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PRESENT

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Guest of Honour

**Dr Harsh Vardhan**

Union Minister for Health & Family Welfare,  
Science & Technology, Earth Sciences

Chief Guest

**Shri Uddhav Thackeray**

Chief Minister of Maharashtra

Featuring

**Shri Amitabh Bachchan**

A musical tribute by

**The Kings**

Directed by

**Nitesh Tiwari**

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Sapne Aapke, Bharosa Apno Ka  
INTEC CAPITAL LIMITED  
CIN: L74899DL1994PLC057410

Registered Office: 708, Manjusha, 57 Nehru Place, New Delhi-110019  
Phone: +91 11 4652200 / 300  
Email: complianceofficer@inteccapital.com; Website: www.inteccapital.com  
INFORMATION REGARDING TWENTY SIXTH (26TH)ANNUAL GENERAL MEETING TO BE HELD OVER VIDEO CONFERENCE AND OTHER INFORMATIONS

1. The 26th Annual General Meeting ("AGM") of the company will be held through video conferencing (VC) and other audio visual means on Saturday December 26th , 2020 at 12:00 Noon in compliance with the applicable provisions of the companies Act 2013 ("Act") and rules made thereunder and the Securities and Exchange Board of India (Listing Obligations & Disclosure Requirements) Regulation 2015 read with general circular no. 14/2020 dated April 08, 2020, General Circular No. 17/2020 dated April 13, 2020 and General Circular No. 20/2020 dated May 5, 2020 (collectively referred to as "MCA Circulars") issued by the Ministry of Corporate Affairs ('MCA') and Circular No. SEBI/HO/CDFCIMD1/CIR/P/2020/79 dated May 12, 2020 issued by the Securities and Exchange Board of India ("SEBI Circulars") collectively referred to as "relevant circulars", to transact the business set out in Notice calling the AGM. Members will be able to attend AGM through VC/OVAM. Members participating through VC/OVAM facility shall be reckoned for the purpose of quorum under section 103 of the Act.

2. In compliance with the relevant circulars, the Notice of the AGM and the audited financial statements for the financial year 2019-20 along with the Board's Report, Auditor's Report and other documents required to be attached thereto, will be sent to all the members of the Company whose email addresses are registered with the Company/ Depository Participant(s). The aforesaid documents will also be available on the Company's website at www.inteccapital.com, website of the Stock Exchange i.e. www.bseindia.com and on the website of Central Depository Services of India Limited (CDSL) at www.evotingindia.com. No physical copies will be dispatched to the members.

#### 3. Manner of Registering/updating email addresses:

a) Members holding shares in physical mode, who have not registered/updated their email addresses with the Company or Beetal Financial & Computer Services Pvt. Ltd., Registrar and Share Transfer Agent ("RTA") of the Company, are requested to register/update the same by writing to the Company with details of folio number and attaching a self attested copy of PAN card at complianceofficer@inteccapital.com or to RTA at beetal@beetalfinancial.com

b) Members holding share in dematerialized mode, who have not registered/updated their email addresses with the Depository Participants, are requested to register/update their email addresses with the Depository Participants with whom they maintain their demat accounts.

4. Manner of casting vote(s) through e-voting:

Members will have an opportunity to cast their vote(s) on the business as set out in the Notice of the AGM through electronic voting system ("e-voting").

The manner of participation in the remote e-voting or casting vote through the e-voting system during the AGM by members holding shares in dematerialized mode, physical mode and for members who have not registered their email addresses has been provided in the Notice of the AGM. The details will also be available on the website of the Company at www.inteccapital.com.

All communications/queries in this respect should be addressed to our RTA to its email address beetal@beetalfinancial.com.

The above information is being issued for the information and benefit of all the members of the Company and in compliance with the relevant circulars.

