, NOVEMBER 22, 2020

VICTORIA GOMELSKY

DIAMOND MINES ARE not forever—not even the world's most productive. After mining more than 865 million carats of rough diamonds since opening in 1983, the Argyle Mine in the remote East Kimberley region of western Australia brought the last truck of diamond-bearing ore to the surface on November 3. The owner, the Anglo-Australian mining giant Rio Tinto, had announced in 2018 that, by the end of this year, it would no longer be economical to keep digging. Argyle was famed for supplying 90% of the world's pink diamonds, among the rarest and most valuable gems on earth. But it was also noted, if less celebrated, for its vast reserve of inexpensive brownish diamonds, many of them in colours and qualities once shunned by fine jewellers. The low-end product was embraced by the Indian cutting industry in the late 1990s, when manufacturers based in Gujarat began using the gems to make jewellery that could retail for as little as \$199.

Now, the mine's long-anticipated closure is prompting an industrywide conversation about the future of natural, or mined, diamond supplies at both the high and low ends of the market, and how competition from the thriving lab-grown diamond sector will reshape consumer demand in years to come. It's not something a future bridal couple or jewellery fan might notice for a year or two, but when dealers sell what remains of their Argyle stocks, pink diamonds are expected to become costlier, while lower-end jewellery made with natural diamonds may become more scarce. "Argyle's closing is like the death of an artist," said Larry West, owner of LJ West Diamonds in New York, which deals in fancy-coloured diamonds. "After Picasso died, what was his best art worth?" All of this, however, doesn't mean the end of pink diamonds.

Alrosa, a mining company partially owned by the Russian government, occasionally discovers spectacular pink diamonds at its mines in Yakutia, in Russia's Arctic region. But without Argyle's consistent supply, high-end jewellers are bracing for prices to rise. "Over the last six months, pinks have started to firm up in pricing," said Tobias Kormind, managing director of 77 Diamonds, an online retailer based in Britain. "People are aware that the Argyle mine is closing. Interest rates are low, people are worried about inflation and deflation and they're looking for alternative assets to put their money in for wealth preservation."

A good-quality one-carat intense pink diamond retails for approximately \$250,000 and a vivid pink goes for more than twice that amount, about a 15% increase over last year's prices, Kormind said. For a polar opposite perspective, consider what industry watchers have to say about the end of Argyle's brown diamond production. "That's the area most vulnerable to inroads from lab-grown diamonds," said Russell Shor, a long-time industry ana-



Shopping for a diamond is about to change

The world's most productive mine has closed, so your next piece of inexpensive jewellery probably will feature a lab-grown gem

lyst based in California. "You'll see a gradual substitution of lab-grown for Argyle goods in the under-\$500 pieces. They're made for that market, really."

The extent to which lab-grown diamonds—which are optically, chemically and physically identical to mined diamonds—will supplant naturals has preoccupied the trade since at least 1955, when scientists at General Electric announced they had produced a synthetic diamond in a high-pressure, high-temperature growth chamber, simulating what happens inside the earth.

Until recently, however, retailers' long-simmering mistrust prevented the lab-grown category from flourishing. That began to change about a decade ago, when jewellers realised the margins they stood to make on sales of lab-grown diamonds far exceeded those on naturals.

"A psychological barrier was broken among US retailers," said Ednah Golan, a diamond industry analyst based in Israel. "At first they viewed lab-grown diamonds as 'synthetics' and something a luxury retailer wouldn't touch. That changed into 'I'll offer what my clients are asking for.'"

In the past five years, the lab-grown sector has welcomed countless newcomers, most notably, the South African diamond miner De Beers, which in 2018 channelled decades of expertise in creating diamonds



for industrial purposes—through its Element Six division in Britain—into a fashion jewellery subsidiary called Lightbox.

At the end of October, Lightbox opened a \$94-million manufacturing facility in a suburb of Portland just as it announced a partnership with the leading online retailer Blue Nile. Lightbox sells one-carat white, pink or blue lab-grown diamonds for \$800, a striking difference from the cost of a one-carat natural diamond, which can range from \$1,800 to \$18,000.

The essential difference between the two types of diamonds, said Stephen Lussier, De Beers' executive vice-president of consumer markets, hinges on their enduring value. "It seems pretty clear that in contrast to naturals, the price of lab-grown will continue to fall," he said. "Look at prices below a carat, where we've seen a 50% decline. That's going to keep happening because of production capacity."

Many lab-grown diamond sellers hope to transcend the fundamentals of supply and demand by positioning their product as the eco-friendly alternative to mined diamonds, even though the US Federal Trade Commission has warned companies not to use unqualified claims to promote lab-grown diamonds as sustainable, given the large amounts of electricity required to grow diamonds.

Supporters of natural diamonds also cite the net positive effects some mining companies have on the communities where they operate, though critics maintain that environmental damage, forced labour and other issues continue to plague the industry. Regardless, some have speculated that in 20 years, the debate will be moot. "The bulk of the mines producing out of the ground are going to be way down in production or closed," said Ben Janowski, founder of Janos Consultants in

New York. "You have in the world a continuing desire for diamonds and it's going to be filled by recycled diamonds, and the big hole is going to be covered by man-made diamonds." Executives at the cohort of major diamond mines left in the world today would likely dispute that assessment. "Alrosa is sitting on at least one billion carats in the ground in Yakutia," Golan, the Israeli analyst, said. "There are resources in Canada, Angola and the Democratic Republic of Congo that haven't been developed. So many places out there and this is just on land; we're not talking about what's available at sea."

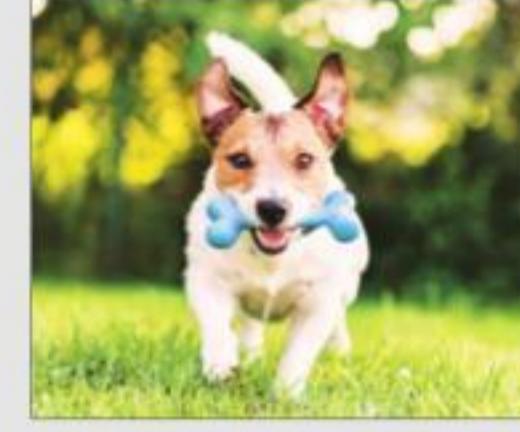
De Beers, which owns diamond mines in Botswana, South Africa, Namibia and Canada, has not disclosed its production forecasts beyond 2022, but Lussier said he was not worried about future supplies. "Technology is enabling us to access reserves we wouldn't have been able to before," he said. "The key, of course, is demand," he said. "It's easy in the Covid world to get depressed. But if you look in the medium term, there are significant opportunities for demand to grow, particularly in China. There are even opportunities in mature markets like America, where self-purchase is not fully tapped."

"With the right marketing programmes in place and brands working hand in hand," Lussier added, "we'll grow markets and where supply is relatively static, we'll see increases in price. That's a good thing for everyone in this industry. Then you're willing to invest in new resources and exploration that keeps sustaining the supply of naturals out in the distance."

The Natural Diamond Council, an industry organisation that promotes mined diamond jewellery to both consumers and the trade, is investing millions of dollars to bring some of those marketing programmes to life. In September, the council, formerly known as the Diamond Producers Association, unveiled an advertising campaign with the tagline "For moments like no other". Centered on a TV commercial and social media video featuring the Cuban actress Ana de Armas—who, coincidentally, stars as Marilyn Monroe in the forthcoming film *Blonde*—the campaign "is about the celebration of diamond jewellery in many relationships, whether it be with friends, her mother or a romantic relationship," said David Kellie, the council's chief executive.

"How do you make diamonds relevant, cool and interesting for a younger audience?" he said. "It's less about the formality and occasion-wearing, but about making them more appealing, informal and part of her everyday life." And yet it's hard to forget that behind the emotional messaging about natural diamonds as an enduring gift of love, even if for oneself, is a practical question about what happens when they eventually run out. "There will always be demand for mined diamonds, even if there will not be enough of them to support that demand," said Eddie Le Vian, chief executive, Le Vian jewellery company. "Some people may give up. But us hopeless romantics will keep searching."

NYT



The smartest dog? Let the contest begin

■ If you're looking for a competition where you don't have to worry about whether the losers will concede, you might try the Genius Dog Contest.

■ Episodes of the contest, which is also a scientific experiment, will be live-streamed on Facebook and YouTube every Wednesday till December 16. It will test six of the world's smartest dogs, found by word of mouth and social media, on their ability to learn the names of new objects.

■ Some dogs, like the Border collie, became famous for scientific studies that show their ability to remember words.

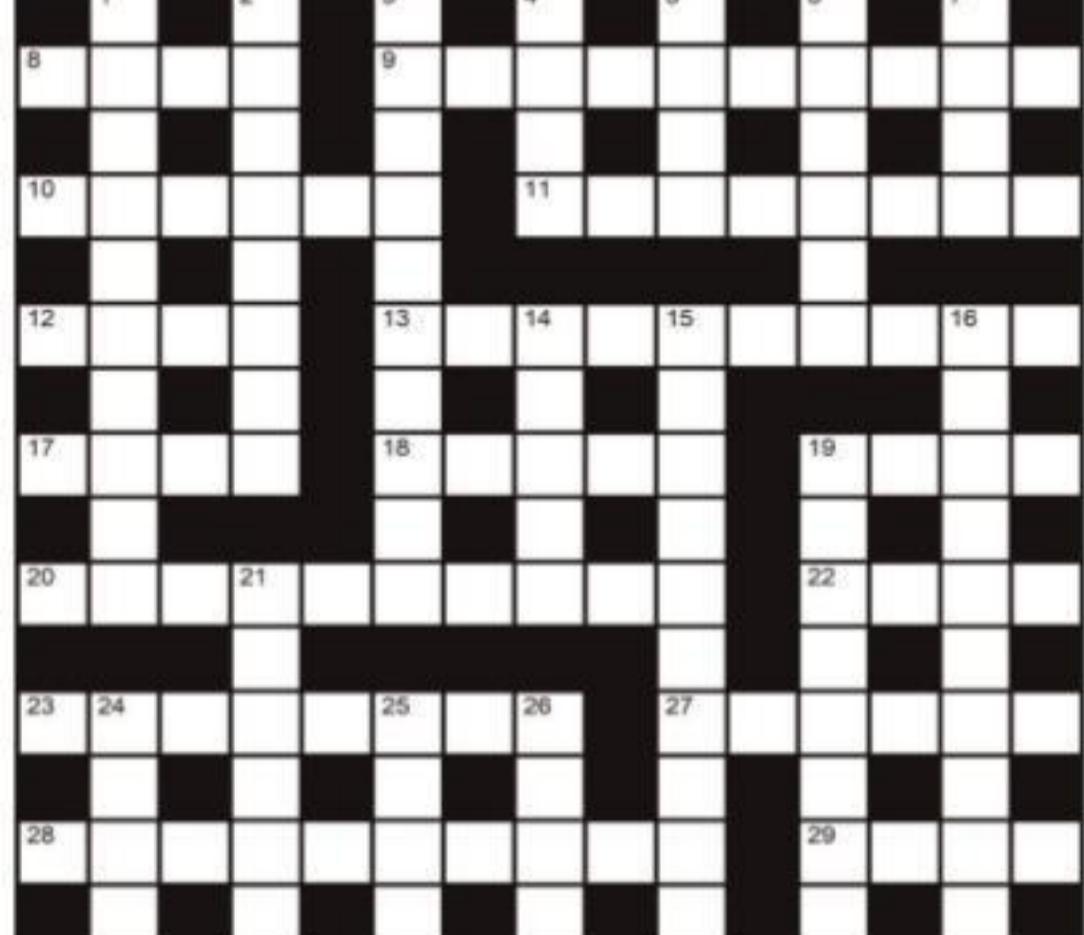
■ The moving force behind the challenge is Claudia Fugazza, a canine behaviour researcher who is part of the Family Dog Project at Eotvos Lorand University in Budapest.

■ Learning the names of many, many objects is one intriguing and puzzling talent. Scientists don't know how it is related to the ability of a street dog in Mumbai to find food, stay safe and reproduce, or the way a beloved Maltese can extract royal treatment from its owner.