By the order of the Board  
For Intec Capital Limited

Sd/-

Sanjeev Goel  
Managing Director  
DIN: 00028702

Place : New Delhi  
Date : 28/11/2020

## STATE BANK OF INDIA

Branch: RASMECCC Before Ghantagar Samad Road, Aligarh

### E-AUCTION SALE NOTICE

Last date of Submission of EMD & KYC Document on or before **29.12.2020 upto 4.30 PM**  
E-auction of MOBILE ASSETS (Car) CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

whereas, the Authorized Officer of State Bank of India in exercise of powers conferred under Sec 13(12) Rules 8 & 9 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 decided to sell/auction of the secured property as described below to realize the Bank's dues on

"AS IS WHERE IS AND WHAT IS BASIS" The tenders are invited from the public through E-Auction online as per the details given below:

Sl. No.	Name of Borrower (s)/ Guarantors	Outstanding Dues for Recovery of Which Properties are Being Sold	Description of Movable Property (Car)	Reserve Price	Date & time of e-auction
				EMD Price	Bid increase amount
1.	Borrowers: Smt. Sangeeta Varshney Sh. Kishan Kumar Varshney R/o 265, Gali No. 6, Saroj Nagar Etah Choongi, Aligarh	Rs. 8,10,732/- as on 09.07.2019 + Int. & Other expenses	Registration No. UP-81-BN-7587 Car Model: Honda BR-V-MT (1-DTEC) Chassis No: MAKGD278/JG4003375 Engine No: N15A11707786	Reserve Price Rs. 6,00,00/- EMD Rs. 60,000/- Bid increase amount Rs. 10,000/-	30.12.2020 11.00 AM To 12.00 PM

**Term & Conditions:** 1. The e-auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS" and will be conducted "On Line". 2. Date & time of inspection of movable Property (Car) put on auction will be permitted to interested bidders at the site on **28.12.2020** from 11:00 AM to 3:30 PM at compound of State Bank of India Branch: RASMECCC Before Ghantagar Samad Road, Aligarh. 3. The full detailed Terms & Conditions of e-Auction available on the Web Portal of M/S e-procurement technologies limited Ahmedabad at the web portal (<https://sbi.auctiontiger.net>). E-Auction Tender Document containing online e-auction bid form, Declaration, General Terms and Conditions of online auction sale are available in (addresses of websites). For any Technical query contact- Mr. Ram Sharma- 080000239709-40230821 & Mr. Vishal - 098799611109-40230806.email-up@auctiontiger.net, ramprasad@auctiontiger.net, & support@auctiontiger.net and for any property related query may contact Adarsh Kumar (Authorized Officer) Email ID sbl.10321@statebankofindia.co.in office hours during the working days. The intending purchasers/bidders are required to deposit EMD amount by way of payment demand draft payable at Aligarh and favouring "The State Bank of India, Branch: RASMECCC, Aligarh" drawn on any nationalised Bank or scheduled bank. The successful bidder shall bear all the stamp duty, Registration charges, incidental expenses & All others Statutory dues like and all other expenses shall be born by the purchaser for getting the sale.

### STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) THE SAFAESI ACT, 2002

The borrowers/guarantors are hereby notified to pay the sum as mentioned in the demand notice along with up to date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.

Date: 28.11.2020

Place : Aligarh

Authorized Officer, State Bank of India

**Amar Vanijya Limited**  
Regd. Off : 105, Southex Plaza - II, Leela Ram Market, South Ex- II, New Delhi - 110 049

Corporate Identification Number : L74900DL1985PLC020118

Tel : +(011) 41042727;

E-mail : amar.vanija@rediffmail.com ; website : [www.amarvanijya.com](http://www.amarvanijya.com)

#### NOTICE

Notice is hereby given that the 29th Annual General Meeting of the members of Amar Vanijya Limited will be held on Wednesday, 23rd day of December, 2020 at the Registered Office of the Company at 105, Southex Plaza - II, Leela Ram Market, South Ex- II, New Delhi -110 049 at 11:00 A.M. to transact the business as set forth in the Notice of the meeting dated 11th November, 2020.

As per Section 108 of the Companies Act, 2013, read with Rule 20 of The Companies (Management and Administration) Rules, 2014, as amended and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is pleased to provide its members the facility to cast their vote by electronic means (remote e-voting) on all resolutions set forth in the Notice of the meeting dated 11th November, 2020.

The remote e-voting period commences at 9:00 A.M. on 20th December, 2020 and ends at 5:00 P.M. on 23rd December, 2020. Remote e-voting shall not be allowed beyond said date and time.

A members voting right shall be proportion to their share of the paid up equity share capital of the Company as on 16.12.2020 (Cut-off date).

A Person whose name is recorded in the register of member of the Company or in the register of beneficial owner maintained by the depositories as on cut-off date only shall be entitled to avail the facility of remote e-voting as well as voting in AGM.

The person who have acquired shares and become members of the Company after dispatch of Notice of AGM and holding shares as on cut-off date i.e. 16.12.2020, may obtain user ID and password for remote e-voting by sending request at [amar.vanija@rediffmail.com](mailto:amar.vanija@rediffmail.com). The facility for voting by e-mail or ballot paper shall also be made available at the AGM and members who have already cast their vote by remote e-voting shall be able to exercise their right to vote in AGM.

A member may participate in AGM even after exercising his right to vote through e-voting but shall not be allowed to vote again in AGM.

The Notice of the Annual General Meeting, along with the procedure for e-voting, is displayed on the Company's website [www.amarvanijya.com](http://www.amarvanijya.com) and on the website of the agency, [www.evoting.nsdl.com](http://www.evoting.nsdl.com).

For any queries / grievances related to e-voting, members may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at [www.evoting.nsdl.com](http://www.evoting.nsdl.com) or contact NSDL at the following toll free no.: 1800-222-990.

You may also contact to Ms. Punam Kumar Sharma, Company Secretary & Compliance Officer, Amar Vanijya Limited, 105, Southex Plaza - II, Leela Ram Market, South Ex- II, New Delhi - 110 049, E-mail: amar.vanija@rediffmail.com; Tel: +(011) 41042727.

Book Closure:

Notices in terms of Section 91 of the Companies Act, 2013 and Regulation 42 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, is hereby given that the Register of Members and the Share Transfer Books of the Company shall remain closed from Thursday 17th December, 2020 to Wednesday, 23rd December, 2020 (both days inclusive) for the purpose of 29th Annual General Meeting of the Company to be held on Wednesday, 23rd day of December, 2020.

By order of the Board of Directors  
For Amar Vanijya Limited

Sd/-

Punam Kumar Sharma  
Company Secretary

Place : Delhi  
Date : 28.11.2020

**Ellora Traders Limited**  
Corporate Identification Number : L72101UP1985PLC007436  
Regd. Off : 16/95, The Mall, Kanpur, Uttar Pradesh - 208 001

Tel : +91 523 273134;

E-mail : [ellora.traders@rediffmail.com](mailto:ellora.traders@rediffmail.com); website : [www.elloratraders.com](http://www.elloratraders.com)

#### NOTICE

Notice is hereby given that the 35th Annual General Meeting of the members of Ellora Traders Limited will be held on Thursday, 24th day of December, 2020 at the Registered Office of the Company at 16/95, The Mall, Kanpur, Uttar Pradesh - 208 001 at 11:30 A.M. to transact the business as set forth in the Notice of the meeting dated 11th November, 2020.

As per Section 108 of the Companies Act, 2013, read with Rule 20 of The Companies (Management and Administration) Rules, 2014, as amended and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is pleased to provide its members the facility to cast their vote by electronic means (remote e-voting) on all resolutions set forth in the Notice of the meeting dated 11th November, 2020.

The remote e-voting period commences at 9:00 A.M. on 20th December, 2020 and ends at 5:00 P.M. on 23rd December, 2020. Remote e-voting shall not be allowed beyond said date and time.

A members voting rights shall be in proportion to their share of the paid up equity share capital of the Company as on 17th December, 2020 (Cut-off date).

A Person whose name is recorded in the register of member of the Company or in the register of beneficial owner maintained by the depositories as on cut-off date only shall be entitled to avail the facility of remote e-voting as well as voting in AGM.

The person who have acquired shares and become members of the Company after dispatch of Notice of AGM and holding shares as on cut-off date i.e. 17.12.2020, may obtain user ID and password for remote e-voting by sending request at [ellora.traders@rediffmail.com](mailto:ellora.traders@rediffmail.com). The facility for voting by e-mail or ballot paper shall also be made available at the AGM and members who have already cast their vote by remote e-voting shall be able to exercise their right to vote in AGM.

A member may participate in AGM even after exercising his right to vote through e-voting but shall not be allowed to vote again in AGM.