■ Fugazza became interested after running tests on Whisky, a Border collie in Norway, who has now learned more than 100 names of toys without any special training. Whisky will be part of the challenge

JAMES GORMAN/NYT

CROSSWORD



ACROSS

8 Filled with undue admiration for oneself (4)

9 Almost at the last; close to finishing time? (4,3,3)

10 Emotional shock with lasting effect (6)

11 Turn a ___ to: ignore or overlook completely? (5,3)

12 Communication giants' Connecting India? (4)

13 "I" in RIL (10)

17 Remain behind (4)

18 A in AV (5)

19 As the ___ Flies: Jeffrey Archer's famous novel? (4)

20 "M" in FEMA? (10)

22 Fusses (4)

23 Commodities offered for sale (8)

27 Unimportant details (6)

28 "I" in ICICI (10)

29 Greek letters - "seat" changed? (4)

DOWN

1 Cements Ltd: cement manufacturers from Gujarat (10)

2 From year to year (8)

3 Terminate legality (of pass, etc.) (10)

4 Stinging remark (4)

5 Stock index of the first regulated stock market in Russia (4)

6 Tree or its high quality wood found in India (6)

7 One and ___ : unique? (4)

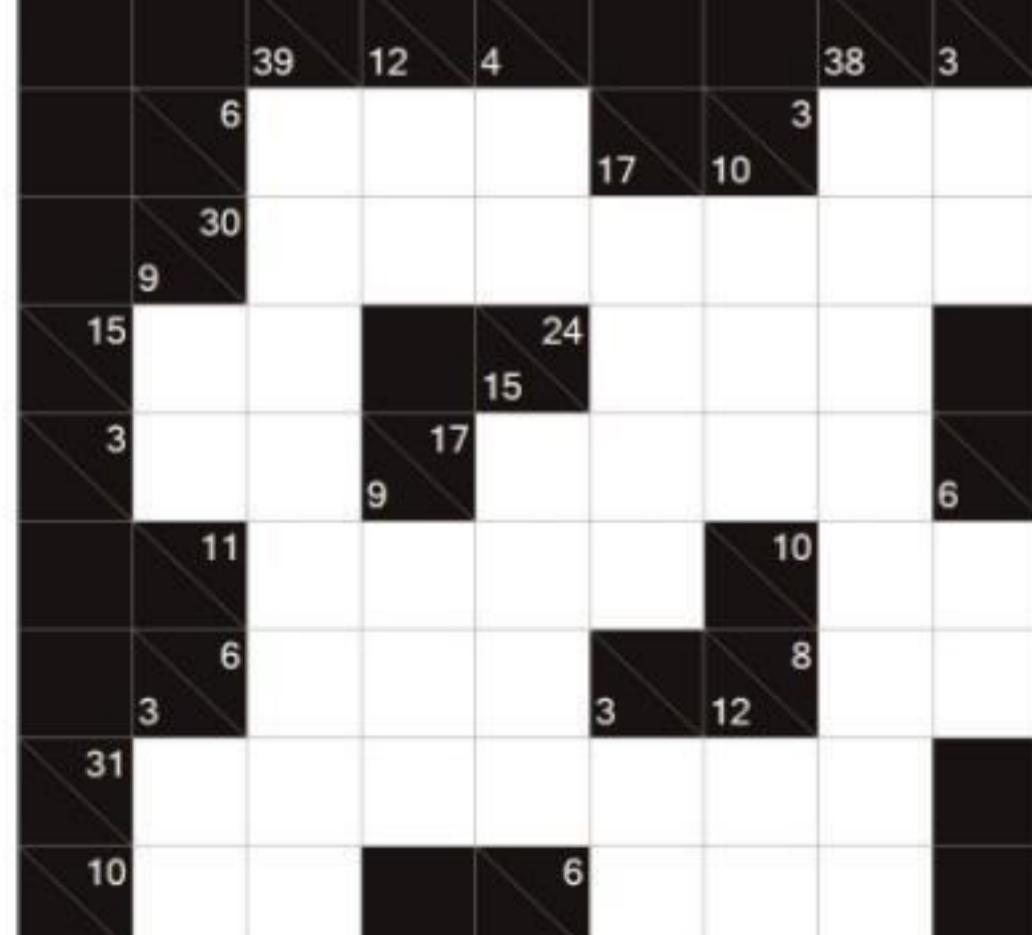
14 Big name in Auto Industry (5)

15 This is an asset for the sales personnel (6,4)

16 Avoiding waste (10)

19 Woodwind instrument with single reed

KAKURO



BIZ QUIZ

1. Which is the first Indian city to finalise a project under Affordable Rental Housing Complex (ARHC) scheme for migrant workers?

2. What amount of grant has been announced by the finance minister for Covid vaccine research?

3. Which state has launched Mukhya Mantri Rural Street Vendor Scheme?

ANSWERS

3. Madhya Pradesh

SOLUTIONS

BUZZ WORD

The Buzz Word is a substitution cipher in which one letter stands for another. If you think that X equals O, it will equal O throughout the puzzle.

Single letters, short words and words using an apostrophe give you clues to locating vowels. Solution is

by trial and error.

Today's clue: LVD equals PEW
Ukvav nj tf bqojj jf lnunoeqw davubkvz oj ukou dknbk lfijvjjv pfvtw otz tfuknts vqjv.
- Oztadv Boatvsvn

There is no class so pliable whereby wretched as that which possesses

COMMON SENSE OR SCIENCE? - PART ONE

BRIDGE BOUTS

L SUBRAMANIAN

COMMON SENSE OR SCIENCE? - PART ONE

We have two bidding problems for you to solve, which are taken from online IMP matches.

Problem I:

With your side vulnerable, partner opens 1H. You respond 2C with S A-K H Q-4 D J-9-6 C A-K-J-7-6-3. Partner rebids 2H. After a two over one, bidding cannot stop short of game. So, you bid 3H to show slam interest. Your partner cooperates with a 4D cue-bid. How do you proceed?

Simple. Bid 4NT, RKC. Partner replies 5D to show 0 or 3 key-cards. What now?

You must use your common sense here. It is easy to see that with a couple of ruffs, your clubs can be established without any difficulty. So, you should jump to 7H. The E-W hands are:

S 7 3 2	N	S AK
H A K 9 7 6 3 2	H Q 4	D J 9 6
D A 9	C A K 9 7 6 3	S

Problem II:

With both sides vulnerable, you open 1S with S A-K-Q-J-9-2 H T D Q-4-2 C Q-6-5.

Partner responds 2D and you rebid 2S. Partner raises you to 3S to show slam interest. What do you do? With the DQ in your hand looking good, you try 4NT, RKC. Partner replies 5D to show 0 or 3 key-cards. How do you proceed?

Let us say, you ask for kings by bidding 5NT, partner replies 6H to show two kings. Not sure about what the kings are, you end the auction by your 6S bid. The E-W hands are:

S A K Q J 9 2	N	S T 7 5
H T	H A 9 6 2	D A K 3
D Q 4 2	C Q 6 5	C A K

As you can see, 7S is cold. You may wonder how to know which kings! This hand calls for special method to bid the grand.

After a major suit agreement, and when 4NT reveals all key-cards are available, a 5NT bid asks for specific kings, up the line. Here, responder bids 6C to show the CK. Now opener bids 6D to ask for DK. With DK in his hand, responder jumps to 7S.

If the responder has the HK instead of the DK, he can bid either 6H or signoff in 6S.

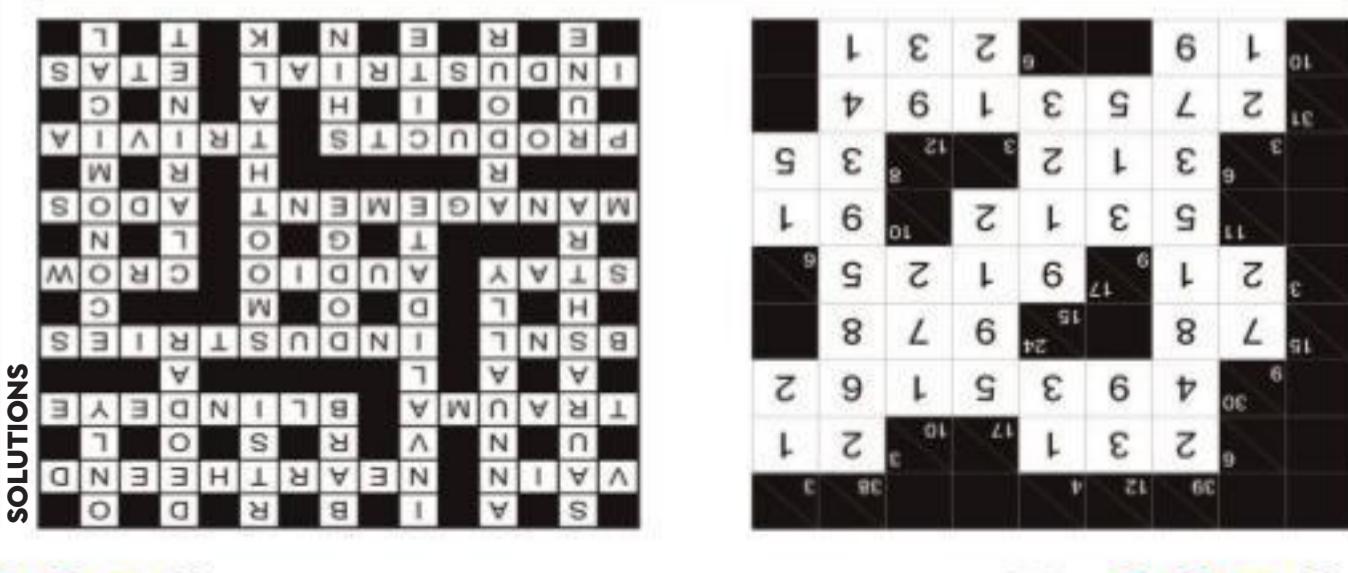
LEXICON

FREEWAY BLOGGING

■ *pp.* Displaying a homemade banner, particularly one with a political message, from a freeway overpass or similar location.

For two years on his evening commute, Bleiweiss watched members of the Progressive Action Alliance on the bridge over U.S. 59 at Mandell protesting Israel with virulent signs. Although increasingly bothered by them, he did what most people would do: He silently fumed but didn't act on it. Then one day in March 2008, fed up with the increasingly anti-Semitic tone of the group's signage, he decided to take action against what he calls "freeway blogging."

—Arlene Nisson Lassin, "Taking matters into his own hands," The Houston Chronicle, November 6, 2009



New Delhi

GIC HOUSING FINANCE LTD.
 YOUR ROAD TO A DREAM HOME

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 Reg. Off.: National Insurance Building, 6th Floor, 14, Jamshedji Tata Road,
 Churchgate, Mumbai - 400020. | Tel No.: 022-43041900.
 Email: corporate@gicfh.com, investors@gicfh.com | Website: www.gicfhindia.com

INFORMATION REGARDING 30TH ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCE ('VC') / OTHER AUDIO-VISUAL MEANS ('OAVM')

NOTICE is hereby given that the 30th Annual General Meeting ('AGM') of the members of the Company is scheduled to be held on Friday, 18th December, 2020 at 11.30 a.m. through Video Conference ('VC')/Other Audio Visual means ('OAVM') without physical presence of the members at a common venue, in compliance with the provisions of the Companies Act, 2013, MCA circular dated 5th May 2020 read with circulars dated 8th April 2020 and 13th April 2020 (collectively referred to as 'MCA Circulars') and SEBI circular dated 12th May 2020, to transact the business as set out in the Notice convening the 30th AGM.

In compliance with the said MCA circulars and SEBI circular, electronic copies of the Notice of 30th AGM and Annual Report for F.Y. 2019-2020 will be sent to all the members whose email addresses are registered with the Company/Depository Participants.

Members who have not registered their email addresses and mobile numbers, are requested to furnish the same to the Company's Registrar and Share Transfer Agent M/s. KFin Technologies Private Limited (hereinafter referred to as 'KFin') (formerly Kary Fintech Private Limited), at einward.ris@kfintech.com / ris@kfintech.com to get their email addresses and mobile numbers registered temporarily. Dividend (if declared at AGM) will be paid directly to the members, whose complete core bank details are updated in the records of RTA/ Depository. In case, incomplete/core bank details are updated, the records of the RTA/Depository, Dividend Warrant will be posted to eligible shareholders. Member's wishes to update their Bank details and holding shares in physical mode, may send their original cancelled cheque along with signed request letter to our RTA and in case of electronic holding, they may send the same to respective DPs. The Notice of 30th AGM and Annual Report for F.Y. 2019-2020 will also be made available on the Company's website at www.gicfhindia.com under 'Investors Head' and also on the website of Stock Exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com and on the website of KFin at www.kfinotech.com.

The Company is providing remote e-voting facility ('remote e-voting') to all its members to cast their vote on all resolutions set out in the Notice of the 30th AGM. Additionally, the Company is providing the facility of voting through e-voting system during the AGM ('e-voting'). Detailed procedure for joining the AGM and remote e-voting/e-voting is provided in the Notice of 30th AGM. Members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

For GIC Housing Finance Limited

Sd/-
 Nutan Singh
 Group Executive & Company Secretary

**FORM G
INVITATION FOR EXPRESSION OF INTEREST**

(Under Regulation 36A (1) of the Insolvency and Bankruptcy (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

RELEVANT PARTICULARS

1. Name of the corporate debtor	Unilec Engineers Limited
2. Date of incorporation of corporate debtor	27/11/1993
3. Authority under which corporate debtor is incorporated / registered	Registrar of Companies -New Delhi
4. Corporate identity number / limited liability identification number of corporate debtor	U74899DL1993PLC056633
5. Address of the registered office and principal office (if any) of corporate debtor	II/114 Sadar Bazar,Delhi Cantt , New Delhi-110010
6. Insolvency commencement date of the corporate debtor	08.09.2020 (Certified Copy of Order Received on 09.09.2020)
7. Date of invitation of expression of interest	22.11.2020
8. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at:	The eligibility criteria can be sought by email at corp.unilecengg@gmail.com and pcosmansi@gmail.com
9. Norms of ineligibility applicable under section 29A are available at:	Available at the website of IBBI https://ibbi.gov.in/legal_framework/updated_or_revised_by_email_at_corp.unilecengg@gmail.com_and_pcosmansi@gmail.com .
10. Last date for receipt of expression of interest	07.12.2020
11. Date of issue of provisional list of prospective resolution applicants	17.12.2020
12. Last date for submission of objections to provisional list	22.12.2020
13. Date of issue of final list of prospective resolution applicants	01.01.2021
14. Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	22.12.2020
15. Manner of obtaining request for resolution plan, evaluation matrix, information memorandum and further information	The Resolution Professional will share the documents through Electronic Mail with the eligible prospective resolution applicants.
16. Last date for submission of resolution plans	21.01.2021
17. Manner of submitting resolution plans to resolution professional	Sealed Envelope and through electronic mail to the Resolution professional at corp.unilecengg@gmail.com and pcosmansi@gmail.com.
18. Estimated date for submission of resolution plan to the Adjudicating Authority for approval	20.02.2021
19. Name and registration number of the resolution professional	Mr. Mansi Arya ; IBBI/PA-002/P-N0097/2019-20/12939
20. Name, Address and e-mail of the resolution professional, as registered with the Board	Mr. Mansi Arya 308-310, B, No-30-31, Aggarwal Chambers-II, Veer Savarkar Block, Shakarpur, Delhi-110092 Email id : corp.unilecengg@gmail.com; pcosmansi@gmail.com
21. Address and email to be used for correspondence with the resolution professional	G-11, Preet Vihar, Delhi-110092; corp.unilecengg@gmail.com; pcosmansi@gmail.com
22. Further Details are available at or with	Mr. Mansi Arya Email : corp.unilecengg@gmail.com; pcosmansi@gmail.com
23. Date of publication of Form G	22.11.2020

Sd/-
 Mansi Arya
 Resolution Professional
 For Unilec Engineers Limited
 IBBI/PA-002/P-N0097/2019-20/12939
 308-310, B, No-30-31, Aggarwal Chambers-II, Veer Savarkar Block, Shakarpur, Delhi-110092

EDAYAR ZINC LIMITED

Corporate Identity Number: U27204W0B2000PLC091214

Registered Office: 37/2, Chinar Park, New Town, Rajkot Main Road, P.O. Hatoda, Kolkata -700157, Tel.:+91 0812632795

Corporate Office: Mercantile Chambers, J. N. Heredia Marg, Ballard Estate, Mumbai -400001.

Tel.:022-41263000/01/02 E-mail: mumbil@binani.net

NOTICE OF THE TWENTIETH ANNUAL GENERAL MEETING – REMOTE E-VOTING INFORMATION AND BOOK CLOSURE

Notice is hereby given that the Twentieth Annual General Meeting ("AGM") of the members of Edayar Zinc Limited will be held on Tuesday, December 15, 2020 at 2:30 p.m. through video conferencing facility ("VC") or other audio visual means ("OAVM"), in compliance with the applicable provisions of the Companies Act, 2013. Rules made thereunder and read with General Circular No. 20/2020 dated May 05, 2020 read with General Circular No. 14/2020 dated April 08, 2020 and General Circular No. 17/2020 dated April 13, 2020 issued by Ministry of Corporate Affairs, to transact the businesses as set out in the Notice calling AGM. Members participating through the VC/OAVM facility shall be reckoned for the purpose of quorum under Section 103 of the Companies Act, 2013.

In compliance with the relevant Circulars, the Annual Report and Notice of the AGM for the financial year 2019-20, have been emailed on November 21, 2020 only to those Members of the Company whose email address(es) are registered with the Company/ Depository Participants. The aforesaid documents are also available on the Company's website at www.binaniindustries.com and the website of National Securities Depository Limited (NSDL) <https://www.evoting.nsdl.com>. The documents referred in the notice of the 20th AGM shall be made available for inspection by the members, without any fee, only in electronic mode, from the date of circulation of this Notice up to the date of AGM. Members seeking to inspect such documents can send an e-mail to mumbai@binani.net.

Pursuant to Section 91 of the Companies Act, 2013, the Register of Members and Share Transfer Books of the Company will remain closed from Tuesday, December 08, 2020 to Tuesday, December 15, 2020 (both days inclusive) for the purpose of AGM.

Members who would like to express their views/ask questions during the meeting may register themselves as a speaker by sending their request mentioning their name, demat account number/folio number, email ID, mobile number at mumbai@binani.net from Thursday, December 10, 2020 to Saturday, December 12, 2020. Those members who have registered themselves as a speaker will only be allowed to express their views/ask questions during the meeting. The Company reserves the right to restrict the number of speakers depending on the availability of time for the AGM.

In terms of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended and Secretarial Standard on General Meetings (SS2) issued by the Institute of Company Secretaries of India, the Company is pleased to offer to its members the facility of "remote e-voting" provided by National Securities Depositories Limited (NSDL) to enable them to cast their vote by electronic means on all the resolutions as set out in the said Notice. All the members are further informed that:

a. the business as set out in the Notice of AGM may be transacted by electronic means;

b. Commencement of remote e-voting through electronic means on Saturday, December 12, 2020 at 9:00 a.m. (IST);

c. End of remote e-voting through electronic means on Monday, December 14, 2020 at 5:00 p.m. (IST);

d. The cut-off date for determining the eligibility to vote by remote e-voting or e-voting at the time of the AGM is Tuesday, December 08, 2020;

e. any person, who acquires shares of the Company and becomes Member of the Company after the Company sends the Notice of the 20th AGM by email and holds shares as on the Cut-off date i.e. Tuesday, December 08, 2020 may obtain the User ID and password by sending a request at evoting@nsdl.co.in or to the Company's email addresses at vahini@binani.net. However, if a member is already registered with NSDL for remote e-Voting then the existing user ID and password may be used for casting of vote.

f. In addition, the facility for e-voting shall be made available at the Twentieth AGM and Members attending the Twentieth AGM who have not cast their votes through remote e-voting shall be eligible to vote at the AGM.

g. The members who have cast their vote by remote e-voting prior to the AGM may attend the AGM through VC / OAVM but shall not be entitled to cast their vote again at the AGM.

h. Members may note that the remote e-voting module shall be disabled by NSDL at 5:00 p.m. on December 14, 2020 and once the vote on a resolution is cast by the member, the member shall not be allowed to change it subsequently;

i. A person whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositaries as on the cut-off date only shall be entitled to avail facility of remote e-voting as well as e-voting at the time of AGM;

j. For the process and manner of remote e-voting, members may go through the instructions in the Notice convening the AGM and in case of any queries or issues regarding e-voting, members may refer to the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on toll free no.: 1800-222-990 or send a request to (Mr. Amit Vishal, Sr. Manager and Ms. Pallavi Mhatre, Manager) at evoting@nsdl.co.in. Members are advised to register/update their e-mail address with their DP's case of shares held in electronic form and to the Company and/or the RTA (Link Intime India Private Limited) in case of shares held in physical form for receiving all communications, including Annual Report, Notices, Circulars etc. by email from the Company in future. Members are also requested to read the Notes set out in the Notice of the AGM and in particular the instructions for joining the AGM, manner of casting vote through remote e-voting or e-voting at the AGM.

For Edayar Zinc Limited
 (formerly known as Binani Zinc Limited)

Sd/-
 Visalakshi Sridhar
 MD, CFO and Company Secretary

DIN: 07325198

Date: 22/11/2020

I look at every side before taking a side.
 Inform your opinion with insightful observations.

The Indian Express.
 For the Indian Intelligent.

**TAMIL NADU STATE AGRICULTURAL MARKETING BOARD**

Short Tender Notice No.T.22/Sr.DOF/1157/2020/Dated : 21.11.2020

LUMPSUM CONTRACT (Rate Contract - Two Cover System)

For and on behalf of the Governor of Tamil Nadu, sealed tenders will be received for the work by the Executive Engineer, Tamil Nadu State Agricultural Marketing Board, Guindy, Chennai-32, from the PWD Registered Contractors class I above 75.00 lakhs, upto 3.00PM on 10.12.2020. The tender will be opened by the Executive Engineer on the same day 10.12.2020 at 3.30PM. in the presence of tenderers present at that time.

Note: 1. The Tender Schedules will be available during Office Hours up to 09.12.2020, after remitting cost of tender schedule of Rs. 16,800/- including GST in the shape of D.D., in favour of CEO, TNSAMB, Chennai-32. Payable at Chennai (or) The tender schedules can also be downloaded from the websites www.tnsamb.tn.gov.in, www.tn.gov.in & www.tnsamb.gov.in at free of cost. 2. Further particulars can be obtained from the office of the Executive Engineer, Tamil Nadu State Agricultural Marketing Board, CIPET Road, Guindy, Chennai-32 during office hours i.e., 10.00 am to 5.45 pm on all working days. 3. The Tender received after due date and time will be summarily rejected. 4. Period of completion 12 months. 5. Any changes in dates/updates will be intimated through website on www.tnsamb.tn.gov.in.

Executive Engineer, TNSAMB, Chennai - 32.

DIPR/4350/TENDER/2020

Executive Engineer, TNSAMB, Chennai - 32.

Notice cum addendum sets out changes to be made in the Scheme Information Document(s) (SID) and Key Information Memorandum(s) (KIM) of all the Scheme(s) of Tata Mutual Fund.

Hyderabad Branch of Tata Asset Management Ltd. (TAML) will be shifted from 23rd November 2020 to the address below:

New address: 1st Floor, Nerella House, Nagarjuna Circle Road, Nagarjuna Hills, Punjagutta, Hyderabad - 500082. (Landmark: Above Kotak Mahindra Bank)

Notes:-

- This notice cum addendum forms an integral part of the SIDs & KIMs.
- All other terms & conditions of the SIDs & KIMs read with other addendums if any remain unchanged.

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

Corporate Identity Number: TAML - U65990-MH-1994-PLC-077090

NEL HOLDINGS SOUTH LIMITED

(Formerly NEL Holdings Limited)
 (CIN: L07010KA2004PLC033412)

Regd. Office: Nitesh Timesquare, 7th Floor, No.8, M.G. Road, Bengaluru-560 001. Ph: +91-80-4017 4000,

Email: cs@nelholdings.in; Web: www.nelholdings.in

POSTAL BALLOT NOTICE

Notice is hereby given to all the Members of the Company pursuant to Section 108, Section 110 and other applicable provisions, if any, of the Companies Act, 2013, read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014, (including any statutory modification(s) or re-enactments) thereof for the time being in force), SEBI ('Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), and pursuant to General Circular Nos.14/2020, 17/2020, 22/2020, and further extension vide Circular no. 33/2020 dated 8th April, 2020, 13th April, 2020, 15th June, 2020 and September 28, 2020, respectively, issued by the Ministry of Corporate Affairs('MCA Circulars') that the Company seeks approval of Members, through e-voting for the following business though Special Resolution:

</div

INDIA AT UN

'Afghanistan can succeed when terrorism no longer flows across Durand Line'

In an apparent reference to Pakistan, India's permanent representative to the UN TS Tirumurti said those providing sanctuary to terrorists must be held accountable

PRESS TRUST OF INDIA
United Nations, November 21

IN AN APPARENT reference to Pakistan, India has told the United Nations that Afghanistan can succeed only when terrorism no longer flows across the Durand Line, asserting that those providing sanctuary to terrorists must be held accountable and the Security Council should speak unequivocally against such forces. The Durand Line is the 2,640-km border between Afghanistan and Pakistan.

"It is our view that peace process and violence cannot go hand in hand, and we call for immediate comprehensive ceasefire. For durable peace in Afghanistan, we have to put an end to terrorist safe havens and sanctuaries operating across the Durand Line," India's permanent representative to the United Nations ambassador TS Tirumurti said on Friday.