The Notice of the Annual General Meeting, along with the procedure for e-voting, is displayed on the Company's website [www.elloratraders.com](http://www.elloratraders.com) and on the website of the agency, [www.evoting.nsdl.com](http://www.evoting.nsdl.com).

For any queries / grievances related to e-voting, members may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at [www.evoting.nsdl.com](http://www.evoting.nsdl.com) or contact NSDL at the following toll free no.: 1800-222-990.

You may also contact to Ms. Sumeja Shaw, Company Secretary & Compliance Officer, Ellora Traders Limited, 16/95, The Mall, Kanpur, U.P.-208001, E-mail: ellora.traders@rediffmail.com; Tel: 0512 2378314.

Book Closure:

Notice in terms of Section 91 of the Companies Act, 2013 and Regulation 42 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, is hereby given that the Register of Members and the Share Transfer Books of the Company shall remain closed from Friday, the 18th December, 2020 to Thursday, the 24th December, 2020 (both days inclusive) for the purpose of 35th Annual General Meeting of the Company to be held on Thursday, 24th December, 2020.

By order of the Board of Directors  
For Ellora Traders Limited

Sd/-

Sumeja Shaw  
Company Secretary

Place : Kanpur  
Date : 28.11.2020



**TATA CAPITAL HOUSING FINANCE LIMITED**

Registered Address: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013

BRANCH ADDRESS : B-36, 1st & 2nd Floor, Lajpat Nagar - Part-2, New Delhi -110024.

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES (Under Rule 8(6) of the Security Interest (Enforcement) Rules 2002)**

E-AUCTION NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002  
Notice is hereby given to the public in general and in particular the below Borrower/ Co- Borrower that the below described immovable property mortgaged to TATA Capital Housing Finance Ltd. (Secured Creditor), the Physical Possession of which has been taken by the Authorized Officer of TATA Capital Housing Finance Ltd. (Secured Creditor), will be sold on 29-12-2020 "AS IS WHERE IS" and "AS IS WHAT IS" and "WHAT EVER THERE IS" under the above mentioned below.

3. AS IS WHERE IS and "WHAT EVER THERE IS" for recovery of total outstanding dues from the above mentioned below.

4. AS IS WHAT IS and "WHAT EVER THERE IS" for recovery of



# Opinion

SUNDAY, NOVEMBER 29, 2020

A FEW DAYS ago, the Chief Economic Adviser said "India may record a current account surplus in 2020-21". He also pointed out that in Q1 (April-June 2020) "we had a surplus of USD 19.8 billion and even if we do not see that kind of performance in subsequent quarters, we would still likely have a current account surplus".

The CEA has described the phenomenon as 'under heating'. It means that demand has collapsed and the so-called stimulus packages (paltry and poorly targeted) of the government have failed to revive demand — at least, so far. Here is a good metric of demand: the Plant Load Factor of thermal plants, according to the power minister, is expected to touch only 56.5% in 2021-22. Despite 'under heating', retail inflation has risen to 7.61% and food inflation to 11.07%, placing a cruel burden on the poor.

## The jobs challenge

The silver lining is agriculture. We had a bumper rabi crop (2020) of 148 million tonnes of food grain and the estimate of the kharif crop (2020) is 144 million tonnes. Tractor sales are estimated to grow by 9% this year. According to FMCG companies, rural demand is better than urban demand. Yet, rural wage growth rate has been muted.

Therefore, the picture is mixed, with more grey than green, but that should not distort our macro economic assessment. The overall economy is in bad shape, policy making is confused, and the claims of a revival are exaggerated. The real benchmarks are jobs and wages/income.

According to the CMIE (since government numbers are no longer available), the current unemployment rate is 6.68%. Read that along with the labour participation rate which is a dismal 41% and the female labour participation rate which is 25%. Only 11 out of 100 employed are women; but of 11 jobs lost, four are women's. Between September 2019 and 2020, about 11.2 million people dropped out of the labour force.