Tirumurti noted that Afghanistan today is at a critical juncture and it is vital for the international community, especially the UNSC, to send the right message to everyone concerned.

He stressed that the overall objective of "our endeavour has been only to bring lasting peace and stability in Afghanistan, as that is critical for the peace and security of the whole region" and in order to achieve this, the UNSC needs to ensure that the peace process must be Afghan-led, Afghan-owned and Afghan-controlled.

The Indian envoy further stressed that it is important to ensure that the issue of full transit rights to Afghanistan is not used by states to extract political price from Afghanistan.



A file photo of TS Tirumurti

ratic process is essential for long-term stability of Afghanistan and the region," he said, noting that India will start its tenure in the UNSC from January next year, a crucial juncture for Afghanistan.

"We extend our assurance that India will continue to provide all support to the government and people of Afghanistan in realising their aspirations for a peaceful, democratic and prosperous future where the interest of all sections of Afghan society are protected. We will continue to support all opportunities that can bring durable peace, security and stability in the country."

The Indian envoy said the international community "simply cannot" afford to lose the gains of the last two decades as the progress achieved so far is hard-won. He stressed that India is convinced that the rights of women need to be strongly protected and gender mainstreaming and safeguards are integral to the future of Afghanistan.

Tirumurti said the recent targeted attacks on Afghan National Defence and Security Forces (ANDSF), universities, women occupying positions of responsibility and youth only serve to highlight the concerted effort by terrorists and their sponsors to erode the gains of the last two decades. Terrorist attacks continue to target innocents and institutions of learning, he said.

Twitter will hand @POTUS account to Joe Biden on Jan 20

The site will give control of the presidential account to Biden the moment he is sworn in on inauguration day, even if Trump has not conceded his election loss

PRESS TRUST OF INDIA
Los Angeles, November 21

MICRO-BLOGGING SITE TWITTER

will hand control of the presidential @POTUS account to President-elect Joe Biden the moment he is sworn in on inauguration day on January 20, even if President Donald Trump has not conceded his election loss, the company has said.

The @POTUS account is the official account of the President of the United States and is separate from the @realDonaldTrump account that Trump uses to tweet. Biden, 78, will be the 46th US President when he is sworn in.

The handover requires no sharing of information between the outgoing Trump team and the incoming Biden team, Twitter said, adding that all existing tweets on those accounts will be archived and Twitter will



US President-elect Joe Biden

REUTERS

transfer the accounts "reset to zero tweets" to the Biden White House that day. Twitter is actively preparing to support the transition of White House institutional Twitter accounts on January 20th, 2021, Twitter spokesperson Nick Pacilio told Politico in an email.

"As we did for the presidential transition in 2017, this process is being done in close consultation with the National Archives and Records Administration," Pacilio said. The same goes for @whitehouse, @VP, @FLOTUS, and a handful of other official accounts associated with the presidency, the report said on Friday. Twitter also confirmed that staffers will meet with representatives from the Biden-Harris transition team in the com-

ing months to review how the new administration plans to use its government-related accounts, The Hill reported.

The @POTUS account has more than 32 million followers and will provide Biden with another way to communicate with the public while in office. Trump, the 45th US President, has so far refused to concede the November 3 presidential race to Biden, even though results released by election officials clearly give the race to the former US vice president. He has filed multiple lawsuits challenging the poll results in several states. Biden was declared the winner of the US presidential election on November 7 after flipping the battleground states of Pennsylvania, Michigan, and Wisconsin to the Democrats' column.

From the Front Page

Will social media be regulated by censor?

However, with the OTTs coming under I&B ministry, the latter has got powers to make rules for user-generated content, which, apart from being transmitted on OTTs, can also be transmitted on intermediaries. For example, any user can generate content and put it on any of the intermediaries. In such cases, even the I&B ministry

now has the power to frame rules to regulate content on intermediaries.

Experts say these are early days and clarity on regulation of content, be it on OTTs or intermediaries and any overlap in the case of latter with Meity, would be clear only once the I&B ministry frames rules. Certain fine-tuning of intermediary guidelines is also in the works at the end of Meity so one needs to wait for it also.

There's no confusion, however, regarding another

law which relates to blocking Internet sites, apps, etc, engaged in activities prejudicial to sovereignty and integrity of the country, its defence, security of state and public order, under Section 69A of the IT Act. These would continue to be administered by Meity as before. It was under this Act that the government some months back blocked a host of Chinese apps.

With low footfalls, multiplexes turn to other revenue generation sources

Alok Tandon, CEO, INOX Leisure, says only about half of INOX theatres have resumed operations.

Among theatres that are welcoming audiences, the footfall is hardly something to write home about, say industry insiders.

Kunal Sawhney, senior vice-president, operations, Carnival Cinemas, says theatres are yet to reach the pre-Covid operational benchmarks, mainly because of the absence of fresh content.

PVR Cinemas is hoping to draw viewers with film festivals where the ticket prices will be attractive.

The Yash Raj films festival, which concluded on November 19,

allowed viewers to watch movies like *Kabhi Kabhi*, *Veer-Zaara*, etc, for just ₹50 per ticket.

On November 20, two new English films hit the screens: *The War with Grandpa* starring Robert De Niro and a romantic comedy, *The Broken Hearts Gallery*.

While this is encouraging, viewers are looking forward to Bollywood releases like Ranveer Singh-starrer *83* and Rohit Shetty's *Sooryavanshi*.

Until producers are confident about releasing big-budget films, alternate revenue streams are the only way to stay afloat for cinema halls.

"In the interim, multiplex owners need to find ways to monetise their brands and the loyalty they have built through user experience. These could be either capitalising on the theatrical experience or the other value adds that viewers avail at the movies," says Rajib Basu, media and entertainment leader, PwC India.

That is perhaps why INOX Leisure, PVR Cinemas and Carnival Cinemas have begun offering private screenings, options to organise parties in theatres,

and create spin-offs of their in-house food and beverage spread. Tandon says the demand for private screenings is high. "The demand is not just metro-centric, but equally from tier-2 and tier-3 markets," he adds.

These private screenings for a group of five-10 people can start at ₹2,000-₹3,000. Sawhney says that at Carnival Cinemas, people can screen their wedding videos or any other videos stored in video formats that can be converted to be screened in theatres.

The revenue generated from private screenings alone won't be cost-effective. So multiplexes are counting on viewers adding services like food and beverages, and watching movies at premium screens

ticket sales bringing in about 40% revenue.

Carnival Cinemas had recently also forayed into the cloud kitchen business. Under the brand names of Purple Canteen, Green Canteen, Movie Munchies and Red Bubble Cafe, Carnival Cinemas is monetising its F&B arm through food delivery aggregators Swiggy and Zomato in states like Maharashtra and Kerala. Meanwhile, PVR Cinemas has renewed its association with Indian Super League team Chennaiyin FC, to give fans an experience of watching the games on the big screen.

'Pvt hospitals fees exorbitant; spending on health very low'

"... Cost of health service delivery increased due to absence of specific guidelines for Covid treatment in private hospitals as a result of which patients were charged exorbitant fees," the committee noted in the report.

Stressing on the need for better partnership between the government and private hospitals in wake of the pandemic and shortage of state-run healthcare facilities, the

report said, "The Committee is of the view that arriving at a sustainable pricing model to treat Covid patients could have averted many deaths." The committee believes healthcare should never be limited to only those who can afford to pay but should move towards the noble vision of universal health coverage. For this to happen, the government needs to be considerate and support the private health care sector, the report said.

The committee was all praise for healthcare workers and doctors for being on frontline in handling of the deadly virus and said they should have defined working hours, predictably functioning reliever rosters and scheduled off-duty days. The doctors, who have laid down their lives in fight against the pandemic, must be acknowledged as martyrs and their families be adequately compensated, it suggested in the report.

Retail sees uptick in festive season

Again, Gujarat and Rajasthan saw good recovery ahead of the festival, said Alisha Malik, VP, marketing and e-commerce. The company claims footfalls increased by more than 200% compared to the initial unlock months. Sales, in general, have been picking up every week amid the festive season. The firm also logged heavy bookings in the east during Durga Puja, said Malik.

Beauty retailer Nykaa said there has been a consistent improvement month on month in terms of footfalls and revenues in most of its physical stores. The brand aims to touch 100% of the pre-Covid revenue levels by December. "With big-brand launches such as Charlotte Tilbury as well as cult favorites like Lime Crime, and more to come in the next couple of months, we are observing a big boost in the makeup category in the October-December quarter," a company spokesperson said.

Aarti Ahuja, head, marketing at TCNS Clothing that owns brands like Wand Aurelia said there has been a visible spike in business during the last two weeks of the festive season.

Consumer expenses were not just restricted to formal wear but were seen across categories. Ahuja said there has been a better response from smaller towns in terms

tancing, etc," she explained.

Savills anticipates increased occupier interest for co-working and managed office spaces in addition to lower ticket size traditional leases as occupiers are evaluating splitting their portfolios to have multiple offices.

Locations like Noida Expressway and Golf Course Extension Road are expected to see increased traction by occupiers for their expansion and relocation, given the availability of quality supply at attractive rents and improved connectivity.

NAGARJUNA FERTILIZERS AND CHEMICALS LIMITED
CIN: L24129T2006PLC076238
Reg off: D. No 8-2-248, Nagarjuna Hills, Punjagutta, Hyderabad 500082, Telangana, India. Tel: +91-40-23357200. Email: secretariat@nagarjunagroup.com, Website: www.nagarjunafertilizers.com

Notice is hereby given that the meeting of the Board of Directors of the Company is scheduled to be held on Monday, November 30, 2020 inter alia, to consider and approve the unaudited Financial Results for the Quarter/half-year ended September 30, 2020. The notice is also available on the company's website viz., www.nagarjunafertilizers.com and also on the website of the Stock Exchanges i.e., www.bseindia.com and https://www.nseindia.com.

For Nagarjuna Fertilizers and Chemicals Limited
Hyderabad
November 22, 2020
K. Rahul Raju
Managing Director

GUJARAT ENERGY TRANSMISSION CORPORATION LTD.
H. O. Sardar Patel Vidyut Bhavan, Race Course, Vadodara - 390 007
e-TENDER NOTICE INVITING TENDERS OF GETCO CORPORATE OFFICE, VADODARA
GETCO: www.getcogujarat.com Dept-GOG: http://guj-epd.gov.in
Tender Notice No. ACE: Proc:TN-13-2020-2021
[A] PROCUREMENT : ACE(Proc)/II/E-2805/GI Earthring Strip / Year 2020-21
[B] LINE : GETCO/TR-II/TL/132KV/S&E/2492: Supply & Erection for Conversion of existing 132KV S/C Bharuch-Haldwani Line with ACSR Panther conductor – 6.920 km into 132KV D/C line with ACSR Panther conductor on turnkey basis.
[C] S/S : GETCO/Turnkey/400KV Kalawad GIS /189: Design, Engineering, manufacturing, Supply, erection, testing and commissioning of 400KV GIS Equipment & material on Turnkey basis including all civil works at 400KV GIS Kalawad S/S
[C2] S/S : GETCO/Turnkey/220KV Bhildi GIS /190: Design, Engineering, manufacturing, Supply, erection, testing and commissioning of 220/66KV GIS Equipment & material on Turnkey basis including all civil works at 220KV Bhildi GIS S/S Above Tender are available on web-site www.gseb.com & www.getcogujarat.com (for view and download only) & https://getco.nprocure.com (for view, download and on line tender submission).
Note: Bidders are requested to be in touch with our website till opening of the Tender. "Energy Saved is Energy Generated"
Addl. Chief Engineer (Procurement)

FORM G
INVITATION FOR EXPRESSION OF INTEREST
(Under Regulation 36A (1) of the Insolvency and Bankruptcy (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

RELEVANT PARTICULARS	
1. Name of the Corporate Debtor	LEEL ELECTRICALS LIMITED
2. Date of incorporation of Corporate Debtor	10/11/1987
3. Authority under which Corporate Debtor is incorporated/registered	RoC-Kanpur
4. Corporate identity number / limited liability identification number of Corporate Debtor	L29120UP1987PLC091016
5. Address of the registered office and principal office (if any) of corporate debtor	Registered office: Unit No. 8, Block-A, Kakratal Main Road, Sector 80, Industrial Area, Phase-II, Noida Gautam Buddha Nagar U.P. 201305 IN. Other office: 159, Okhla Industrial Estate Phase III New Delhi 110020 DLN
6. Insolvency commencement date of the Corporate Debtor	04/03/2020
7. Date of invitation of expression of interest	22/11/2020
8. Eligibility for resolution applicants under the Code of Bankruptcy	Details can be sought by sending email on email id mentioned at S.No. 21
9. Norms of insolvency applicable under section 29A are available at:	Details can be sought by sending email on email id mentioned at S.No. 21
10. Last date for receipt of expression of interest	07.12.2020
11. Date of issue of provisional list of Prospective Resolution Applicants	17.12.2020
12. Last date for submission of objections to provisional list	22.12.2020
13. Date of issue of final list of Prospective Resolution Applicants	01.01.2021
14. Date of issue of Information Memorandum, Evaluation Matrix and Request for Resolution Plans to Prospective Resolution Applicants	22.12.2020
15. Manner of obtaining request for resolution plan, evaluation matrix, information memorandum and further information	The Resolution professional will share the Request for Resolution Plan/ Evaluation Matrix/ Information Memorandum in electronic form after verification of KYC, capacity to invest, capability to manage and eligibility under Section 29A of IBC, 2016 and pre-qualification criteria, if any approved by COC.
16. Last date for submission of resolution plans	21.01.2021
17. Manner of submitting resolution plans to the Resolution professional	In electronic form to the email id mentioned against serial no. 21.
18. Estimated date for submission of resolution plan to the Adjudicating Authority for approval	As soon as approved by members of Committee of Creditors (COC)
19. Name and registration number of the Resolution Professional	CA Arvind Mittal IP Registration No. IBB/II/PA-001/PP-01358/2018-2019/12081 Address: H. No. 1900, Phase - 3, J. W. J. Colony, Madanpur Khadar, Sarita Vihar, New Delhi - 110078 E-mail: arvindmittal81@yahoo.in
20. Name, Address and e-mail of the resolution professional, as registered with the Board	CA Arvind Mittal Address: 29, First Floor, DLF Center Point, Sector -11 opposite Bata Flyover, Near Hindustan Security Agency, Mathura Road, Faridabad Haryana-121006 E-mail: leelelectricals.rp@gmail.com
21. Address and email to be used for correspondence with the resolution professional	CA Arvind Mittal Address: F-29, First Floor, DLF Center Point, Sector -11 opposite Bata Flyover, Near Hindustan Security Agency, Mathura Road, Faridabad Haryana-121006 E-mail: leelelectricals.rp@gmail.com
22. Further Details are available at or with	Details can be sought by sending email on email id mentioned at S.No. 21
23. Date of publication of Form G	22.11.2020

CA Arvind Mittal
Interim Resolution Professional
Email Id: leelelectricals.rp@gmail.com, arvindmittal81@yahoo.in
Contact Details: H. No. 1900, Phase-3, J. W. J. Colony, Madanpur Khadar, Sarita Vihar, New Delhi, National Capital Territory of Delhi-110078

APEX CAPITAL AND FINANCE LIMITED
(Formerly Apex Home Finance Limited)
CIN: L65910DL1985PLC021241
Regd. Office: L-3, Green Park Extension, New Delhi – 110016
Email: contact@apexfinancials.in; Website: www.apexfinancials.in;
TeleFax: +91 11 40348775

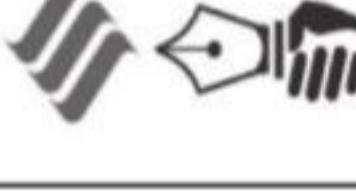
NOTICE OF 35TH ANNUAL GENERAL MEETING
Notice is hereby given that the 35th Annual General Meeting ("AGM") of the Members of Apex Capital and Finance Limited ("the Company") will be held on Wednesday, December 16, 2020 at 3:00 P.M. (IST) by way of Video Conferencing (VC)/Other Audio Visual Means ("OAVM") in accordance with the applicable provisions of the Companies Act 2013 and in compliance with the procedure prescribed in Circular No. 20/2020 dated May 05, 2020 read with Circular no. 14/2020 dated April 08, 2020 and Circular no.17/2020 dated April 13, 2020 issued by the Ministry of Corporate Affairs and Circular no. SEBI/HO/CFD/CMDFIR/P/2020/70 dated May 12, 2020 issued by the Securities and Exchange Board of India.

The Company is pleased to provide its members facility to attend AGM through Video Conferencing (VC)/Other Audio Visual Means ("OAVM"), exercise their right to vote at the AGM by electronic means and the business will be transacted through remote e-voting prior to and during the AGM. The members holding shares as on December 04, 2020 including those who will not receive electronic copy of the annual report due to non availability of their email address with the Company can exercise their right to

FE SUNDAY

For All Advertisement Booking

Call : 0120-6651214


Classifieds
 FROM ANYTHING TO EVERYTHING

PUBLIC NOTICE

General Public is hereby informed that under instructions from & on behalf of my client Smt. Bimla W/o Late Sh. Ramesh Rao WZ-41, Gf/F Dasghara Village, New Delhi-12, has debarred her sons Sandeep S/o Late Ramesh & daughter-in-law Bala W/o Sandeep, S/o Late Ramesh Rao WZ-41, New Delhi-12 & son Kumar S/o Late Ramesh, daughter-in-law Nidhi W/o Sanjeev Kumar Rao WZ-41, S/F Dasghara Village, New Delhi-12 due to their misbehavior, disobedience, illegal activities, from all of my client's moveable & immovable assets and have also caused damage to his/her properties and them. Any person or persons who ever deals with them shall do that only at his/her own risks, costs and responsibility & my client shall not be responsible for dealing with them if any person do so. J.C. Trikha (Advocate) C.S. Tis Hazari Courts, Delhi-54.

FORM NO. INC-26
 [Pursuant to rule 30 of the Companies (Incorporation) Rules, 2014]
 Advertisement to be published in the newspaper for change of registered office of the company from one state to another BEFORE THE CENTRAL GOVERNMENT (REGIONAL DIRECTOR, NORTHERN REGION) In the matter of sub-section (4) of section 13 of Companies Act 2013 and clause (a) of sub-rule (5) of rule 30 of the Companies (Incorporation) Rules, 2014
 AND
 In the matter of KDF Buildings Private Limited having its registered office at Flat No.14, 40 DLF Industrial Area, Kirti Nagar, New Delhi - 110015
 Applicant Company
 Notice is hereby given to the General Public that the company proposes to make an application to the Central Government, power delegated to Regional Director under Section 13 of the Companies Act 2013 seeking confirmation of alteration of the Memorandum of Association of the Company. The application is being submitted to the Extraordinary General Meeting to be held on 18th October 2020 to enable the company to change its Registered Office from "National Capital Territory (NCT) of Delhi" to "the state of Uttar Pradesh". Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver either on the A-21 form or leave a copy of the application complaint form or cause to be delivered or send by registered post, his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the Regional Director, Northern Region at the address B-2 Wing, 2nd Floor, Pt. Deendayal 11th Floor, Aranya Bhawan, CGO Complex, New Delhi-110015 within four months of the date of publication of this notice, or a copy to the Applicant Company at its registered office at the address mentioned below.
 Flat No.14, 40 DLF Industrial Area, Kirti Nagar, New Delhi - 110015
 For and on behalf of KDF Buildings Private Limited
 Pradeep Yadav
 Director
 DIN : 08584416

Date : 20/11/2020

Place : Delhi

financialexpress.epaper.in

SBI

STATE BANK OF INDIA Stressed Assets Recovery Branch, Retail
 1st Floor, 23, Najafgarh Road, New Delhi - 110015, Ph: 25419177, 25412977, e-mail: sbi.05169@sbi.co.in

"APPENDIX- IV-A" [See proviso to rule 8 (6)] Sale notice for sale of Immovable Properties
 E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below mentioned immovable property/ies mortgaged/charged to the Secured Creditor (State Bank of India), the physical possession mentioned below of which has been taken by the Authorized Officer of State Bank of India (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" Basis on 23-12-2020, for recovery of amount as mentioned below, due to the Secured Creditor from Borrowers, Guarantors and Mortgagors. The reserve price is mentioned below and the earnest money to be deposited is mentioned respectively.

Name & Address of Borrower (B) /Guarantor(s) (G) /	Address of Security charged covered under Auction (Physical Possession)	Reserve Price (RP) EMD Amount 10% of The Reserve Price Incremental Amount	Outstanding Dues for recovery of which properties are being sold	Authorised Officer Contact No.
M/s Jewellers India, 2687/Aurobindo Place Market Hauz Khas, Delhi-16 Mr Anil Pandit, A-57 Gulmohar Park New Delhi-49, Mr Anand Gupta, B-115 Gulmohar Park New Delhi -49, Mrs Ruchika Gupta, B-115 Gulmohar Park New Delhi-49	Shop no 105 1st Floor Aurobindo Place Market Delhi-16 msg 2601sq feet in the name of Mr Anil Pandit Flat no 10A 2nd Floor Block A Green Park, Delhi-16 msg 1100sq feet in the name of Mr Anand Gupta & Mrs Ruchika Gupta	₹ 93.90 Lacs ₹ 93.90 Lacs ₹ 1.00 Lacs ₹ 119.00 Lacs ₹ 11.90 Lacs ₹ 1.00 Lacs	Rs 6,53,19,824.41 plus interest and legal expenses w.e.f. 01-07-2019	Sh. Shailesh Ranjan Mob.: 8800447600

Date of E-Auction : 23-12-2020 Time : 60 Minutes From 11.00 AM to 12.00 Noon with unlimited extensions of 5 Minutes each
 Date / Time of On - site Inspection of Property : 17-12-2020 11.00 AM to 03.00 PM

Last Date and time for submission of EMD & request letter of participation, KYC Documents, PAN Card, Proof of EMD etc. Or before 21-12-2020 upto 4.00 P.M. personally (Hard Copy) and online through RTGS/NEFT.

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER:

- E-Auction is being held on "As is where is", "As is what is", and "Whatever there is" Basis and will be conduct-ed "On Line". The auction will be conducted through the Bank's approved service provider M/s e-Procurement Technologies limited (Auction Tiger) [Contact No. 079-40230833/832] at their web portal <https://sbi.auctontiger.net>. E-Auction Tender Document containing online e-auction Bid form, Declaration, General Terms and Conditions of online auction sale are available in <https://sbi.auctontiger.net>.
- To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/ies. However, the intending bidders should make their own independent inquiries re-garding the encumbrances, title of properties put on auction and claims / rights / dues / affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.
- The sale shall be subject to rules / conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
- The other terms and conditions of the e-auction are published in the following websites. <https://auctiontiger.net>, <https://www.sbi.co.in>

Date : 21-11-2020, Place : New Delhi
 Sd/- Authorised Officer, State Bank of India

AU SMALL FINANCE BANK LIMITED
 (A SCHEDULED COMMERCIAL BANK)
 Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001 (CIN:L36911RJ1996PLC011381)

APPENDIX IV [SEE RULE 8(1)] POSSESSION NOTICE

Whereas, The undersigned being the Authorised Officer of the AU Small Finance Bank Limited (A Scheduled Commercial Bank) under the "Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest" [Act, 2002 (54 of 2002) and in exercise of powers conferred under section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice on the date as mentioned below calling upon the borrowers to repay the amount mentioned in the said notice within 60 days from the date of receipt of the said notice as per the details given in below table:

Name of Borrower/Co-Borrower/ Mortgagor/Guarantor Loan A/c No.	13(2) Notice Date & Amount	Description of Mortgaged Property	Date of Possession
(A/c No.) L900106011434505 ALAM BAKSH (Borrower & Mortgagor), SMT. MAGINA (Co-Borrower), ZAKIR (Co-Borrower)	17-Jan-2020 Rs.690923/- Rs. Six Lac Ninety Nine Thousand Twenty Three Only. as on 16-Jan-2020	All that part and parcel of residential/commercial property Land/Building/Structure and fixtures situated at Commercial Unit No. 196/7, Ground Floor, Anand Parbat, Tangi Singh Nagar, Central Delhi. Admeasuring 28.46 Sq. Yrd. Owned by ALAM BAKSH. East : OTHER PLOT, West : OTHER PLOT, North : ROAD, South : OTHER PLOT	18-Nov-2020
(A/c No.) L9001060116691966 ASHOK KUMAR (Borrower), SMT. SANTOSH (Co-Borrower & Mortgagor), HARIDOM (Co-Borrower)	25-Nov-2019 Rs.2061620/- Rs. Twenty Lac Sixty One Thousand Six Hundred Twenty Only as on 20-Nov-2019	All that part and parcel of residential/commercial property Land/Building/Structure and fixtures situated at Plot at Khewat No 567, Khatauni No 795, Mustial No 11, Kill No 6/2/1/2/15/2/10/18, Maaja, Nijampur Road, Nangal Chaudhary, Mahendergarh, Haryana. Admeasuring 93.22 Sq. Yrd. East : Joint Rasta 15 Feet Wide, West : Joint Rasta 15 Feet Wide, North : Remaining Land, South : Nijampur Road	18-Nov-2020

The borrower having failed to repay the amount, therefore notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein above mentioned table in exercise of powers conferred on him/her under section 13(4) of the said (Act) read with Rule 8 of the said rule on the date mentioned in the above table. "The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets." The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the AU Small Finance Bank Limited (A Scheduled Commercial Bank) for the amount and interest thereon mentioned in the above table.
 -sd-
 Place: Delhi & Haryana Date: 21-Nov-2020
 Authorised Officer AU Small Finance Bank Limited

Canara Bank
 A Government of India Undertaking
 SyndicateBank

E-Auction of Property
 15-12-2020
 Last date of EMD : 14-12-2020

(Regional Office South Delhi Tamil Sangam Building, Sector 5, R K Puram, New Delhi-110022. Ph-011-26173268, 26173273 Email : rosdelrec@canarabank.com)

E-AUCTION SALE NOTICE

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described movable /immovable property mortgaged/hypothecated charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 15.12.2020 through E-Auction under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in M/s Canbank Computer Services Ltd., J PROYALE, 1st Floor, #218, 2nd Main, Sampige Road, (Near 14th Cross) Malleswaram, BANGALORE- 560003 - website - www.cscsl.co.in and [https://indianbankse auction.com](http://indianbankse auction.com). Contact person Mr Pratap Kanjilal / Mr. D.D. Pakhare - MOB: 0832952602/8898418010 Land Line 080-23469665 email: cscsaleuction@gmail.com or cscsl@cscsl.co.in or Canara Bank's website www.canarabank.com

EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer or shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank as below mentioned, on or before 14.12.2020 up to 04.00 p.m.