## Bias towards rich

'Under-heating' of the economy is as bad as 'over-heating'. When over-heating happens, there is inflation, interest rates are increased to dampen demand, firms are encouraged to step up production and, if there are well-functioning markets and corrective measures are taken, the equilibrium between demand and supply is restored. What do we do when there is 'under heating'? This is a new challenge for India and one that the present government seems incapable of tackling. The reason is its inclination to pamper corporates rather than help the poor. If I may give one example, a ₹ 1,45,000 crore bonanza in the form of tax cuts was given to the corporates. That money ought to have been given to the poor in the form of free rations or cash transfers. Corporates used the windfall to de-leverage and shore up their cash holdings. They did not invest. If the poor had got the money, they would not have starved — as they did for many days in the week for nearly three months. They would have bought food, milk, medicines and other essential goods and services and boosted overall demand.

The current account is in surplus because exports exceed imports, though

## ACROSS THE AISLE

P Chidambaram



# Slow march backward



Vendors and customers seen without masks at a market on the outskirts of New Delhi. Authorities in the capital are fighting new cases a day while ensuring that the flagging economy doesn't capsize again

AP

both are less compared to the benchmarks of the past. The effect of low trade volumes, a current account surplus and an appreciating rupee can be devastating on the economy. The first casualty will be jobs. The invisible macro economic effect will be that scarce capital of India will be invested abroad. Imagine a developing country, that is desperately in need of capital, actually exporting its capital to other countries to be invested there! American businesses must be laughing all the way to the bank.

## Self-reliance or autarky

I sincerely hope that the proponents of *Atmanirbhar* did not intend these outcomes. If *Atmanirbhar* means a degree of self-reliance, we must welcome it. But if *Atmanirbhar*, in policy

and practice, will mean protectionism, anti-free trade, high tariffs, autarky, return of licences and controls, and arbitrary and discretionary rules, that will be the surest road to disaster. I fervently hope that Mr Modi will not out-Trump Mr Trump.

We live in a strange world where the President of communist China speaks eloquently on the virtues of free trade and globalisation and the President of capitalist United States speaks derisively of trade agreements, WTO, free trade, climate change and the Paris Accord! Is the world being turned topsy-turvy?

It took India 30 years to break out of what the economist Prof Raj Krishna dubbed the 'Hindu rate of growth', although I believe that Hindu kings of yore like the Chola rulers and the Maurya

rulers were visionaries, outward looking and expanded the economic reach of India to as far as China, Indonesia and Rome. They were true globalists, and raised India's share of the world's GDP to 25%. In those imperial days — when we did not have trained economists — India embraced free trade, captured new markets and increased the wealth of the many nationalities within India. I shudder to think that we may be turning our back on that rich legacy and adopting policies that will return us to an era of low growth.

Oxford Economics has warned us that in the next five years India may witness an average growth rate of 4.5%. It is a wake-up call.

Website: [pchidambaram.in](http://pchidambaram.in)  
Twitter @PChidambaram\_IN

**ANTI-FARM LAW AGITATION**

# Farmers stay put at Singhu, Tikri borders

**No decision on shifting to Burari ground yet**

PRESS TRUST OF INDIA  
Chandigarh, November 28

**FARMERS STAYED PUT** at Delhi borders on Saturday with thousands more set to join them and their leaders yet to take a call on shifting to the Burari ground, a place earmarked for their agitation by police.

Thousands of farmers protesting the Centre's new farm laws are currently staying put at the Singhu and Tikri borders amid heavy police presence.

"At present, we are here (at the Delhi border). We have still not decided on going to the Burari ground. We will have a meeting in the evening to decide the next course of action," Bharatiya Kisan Union (Rajewal) president Balbir Singh Rajewal said over the phone.

However, the Bharatiya Kisan Union (Ekta-Ugrahan), one of the largest farmer organisations in Punjab, said they would not go to the Burari ground in Delhi.

"We urge the Union government to give us a place at the Jantar Mantar for the agitation. We will not go to the Burari



(From left) Bharatiya Kisan Union members at the Ghazipur border trying to enter Delhi; farmers gather at the Singhu border as part of their 'Delhi Chalo' protest in New Delhi on Saturday



that these will pave a way for the dismantling of the minimum support price system, leaving them at the "mercy" of big corporates.

The Centre has invited several Punjab farmer organisations for another round of talks in Delhi on December 3.

Traffic movement hit in key Delhi roads as borders are closed.

Traffic was affected on key roads in Delhi on Saturday as police kept the Singhu and Tikri borders closed for vehicular movement in view of the ongoing farmers' agitation.