Sr. No.	Name of the Branch	Borrower / Guarantors/Mortgagor Name & Address	Details and status of possession of movable / immovable property	Total Dues	a. Reserve Price (Rs) b. EMD (Rs) c. Incremental Bid (Rs) d. Date of Sale Notice	Account Number & IFSC Code
1	(e- Syndicate Bank) Nehru Place BRANCH, New Delhi- 110019	1) Sh. Ranbir Singh(Borrower), B-70 Ground Floor, Ashok Enclave Sec. 37, Sarai Khawaja, Faridabad, Haryana-121003 2) Mrs Chander Mukhi (CO-Borrower), H.NO. B-70 Ashoka Enclave, Part 2 Sec 37 Sarai Khawaja, Haryana 121003 3) Mrs Saroj Bansal (Guarantor) W/o Sh. Ashok Kumar, 1697, Gujral Gali, Kottla Mubarakpur, Lodhi Road, New Delhi 110003	Flat No. 303 third Floor, built up on part of property No RZ 1414& 1414A, out of Khasra no 423 situated in at Gali No 28, Tughlakabad Extension, New Delhi, 110018 in the name of Sri Ranbir Singh and Smt Chander Mukhi Physical Possession	Rs. 52,07,965.73 up to 31.10.2020 plus further interest at applicable rate from 01.11.2020 along with expenses, other charges, etc.	a. 38,00,000/- b. 3,80,000/- c. 50,000/- d. 10-11-2020	A/c No 9044302000017 IFSC Code: SYNB0009044

Date and time of Auction: 15-12-2020 between 12.30 P.M. and 1.30 P.M.
 (With auto extension clause in case of bid in last 5 minutes before closing)
 The EMD should be deposited on or before 14.12.2020 up to 4.00 pm.

Intending bidders may contact SH. S.D Negi, Assistant General Manager, E-Syndicate Bank (Now Canara Bank) 59 Shakuntala Apartment, Nehru Place Branch, Delhi, Land Line No. 011-26431534/26228261, Mobile No 9965309044 during office hours on any working day for other details and inspection of properties.

Date : 10-11-2020, Place : New Delhi
 Authorised Officer, Canara Bank

Canara Bank
 Regional Office : Etah

E-AUCTION NOTICE

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8 (6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Last Date & Time for receipt tender document : 14.12.2020 up to 5.00 PM
Date & Time of e-auction : 15.12.2020 from 11.30 AM to 12.30 PM

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditors, the Constructive/Physical (Strike Whichever is not applicable) possession of which has been taken by the Authorised Officer of Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 15.12.2020

Intending bidders may contact SH. S.D Negi, Assistant General Manager, E-Syndicate Bank (Now Canara Bank) 59 Shakuntala Apartment, Nehru Place Branch, Delhi, Land Line No. 011-26431534/26228261, Mobile No 9965309044 during office hours on any working day for other details and inspection of properties.

Date : 10-11-2020, Place : Etah
 Authorised Officer, Canara Bank

Name & Address of Borrowers & Guarantors Amount due as per notice Description of Properties Reserve Price EMD 10%

Branch : Ferozabad Tilak Nagar Contact Detail : Branch Manager, Ph. No. 9412751063, e-mail id : cb18814@canarabank.com EMD A/C Details: A/C No. 8814302000085, IFSC Code: SYNB0008814

Borrower- M/s Kanchan Jewellers, Prop: Prabhakar Verma S/o Hazari Lal Verma, H No. Near Ghantaghara Chaura Sadar Bazar, Firozabad, **Guarantor/ Mortgager-** Madhukar Verma S/o Hazari Lal Verma H No 761, Subhash Nagar Amar Ujala Street Agra Nagar Jalesar Road, Firozabad

Borrower- 1) Shiv Shankar S/o Late Chavi Ram, 2.) Santosh Devi W/o Shiv Shankar, Add of Both: H No. 7, Dwarakipuri, City Firozabad

Borrower- Shri Bajuddin S/o Chand Khan Add: Moh 16 Futa Road, Ramgarh, Firozabad

Borrower- : Shau S/o Majid Ali, H No. 621, Nai Abadi, Abbas Nagar, Firozabad, **Guarantor/mortgagor** : Mohammad Aslam S/o Hazi Sultan Ahmad, H No 177, Gali No 20 Galib Nagar, Firozabad

Borrower- 1. Nanhi Begum W/o Jumman KhanGali No 29, Kohinoor Road, Noor Nagar, Firozabad, 2. San Mohammad S/o Jumman Ali, Gali No. 29, Kohinoor Road, Noor Nagar, Firozabad

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website : www.canarabank.com or may contact OR the service provider M/S. Antares Systems Limited, Contact person - Mr. Kushal Bose, Contact no. 7686913157, Email id: kushal.b@antaresystems.com. Auction/bidding shall be only through "online Electronic Bidding" through the website portal www.banke auctionwizard.com. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceeding.

Place : Etah Date : 22-11-2020
 Authorised Officer

Zonal Office : Noida
NOTICE

Bank invites office, under two bid system, for premises, measuring carpet area 1000 to 1200 sq. ft., on ground floor, on lease basis or on outright purchase basis, for a minimum period of 15 years for Bank branch near Site 4, Kasna Industrial Area, Greater Noida Branch. For details visit our website www.psbindia.com

ZONAL MANAGER

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punjab national bank
.....Together for the better

**[RULE 8(1)] POSSESSION NOTICE
(FOR MOBILE/IMMOVABLE PROPERTY/IES)**

**CIRCLE OFFICE
BATHINDA**

Whereas the Undersigned being "Authorized Officer" of Punjab National Bank, under the Securitization, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in Exercise of powers conferred under section 13(2) read with Rule 3 security interest (Enforcement) Rules, 2002 issued a demand notice on the date mentioned against the account calling upon the respective Borrower(s)/Guarantor(s)/Mortgagor(s) to repay the amount as mentioned against account within 60 days from the date of notice, date of receipt of the said notice.

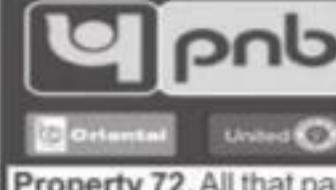
The Borrower(s)/Guarantor(s)/Mortgagor(s) having failed to repay the amount, notice is hereby given to the Borrower(s)/Guarantor(s)/Mortgagor(s) and the public in general that the undersigned has taken **Symbolic Possession** of the property(ies) described here below in Exercise of the powers conferred on him under section 13(4) of said ACT read with Rule 8 & 9 of the said Rules on the date mentioned against each account.

The Borrower(s)/Guarantor(s)/Mortgagor(s) in particular & the public in general is hereby cautioned not to deal with the said property(ies) and dealing with the property(ies) will be subject to the charge of the **Punjab National Bank**, for the amount and interest thereon.

The Borrower(s)/Guarantor(s)/Mortgagor(s) attention is invited to provisions of Sub-Section (8) of Section 13 of the Act, in respect of time available, to redeem the secured asset(s).

DESCRIPTION OF THE MOBILE/IMMOVABLE PROPERTY/IES

Name of the Branch/ Borrower(s)/ Guarantor(s)/Mortgagor(s)	Description of the Property Mortgaged	Date of Demand Notice	Date of Possession	Amount Outstanding
Branch Office :				
Arya Samaj Chowk, Bathinda	Property 1. All that part and parcel of Commercial Converted Land measuring 292'X245' situated in Sq. No. 35, Killa No. 3,4,7,8,13,14, Chak 1-F Chhoti, Homeland City, Sri Ganganagar, owned by Homeland City Projects Ltd. Vide Lease Deed No. (Patta) 2013002424 dated 17.01.2013 which is registered in Book No. 1, Vol. No. 1153, Page No. 79, Sr. No. 2013001312 dated 17.01.2013.	21.08.2020	18.11.2020	Rs. 44,73,24,467.99
Borrower :- M/s. G. H. Crop Science Pvt. Ltd., Sh. Kapil Romana(Director) S/o Sh. Jagdish Romana Both have Add. 48, Homeland Enclave, Goniana Road, Bathinda & Smt. Samita Goyal(Director) W/o Sh. Deepak Goyal R/o 54, Homeland Enclave, Goniana Road, Bathinda.	Property 2. All that part and parcel of Residential Plot No. 1194 measuring 40'X85' situated in Sq. No. 13, Killa No. 13, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 1725 dated 29.08.2013 which is registered in Book No. 1, Vol. No. 1214, Page No. 110, Sr. No. 2013013543 dated 30.08.2013 Bounded by: East- Road, West- Other Plot, North- P. No. 1193, South- P. No. 1195.			
	Property 3. All that part and parcel of Residential Plot No. 1195 measuring 40'X85' situated in Sq. No. 13, Killa No. 13, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 1726 dated 29.08.2013 which is registered in Book No. 1, Vol. No. 1214, Page No. 111, Sr. No. 2013013544 dated 30.08.2013 Bounded by: East- Road, West- Other Plot, North- P. No. 1194, South- P. No. 1196.			
	Property 4. All that part and parcel of Residential Plot No. 1196 measuring 40'X85' situated in Sq. No. 13, Killa No. 13, 18, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 1727 dated 29.08.2013 which is registered in Book No. 1, Vol. No. 1214, Page No. 112, Sr. No. 2013013545 dated 30.08.2013 Bounded by: East- Road, West- Other Plot, North- P. No. 1195, South- P. No. 1197.			
	Property 5. All that part and parcel of Residential Plot No. 1197 measuring 40'X85' situated in Sq. No. 13, Killa No. 18, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 1728 dated 29.08.2013 which is registered in Book No. 1, Vol. No. 1214, Page No. 113, Sr. No. 2013013546 dated 30.08.2013 Bounded by: East- Road, West- Other Plot, North- P. No. 1196, South- P. No. 1198.			
	Property 6. All that part and parcel of Residential Plot No. 1203 measuring 40'X85' situated in Sq. No. 13, Killa No. 23, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 1734 dated 29.08.2013 which is registered in Book No. 1, Vol. No. 1214, Page No. 119, Sr. No. 2013013552 dated 30.08.2013 Bounded by: East- Road, West- Other Plot, North- P. No. 1202, South- P. No. 1204.			
	Property 7. All that part and parcel of Residential Plot No. 1204 measuring 40'X85' situated in Sq. No. 13, 26, Killa No. 23, 03, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 1735 dated 29.08.2013 which is registered in Book No. 1, Vol. No. 1214, Page No. 120, Sr. No. 2013013553 dated 30.08.2013 Bounded by: East- Road, West- Other Plot, North- P. No. 1203, South- P. No. 1205.			
	Property 8. All that part and parcel of Residential Plot No. 1205 measuring 40'X85' situated in Sq. No. 26, Killa No. 03, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 1736 dated 29.08.2013 which is registered in Book No. 1, Vol. No. 1214, Page No. 121, Sr. No. 2013013554 dated 30.08.2013 Bounded by: East- Road, West- Other Plot, North- P. No. 1204, South- P. No. 1206.			
	Property 9. All that part and parcel of Residential Plot No. 1463 measuring 30'X60' situated in Sq. No. 36, Killa No. 1, Chak 1-F Chhoti, Homeland City, Sri Ganganagar, owned by Homeland City Projects Ltd. Vide Lease Deed (Patta) which is registered in Book No. 1, Vol. No. 1228, Page No. 37, Sr. No. 2013016270 dated 28.11.2013 Bounded by: East- P. No. 1464, West- P. No. 1462, North- Other Plot, South- Road.			
	Property 10. All that part and parcel of Residential Plot No. 1464 measuring 30'X60' situated in Sq. No. 36, Killa No. 10, Chak 1F Chhoti, Homeland City, Sri Ganganagar, owned by Homeland City Projects Ltd. Vide Lease Deed (Patta) which is registered in Book No. 1, Vol. No. 1228, Page No. 31, Sr. No. 2013016264 dated 28.11.2013 Bounded by: East- P. No. 1465, West- P. No. 1463, North- Other Plot, South- Road.			
	Property 11. All that part and parcel of Residential Plot No. 1465 measuring 30'X60' situated in Sq. No. 36, Killa No. 09, 10, Chak 1F Chhoti, Homeland City, Sri Ganganagar, owned by Homeland City Projects Ltd. Vide Lease Deed (Patta) which is registered in Book No. 1, Vol. No. 1228, Page No. 36, Sr. No. 2013016269 dated 28.11.2013 Bounded by: East- P. No. 1466, West- P. No. 1464, North- P. No. 1470, South- Road.			
	Property 12. All that part and parcel of Residential Plot No. 1055 measuring 30'X60' situated in Sq. No. 26, Killa No. 6, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4495 dated 18.08.2015 which is registered in Book No. 1, Vol. No. 1292, Page No. 157, Sr. No. 2015003964 dated 20.08.2015 Bounded by: East- P. No. 1054, West- P. No. 1056, North- P. No. 1070, South- Road.			
	Property 13. All that part and parcel of Residential Plot No. 1056 measuring 30'X60' situated in Sq. No. 26, Killa No. 6, 7, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4496 dated 18.08.2015 which is registered in Book No. 1, Vol. No. 1292, Page No. 158, Sr. No. 2015003965 dated 20.08.2015 Bounded by: East- P. No. 1055, West- P. No. 1057, North- P. No. 1069, South- Road.			
	Property 14. All that part and parcel of Residential Plot No. 1057 measuring 30'X60' situated in Sq. No. 26, Killa No. 7, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4497 dated 18.08.2015 which is registered in Book No. 1, Vol. No. 1292, Page No. 159, Sr. No. 2015003966 dated 20.08.2015 Bounded by: East- P. No. 1056, West- P. No. 1058, North- P. No. 1068, South- Road.			
	Property 15. All that part and parcel of Residential Plot No. 1058 measuring 30'X60' situated in Sq. No. 26, Killa No. 7, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4498 dated 18.08.2015 which is registered in Book No. 1, Vol. No. 1292, Page No. 160, Sr. No. 2015003967 dated 20.08.2015 Bounded by: East- P. No. 1057, West- P. No. 1059, North- P. No. 1067, South- Road.			
	Property 16. All that part and parcel of Residential Plot No. 1059 measuring 30'X60' situated in Sq. No. 26, Killa No. 7, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4525 dated 19.08.2015 which is registered in Book No. 1, Vol. No. 1292, Page No. 161, Sr. No. 2015003968 dated 20.08.2015 Bounded by: East- P. No. 1058, West- P. No. 1060, North- P. No. 1066, South- Road.			
	Property 17. All that part and parcel of Residential Plot No. 1060 measuring 30'X60' situated in Sq. No. 26, Killa No. 7, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4526 dated 19.08.2015 which is registered in Book No. 1, Vol. No. 1292, Page No. 162, Sr. No. 2015003969 dated 20.08.2015 Bounded by: East- P. No. 1059, West- P. No. 1061, North- P. No. 1065, South- Road.			
	Property 18. All that part and parcel of Residential Plot No. 1072 measuring 41'5"X60' situated in Sq. No. 26, Killa No. 5, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4499 dated 18.08.2015 which is registered in Book No. 1, Vol. No. 1292, Page No. 163, Sr. No. 2015003970 dated 20.08.2015 Bounded by: East- Road, West- P. No. 1097, North- P. 1073, South- Road.			
	Property 19. All that part and parcel of Residential Plot No. 1084 measuring 41'5"X60' situated in Sq. No. 13, Killa No. 16, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4500 dated 18.08.2015 which is registered in Book No. 1, Vol. No. 1292, Page No. 164, Sr. No. 2015003971 dated 20.08.2015 Bounded by: East- Road, West- P. No. 1126, North- P. 1100, South- P. 1098.			
	Property 22. All that part and parcel of Residential Plot No. 1100 measuring 30'X60' situated in Sq. No. 13, Killa No. 15, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4503 dated 18.08.2015 which is registered in Book No. 1, Vol. No. 1292, Page No. 165, Sr. No. 2015003972 dated 20.08.2015 Bounded by: East- Road, West- P. No. 1125, North- P. 1101, South- P. 1099.			
	Property 23. All that part and parcel of Residential Plot No. 1101 measuring 30'X60' situated in Sq. No. 13, Killa No. 15, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4504 dated 18.08.2015 which is registered in Book No. 1, Vol. No. 1292, Page No. 166, Sr. No. 2015003973 dated 20.08.2015 Bounded by: East- Road, West- P. No. 1124, North- P. 1102, South- P. 1100.			
	Property 24. All that part and parcel of Residential Plot No. 1102 measuring 30'X60' situated in Sq. No. 13, Killa No. 15, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4505 dated 18.08.2015 which is registered in Book No. 1, Vol. No. 1292, Page No. 167, Sr. No. 2015003974 dated 20.08.2015 Bounded by: East- Road, West- P. No. 1123, North- P. 1103, South- P. 1101.			
	Property 25. All that part and parcel of Residential Plot No. 1103 measuring 30'X60' situated in Sq. No. 13, Killa No. 6, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4506 dated 18.08.2015 which is registered in Book No. 1, Vol. No. 1292, Page No. 168, Sr. No. 2015003975 dated 20.08.2015 Bounded by: East- Road, West- P. No. 1122, North- P. 1104, South- P. 1102.			
	Property 26. All that part and parcel of Residential Plot No. 1104 measuring 30'X60' situated in Sq. No. 13, Killa No. 6, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4507 dated 18.08.2015 which is registered in Book No. 1, Vol. No. 1292, Page No. 169, Sr. No. 2015003976 dated 20.08.2015 Bounded by: East- Road, West- P. No. 1121, North- P. 1105, South- P. 1103.			
	Property 27. All that part and parcel of Residential Plot No. 1105 measuring 30'X60' situated in Sq. No. 13, Killa No. 6, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4508 dated 18.08.2015 which is registered in Book No. 1, Vol. No. 1292, Page No. 170, Sr. No. 2015003977 dated 20.08.2015 Bounded by: East- Road, West- P. No. 1120, North- P. 1106, South- P. 1104.			
	Property 28. All that part and parcel of Residential Plot No. 1106 measuring 30'X60' situated in Sq. No. 13, Killa No. 6, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4509 dated 18.08.2015 which is registered in Book No. 1, Vol. No. 1292, Page No. 171, Sr. No. 2015003978 dated 20.08.2015 Bounded by: East- Road, West- P. No. 1119, North- P. 1105.			
	Property 29. All that part and parcel of Residential Plot No. 1107 measuring 30'X60' situated in Sq. No. 13, Killa No. 6, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4510 dated 18.08.2015 which is registered in Book No. 1, Vol. No. 1292, Page No. 172, Sr. No. 2015003979 dated 20.08.2015 Bounded by: East- Road, West- P. No. 1118, North- P. 1106, South- P. 1104.			
	Property 30. All that part and parcel of Residential Plot No. 1157 measuring 33'X60' situated in Sq. No. 13, Killa No. 13, 14, Chak 4ML, Homeland City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. (Patta No.) 4527 dated 19.08.2015 which is registered in Book No. 1, Vol. No. 1292, Page No. 154, Sr. No. 2015003961 dated 20.08.2015 Bounded by: East- P. No. 1128, West- Road, North- P. 1158, South- Road.			
	Property 31. All that part and parcel of Residential Plot No. 1238 measuring 22'6"X68'6" situated in Sq. No. 13			



punjab national bank
.....Together for the better

**[RULE 8(1)] POSSESSION NOTICE
(FOR MOVABLE/IMMOVABLE PROPERTY/IES)**

**CIRCLE OFFICE
BATHINDA**

Property 72. All that part and parcel of Residential Plot No. 94 measuring (30'X60') 200 sq. yds. situated at Inder Parashtha Enclave, Goniana Road, Bathinda, owned by H.A. Estates Pvt. Ltd. Vide Sale Deed No. 3386 dated 30.05.2008 Bounded by: **East- 30'** **Date of Possession** **19.11.2020**
Home Land Wall, **West- 30'** Road 35' Wide, **North- 60'** Park, **South- 60'** Plot No.95.

Property 73. All that part and parcel of Residential Plot No. 95 measuring (30'X60') 200 sq. yds. situated at Inder Parashtha Enclave, Goniana Road, Bathinda, owned by H.A. Estates Pvt. Ltd. Vide Sale Deed No. 3386 dated 30.05.2008 Bounded by: **East- 30'** Home Land Wall, **West- 30'** Road 35' Wide, **North- 60'** Plot No. 94, **South- 60'** Plot No.96.

Property 74. All that part and parcel of Commercial Plot Nos. (Booth Nos.) 2, 3 and 4 measuring (30'X25') 83.31 sq. yds. situated at Inder Parashtha Enclave, Goniana Road, Bathinda, owned by H.A. Estates Pvt. Ltd. Vide Sale Deed No. 3386 dated 30.05.2008 Bounded by: **East- 25'** Booth No. 5, **West- 25'** Shop No. 13, **North- 30'** Road, **South- 30'** Parking.

Property 75. All that part and parcel of Commercial Plot Nos. (Booth Nos.) 6, 7, 8, 9 and 10 measuring (50'X25') 138.85 sq. yds. situated at Inder Parashtha Enclave, Goniana Road, Bathinda, owned by H.A. Estates Pvt. Ltd. Vide Sale Deed No. 3386 dated 30.05.2008 Bounded by: **East- 25'** Vacant Land, **West- 25'** Shop No. 13, **North- 50'** Road 35' Wide, **South- 50'** Parking.

Property 76. All that part and parcel of Residential Plot Nos. 101, measuring (65+10) ½ X (66+90) ½ i.e. 275 sq. yds. and Residential Plot Nos. 102, 103 and 104 each measuring (35'X90') 350 sq. yds. situated at Inder Parashtha Enclave, Goniana Road, Bathinda, owned by H.A. Estates Pvt. Ltd. Vide Sale Deed No. 10959 dated 10.10.2008 Bounded by: **East-108°+10'** Vacant Plot, **West-105°+65'** Road 35' Wide, **North- 66'** Plot No. 100, **South- 90'** Park.