The Delhi Traffic Police tweeted that traffic movement was not allowed from Azadpur and Outer Ring Road to the Singhu border.

"Tikri border is closed for traffic movement. Available open borders to Haryana are — Jharoda, Dhansa, Daurala Jhatikara, Badusara, Kapashera, Rajkot NH 8, Bijwasan/Bajghera, Palam vihar and Dundahera border," it posted on Twitter.

The traffic police said the Singhu border was still closed from both the sides.

"Please take an alternate route. Traffic has been diverted from Mukbara Chowk & GTK road. Traffic is very very heavy. Please avoid outer ring road from Signature Bridge to Rohini and vice versa, GTK road, NH 44 & Singhu border," it tweeted.

Farmers protesting against the Centre's three farm laws have expressed apprehension

ground at any cost," said Bharatiya Kisan Union (Ekta-Ugrahan) senior vice-president Jhanda Singh Jethuke.

Meanwhile, Punjab farmers resumed their 'Delhi Chalo' march on Saturday morning after halting for the night to join thousands who have already reached the national capital's borders.

"We have reached close to the Delhi border. But we are stuck because of traffic snarls. Our farmers who are in tractor-trailers are still behind us," said BKU (Ekta-Ugrahan) leader Jhanda Singh Jethuke said.

BKU (Ekta-Ugrahan) leaders claimed that over 1 lakh farmers, including elderly women, are marching to the national capital in tractor-trailers, buses and other vehicles.

"We have ration for five to six months to sustain ourselves. We will not return till the Centre scraps the new farm laws," a protesting farmer said.

Farmers have brought ration, vegetables, utensils, wood and other essentials for their march. In view of cold weather conditions, they have stocked quilts, blankets and covered their trolleys with tarpaulin.

Farmers associated with the Kisan Mazdoor Sangharsh Committee (KMSC) said they entered Haryana on Saturday for their march to the national capital.

"Our farmers are expected to reach Delhi late in the evening," said KMSC general secretary Sarwan Singh Pandher.

Earlier in the day, BKU (Ekta-Ugrahan) leader Shingara Singh said farmers again started heading towards Delhi in the morning after a night halt at Meham in Rohtak district of Haryana. Another group of farmers made a night halt at Julana in Haryana's Jind district, he said. Farmers with the outfit had on Friday broken through police barricades at Khanauri and Dabwala borders between Punjab and Haryana.

Punjab farmers in large numbers had on Friday crossed the state's border with Haryana. Some even faced water cannons and teargas.

Meanwhile, senior Congress leader Partap Singh Bajwa urged Prime Minister Narendra Modi to listen to their concerns.

"@narendramodi ji I urge

you to reach out and listen to the concerns of the farmers immediately. The GoI should not wait till Dec 3 to conduct discussions with the farmer unions," Bajwa said in a tweet.

"Our kisans, those who feed our nation are braving the cold, water cannons and tear gas all to be heard by the GoI. By intervening directly, the Hon'ble PM can help de-escalate the growing tension," Bajwa said in another tweet.

The All-India Kisan Sangharsh Coordination Committee, Rashtriya Kisan Mahasangh and various factions of Bharatiya Kisan Union had given the call for the march.

Farmers protesting against the Centre's three farm laws have expressed apprehension

## Punjab yes to Centre borrowing option to meet GST shortfall

PRESS TRUST OF INDIA  
New Delhi, November 28



**CONGRESS RULED PUNJAB** has accepted the Centre's borrowing proposal and will get ₹8,359 crore through the special window to meet GST revenue shortfall. "Government of Punjab has communicated acceptance of option 1 to meet the revenue shortfall arising out of GST implementation. The number of states which have chosen this option has gone up to 26. All the three Union Territories with Legislative Assembly (i.e. Delhi, Jammu & Kashmir and Puducherry) have also decided in favour of option 1," a finance ministry statement said.

The Centre has already borrowed ₹24,000 crore on behalf of the states in four installments and has passed it on to 23 states and three Union Territories on October 23, November 2, November 9 and November 23. From the next round of borrowings, Punjab, Kerala and West Bengal, too, would receive funds raised through this window.

Earlier this week, Kerala and West Bengal, too, had communicated to the Centre about accepting the borrowing option to meet GST revenue shortfall. Under the terms of

option 1, besides getting the facility of a special window for borrowings to meet the shortfall arising out of GST implementation, states are also entitled to get unconditional permission to borrow the final installment of 0.50% of Gross State Domestic Product (GSDP) out of the 2% additional borrowings permitted by the Government of India, under 'Aatmanirbhar Bharat' mission.

This is over and above the special window of ₹1.1 lakh crore. On receipt of the choice of option 1 from the Punjab government, the Centre has granted additional borrowing permission of Rs 3,033 crore to Punjab (0.5% of Punjab's GSDP), the ministry added. Separately, Punjab will get ₹8,359 crore through special borrowing window to meet the GST implementation shortfall.

This is in exchange for issuance of 7.54 crore shares of MFLS, constituting 21.87% of issued and paid-up share capital of MFLS. "MFLS will now proceed for the implementation of the share swap transaction,

you have transparent trading mechanisms, who are working with transparent business systems and with whom you (Indian industry) can engage from a position of strength for certain products where you are looking at market access in those countries," he said.

The minister was speaking at a webinar on 'The Road To Aatmanirbhar Bharat' organised by Swarjaya Magazine.

"I think the countries with whom we have reciprocal and equitable relations are where we will focus our energies for future FTAs," Goyal added.

He said that in free trade agreements (FTAs) with countries, including Japan, Korea, and ASEAN, business communities of

these regions benefitted more by getting market access in India. "...we could not benefit from corresponding market access in those countries," he said, adding that now the effort is to expand domestic manufacturing abilities and being more

reciprocal in trade with other countries.

One of the primary reasons why India could not join RCEP (Regional Comprehensive Economic Partnership) pact was that some of the members do not "really" have democratic transparent trading systems, the minister said.

"And when you are dealing with an unfair partner, a partner which does not really give a level-playing field or reciprocal access or where there is a risk of predatory pricing, where there is a risk of circumvention of country of origin rules, one does have to be cautious," he added.

When asked about support measures for the exporting community, the minister said the government may not be in a position to actually give export incentives per se to promote outbound shipments.

"We really cannot give any specific incentives to exports given the WTO (World Trade Organisation) framework in which we are all doing business today," if we start doing that, there will be retaliatory action from other countries," he said.

The minister stated that the idea of extending support measures under PLI (production linked incentive) scheme, is to boost manufacturing at large volumes and with that businesses can serve both domestic and international markets.

## Irdai approves Mitsui Sumitomo's Max Life stake swap with MFLS

PRESS TRUST OF INDIA  
New Delhi, November 28

**MAX FINANCIAL SERVICES** on Saturday said Irdai has approved the proposed transfer of 39.47 crore shares constituting 20.57% of the paid-up equity share capital of Max Life Insurance held by Mitsui Sumitomo Insurance to MFLS.

This is in exchange for issuance of 7.54 crore shares of MFLS, constituting 21.87% of issued and paid-up share capital of MFLS. "MFLS will now proceed for the implementation of the share swap transaction,

which will entail swapping by MFLS of its 20.57% stake in Max Life with a 21.87% stake in MFLS by way of issue and allotment of 7,54,58,088 equity shares of ₹2 each at a price of ₹565.11 per equity share on a preferential allotment basis," the company said in a statement.

Upon consummation, this will effectively result in MFLS's stake in Max Life increasing to 93.10%, it said. Presently, MFLS holds 72.5% stake in Max Life and Mitsui Sumitomo Insurance (MSI) owns 25.5% stake.

On November 19, MFLS said it has received approval from the

department of economic affairs (DEA), ministry of finance for the aforesaid transaction and that the transaction will be consummated upon receipt of approval from the Insurance Regulatory and Development Authority of India (IRDAI).

MFLS had recently announced that Axis Bank and its subsidiaries, Axis Capital & Axis Securities (together Axis Entities), have entered into agreements with MFLS for acquisition of up to 19% stake in Max Life, in accordance with existing laws and regulations, it said.

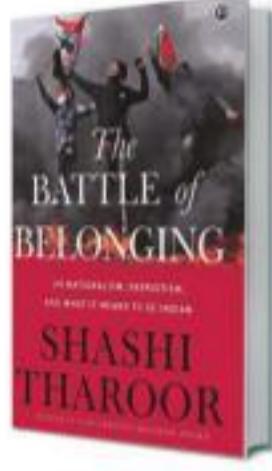
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IRDAI that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. 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 are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of DHFL for an amount as mentioned herein under with interest thereon.

Sr No	Name of the Borrower(s)/ Guarantor(s)	Description of Secured Asset (Immovable Property)	Demand Note Date and Amount	Date of Possession
1.	(Loan Code No-PTM3187),(Delhi - Pitampura), AEJT KUMAR PANDAY (Borrower Name), (Coborrower_Name1)	All the Part & Parcel of Property -H/Flat No-D-604, Floor No. 6 <sup>th</sup> , Plot No. Cht-V, Express Park view Apartments Greater Noida Uttar Pradesh -201305	22-11-2019 for Rs.3132636/(Thirty One Lac Thirty Two Thousand Six Hundred Thirty Sixty Two Rupees)	23-Nov-20
2.	(Loan Code No-0000927),(New Delhi-west), Anil Kumar (Borrower Name), (Coborrower_Name1)	All the Part & Parcel of Property -Flat No- 46, First Floor, Block - F 5 Pocket-3, Sector-34 Rohini, Delhi, New Delhi-110085, Delhi.	16-06-2020 for Rs. 1002489/- (Ten Lac Two Thousand Four Hundred Eighty Nine Rupees)	25-Nov-20
3.	(Loan Code No-00004992),(New Delhi-Sohna Road), Ashraf Iman Mohd (Borrower Name), (Coborrower_Name1)	All the Part & Parcel of Property -Flat No. 99, Second Floor Sector - A-4 Pocket -11 Block - 2, Narela Delhi New Delhi -110040	19-12-2019 for Rs. 695441/(Sixty Nine Lac Five Thousand Four Hundred Forty One Rupees)	24-Nov-20
4.	(Loan Code No-00001791),(Meerut), Dinesh Kumar (Borrower Name), (Coborrower_Name1)	All the Part & Parcel of Property -House On Southern Part Of Plot No. -31 Khasra No. -1335 A Yanuna Mulyana Pergana & Teh Meerut Meerut Uttar Pradesh -25103	20-02-2020 for Rs. 522212/- (Five Lac Twenty Two Thousand Two Hundred Twelve Rupees)	24-Nov-20
5.	(Loan Code No-00043770),(Gurgaon - Sohna Road), Dinesh Singh (Borrower Name), Chanchal Kumar, (Coborrower_Name1)	All the Part & Parcel of Property -Property No. 16 Block-I, First Floor, 201 Mahavir Enclave-ii, New Delhi, New Delhi-110045	26-09-2019 for Rs. 1961642/- (Nineteen Lac Sixty One Thousand Six Hundred Forty Two Rupees)	24-Nov-20
6.	(Loan Code No-00001587),(Meerut), Jagesh Kumar Sharma (Borrower Name), Deepak Kumar San, (Coborrower_Name1)	All the Part & Parcel of Property -House Having Municipal No. 378/1 In Khasra No. 2402mohalla Indira Nagar (Shiv Shakti Nagar) Meerut Uttar Pradesh 250002	27-03-2019 for Rs. 2356959/- (Twenty Three Lac Fifty Six Thousand Nine Hundred Fifty Nine Rupees)	24-Nov-20
7.	(Loan Code No-00001471),(Delhi), Kamal Kant (Borrower Name), Kuldeep Kumar Tripathi, (Coborrower_Name1)	All the Part & Parcel of Property -Flat No.-331 St-2 <sup>nd</sup> Floor Block - G Sector No. -6, Greater Noida Gautambudh Nagar Uttar Pradesh - 201308	18-02-2019 for Rs. 821576/- (Eighty Lac Twenty One Thousand Five Hundred Sixty Seven Rupees)	25-Nov-20
8.	(Loan Code No-00001116),(Delhi), Mahabir Singh (Borrower Name), Raj Bala, (Coborrower_Name1)	All the Part & Parcel of Property -Flat No. 405, 4 <sup>th</sup> Floor, Ganga