Name of the Branch/ Borrower(s)/ Guarantor(s)/Mortgagor(s)	Description of the Property/ies Mortgaged	Date of Demand Notice	Date of Possession	Amount Outstanding
Branch Office : Arya Samach Chowk, Bathinda	Property 1. All that part and parcel of Commercial Plot measuring (90'X104'-2 ½") 1042 sq.yds. situated in Sq. No. 26, Killa No. 13, 14, 17, 18, Chak 4-ML, Home Land City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. 5160 dated 21.04.2016 which is registered in Book No. 1, Vol. No. 1313, Page No. 3, Sr. NO. 201603103101746 dated 22.04.2016. Bounded by: East- Park, West- Street 50' Wide, North- Street 30' Wide, South- Street 80' Wide.	21.08.2020	18.11.2020	Rs. 15,70,06,288.05
Borrower : M/s Farming Resources LLP Add. SC No. 31, Homeland Enclave, Goniana Road, Bathinda, Sh. Darshan Pal(Partner) S/o Sh. Parkash Chand R/o Grain Market, Ward No. 10/8, Rama Mandi, Bathinda & Sh. Bishnu Kumar(Partner) S/o Sh. Prakash Chand R/o 54, Homeland Enclave, Goniana Road, Bathinda.	Property 2. All that part and parcel of Commercial Plot measuring (90'X159'-3") 1592.50 sq.yds. situated in Sq. No. 37, Killa No. 21,22, Chak 1-F Chhoti, Home Land City, Sri Ganganagar, owned by G.H. City Project Pvt. Ltd. Vide Lease Deed No. 5159 dated 21.04.2016 which is registered in Book No. 1, Vol. No. 1313, Page No. 2, Sr. NO. 201603103101745 dated 22.04.2016 Bounded by: East- Plot NO. 1983, West- Street 60' Wide, North- Road 30'Wide & Plot NO. 2077, South- Street 60' Wide.	16.10.2015	11.08.2020	(Rupees Fifteen Crore Seventy Lac Six Thousand Two Hundred Eighty Eight and Paisa Five Only) as on 11.08.2020 with future interest w.e.f. 12.08.2020 costs, charges and other expenses thereon. (Less Recovery affected thereafter, if any)
Guarantors:- 1. Sh. Darshan Pal(Partner) S/o Sh. Parkash Chand R/o Grain Market, Ward No. 10/8, Rama Mandi, Bathinda, 2. Sh. Bishnu Kumar (Partner) S/o Sh. Prakash Chand R/o 54, Homeland Enclave, Goniana Road, Bathinda.	Property 3. All that part and parcel of Commercial Plot measuring (92'X292") 2984.88 sq.yds. situated in Sq. No. 35, Killa No. 8, 9, 12, 13 of Chak 1-F Chhoti, Home Land City, Phase -II, Sri Ganganagar, owned by Homeland City Projects Limited. Vide Lease Deed No. 5168 dated 29.04.2016 which is registered in Book No. 1, Vol. No. 1314, Page No. 93, Sr. NO. 201603103102036 dated 02.05.2016 Bounded by: East- Mall, West- Road 40' Wide, North- Road 80' Wide, South- Road40' Wide.	16.10.2015	11.08.2020	10.68 measuring (30'X60') 1800 sq. ft. situated in Sq. No. 26, Killa No. 4, 7, Chak 4-ML, Home Land City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. 4638 dated 06.10.2015 which is registered in Book No. 1, Vol. No. 1296, Page No. 187, Sr. NO. 2015004794 dated 09.10.2015 Bounded by: East- Plot No. 69, West- Plot No. 67, North- Street 30' Wide, South- Plot No. 1057.
Property 5. All that part and parcel of Residential Plot No. 1069 measuring (30'X60') 1800 sq. ft. situated in Sq. No. 26, Killa No. 4 to 7, Chak 4-ML, Home Land City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. 4633 dated 06.10.2015 which is registered in Book No. 1, Vol. No. 1296, Page No. 196, Sr. NO. 2015004803 dated 09.10.2015 Bounded by: East- Plot No. 70, West- Plot No. 68, North- Street 30' Wide, South- Plot No. 1056.	16.10.2015	11.08.2020	10.70 measuring (30'X60') 1800 sq. ft. situated in Sq. No. 26, Killa No. 5, 6, Chak 4-ML, Home Land City, Sri Ganganagar, owned by H.A. Estates Pvt. Ltd. Vide Lease Deed No. 4631 dated 06.10.2015 which is registered in Book No. 1, Vol. No. 1296, Page No. 190, Sr. NO. 2015004797 dated 09.10.2015 Bounded by: East- Plot No. 1071, West- Plot No. 1069, North- Street 30' Wide, South- Plot No. 1055.	
Property 7. All that part and parcel of Residential Plot No. 1605 measuring (30'X60') 1800 sq. ft. situated in Sq. No. 26, Killa No. 23, Chak 1-F Chhoti, Home Land City, Sri Ganganagar, owned by G.H. Estates Pvt. Ltd. Vide Lease Deed No. 4629 dated 06.10.2015 which is registered in Book No. 1, Vol. No. 1296, Page No. 191, Sr. NO. 2015004798 dated 09.10.2015 Bounded by: East- Plot No. 1604, West- Plot No. 1606, North- Wall, South- Street.	16.10.2015	11.08.2020	1606 measuring (41'7.5"X60') 2497.5 sq. ft. situated in Sq. No. 26, Killa No. 23, Chak 1-F Chhoti, Home Land City, Sri Ganganagar, owned by G.H. Estates Pvt. Ltd. Vide Lease Deed No. 4630 dated 06.10.2015 which is registered in Book No. 1, Vol. No. 1296, Page No. 195, Sr. NO. 2015004802 dated 09.10.2015 Bounded by: East- Plot No. 1605, West- Road 38'-6" Wide, North- Wall, South- Street.	

Sudesh Kumar Mittal, Authorised Officer,
Punjab National Bank

Place: Bathinda

Date: 21.11.2020

Name of the Account/ Borrower	Description of the Immovable Property	Date of Demand Notice	Date of Possession	Amount Outstanding as per demand notice
M/s Shree Balaji Trading Co (Proprietor Sh. Suresh Kumar S/o Sh. Tek Chand) & Guarantor: Sh. Rajiv Khatri S/o Sh. Mohinder Singh, Village & Post - Raipur District Sonepat-131301	All that part & parcel of the properties consisting of land & building of 2 Plots situated at Khasra No. 2593, Rakba Patti Jatan, Jeevan Vihar, Near J P Jain Sr. Secondary School, Devru Road, Sonepat, Regd Deed Vasika No. 1895/1 dated 10.05.2013 (100 Sq. Yards) & Regd. Deed Vasika No. 1896/1 Dated 10.05.2013 (50 Sq. Yards) owned by Sh. Suresh Kumar S/o Tek Chand.	04.06.2019	17.11.2020	Rs. 9,88,566.23 and interest & other expenses thereon

Date: 21.11.2020 Place: Dehradun Authorised Officer, Bank of India

13-a, Texia Tower, New Empire Cinema, Rajpur Road, Dehradun (Uttarakhand), Tel: 135-2657374, 2657375, Email: Dehradun.dehradun@bankofindia.co.in

POSSESSION NOTICE (For Movable/Immovable property)

Whereas The undersigned being the authorized Officer of Bank of India under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notices on the dates mentioned against account (details of which have been mentioned below) calling upon the following borrower to repay the amounts mentioned in the notices within 60 days from the date of receipt of the said notices. The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him/ her sub-section (4) of Section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this mentioned the date. The borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Bank of India for notice amounts and interest thereon. The borrowers attention is invited to provisions of subsection (8) of Section 13 of the Act, in respect of time available, to redeem the secured asset.

Sl. No.	Name of the Borrower/Guarantor	Description of the Charged asset	Date of Demand Notice	Outstanding as per Demand Notice	Date of possession
1.	Branch: Dehradun Borrower: Mrs. Kamini Sharma W/o Mr. Manoj Sharma. Guarantor: Mr. Manoj Sharma S/o Shri Mahendra Prakash	All that parts and parcels of the shop admeasuring 9.66 sqmt located at Shivaji Marg, Kanwali Road, Pargana Central Doon, Distt. Dehradun. Owner: Mrs. Kamini Sharma W/o Manoj Sharma.	19.12.2019	Rs. 7,06,505.92 + interest thereon.	21.11.2020

Date: 21.11.2020 Place: Dehradun Authorised Officer, Bank of India

**SOUTH EAST CENTRAL RAILWAY
TENDER NOTICE FOR
ENGINEERING WORK**

Srl. No.: (2) E-Tender No. 73-ST-TENDER-2020, Date: 18.11.2020.

Work : Construction of loading PF at near NTPC exchange yard by modifying the existing DN Line between GAD-JND and Taking up of L/No. 3 of NTPC exchange yard as JND-GAD Upline."

Tender Value : ₹ 2,53,38,548.30/- (Rupees Two Crore Fifty-Three Lakhs Thirty Eight Thousand Five Hundred Forty Eight Point Three Zero Only). **EMD :** ₹ 2,76,700/- (Rupees Two Lakh Seventy Six Thousand Seven Hundred Only). **Submission of Tender :** Upto 15:00 hrs. on 21.12.2020.

The complete information of above e-tender notice is available over website www.ireps.gov.in. Bids other than e-bids shall not be accepted against above Tender.

Sr. Divl. Sig. & Tech. Engg. (Cord.) CPR/10317 S.E.C. Railway, Bilaspur

South East Central Railway @scrail

**SONEPAT BRANCH: Geeta Bhawan Chowk Sonepat-131001
Bank of India BOI**

E-Mail: sonepat.chandigarh@bankofindia.co.in

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

Whereas, the Authorised Officer of Bank of India, under the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice to below mentioned Borrower/Guarantor on the dates mentioned against the account & stated hereinafter calling upon them to repay the amount within 60 days from the date of receipt of said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Sub section (4) of the section 13 of the Act read with Rule 8 of the Security Interest Enforcement rules, 2002. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Bank of India for the amounts and interest thereon.

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

Name of the Account/ Borrower	Description of the Immovable Property	Date of Demand Notice	Date of Possession	Amount Outstanding as per demand notice
M/s Shree Balaji Trading Co (Proprietor Sh. Suresh Kumar S/o Sh. Tek Chand) & Guarantor: Sh. Rajiv Khatri S/o Sh. Mohinder Singh, Village & Post - Raipur District Sonepat-131301	All the Part & parcel of the properties consisting of land & building of 2 Plots situated at Khasra No. 2593, Rakba Patti Jatan, Jeevan Vihar, Near J P Jain Sr. Secondary School, Devru Road, Sonepat, Regd Deed Vasika No. 1895/1 dated 10.05.2013 (100 Sq. Yards) & Regd. Deed Vasika No. 1896/1 Dated 10.05.2013 (50 Sq. Yards) owned by Sh. Suresh Kumar S/o Tek Chand.	04.06.2019	17.11.2020	Rs. 9,88,566.23 and interest & other expenses thereon

Date: 21.11.2020 Place: Sonepat Authorised Officer

9-A, Rana Pratap Marg, Lucknow.
Tel No. (0522) 2628310, 2225121 Fax:(0522)2627994, 2628310
email: usparger@upcogef.org.in website : www.uspargerdf.com

E-TENDER NOTICE

E-Tenders are invited for designing, manufacturing complete civil work, supply, installation and commissioning Fixed vane type Wet scrubber system on lumky base i.e. including all related work of civil, mechanical, electrical & instrumentation with given technical parameters for 20 TPH, 30 TPH & 40 TPH.

Project No. 1 Baghara, Nanpara, Narora, Morna Cooperative sugar factories as per CPCB & NGT norms (as per details given in tender documents) Technical bid opened on dated 10.12.2020. The e-tender documents with detailed specification, terms & conditions etc. can be downloaded from e-tender portal <http://tender.upcogef.com> and Federation's website www.uspargerdf.com from 23.11.2020 6:55PM.

The Federation reserves the right to cancel any or all bids/annual e-bidding process without assigning any reason & decision of federation will be final & binding.

(Bimal Kumar Dubey)
Managing Director

Zonal Stressed Assets Recovery Branch, 13th Floor, Bank of Baroda Building, 16, Sansad Marg, New Delhi-110001

1. M/s Supertech Ltd. Eco-III, 1114, Hemkunt Chamber, 11th Floor 89, Nehru Place, New Delhi-110019. 2. Mr. Ram Kishor Arora-Director and Guarantor, C-1/10, Sector-36, Gautam Budh Nagar, Noida-201301, Uttar Pradesh 3. Mrs. Sangita Arora-Director and Guarantor, C-1/10, Sector-36, Gautam Budh Nagar, Noida-201301, Uttar Pradesh 4. Mr. Vikas Kansal-Director Aspire-2, Flat No. 1101, Supertech Emerald Court, Sector-93A, Garhi Chaukhandi, Maharsi Nagar, Dadri, Gautam Budh Nagar, Noida-201304 Uttar Pradesh 5. Mr. Anil Kumar Shaha-Director, 446, Gali No. 7-7, Rajiv Gandhi Marg, East Babarpur, Shahdara-110032 Delhi 6. Mr. Pradip Kumar Goel-Director, 1104, Aspire-2, Supertech Emerald Court Sector-93A, Noida-201304, Uttar Pradesh 7. Mr. Anil Kumar Jain-Director, Flat No. C-106, Rail Vihar, Vasundhara, Sector-3, Ghaziabad-201010 Uttar Pradesh 8. Mr. Laxman Singh Arora-Director, Flat No. C-106, Rail Vihar, Vasundhara, Sector-3, Ghaziabad-201010 Uttar Pradesh 9. Mr. Mohit Arora -Guarantor -C-1/10, Sector-36, Noida, Gautam Budh Nagar-201301 Uttar Pradesh 10. M/s Supertech Estate Pvt. Ltd. -Guarantor, 1114, 11th Floor, 89 Hemkunt Chamber, Nehru Place, New Delhi-110019 11. M/s Supertech Realtech Pvt

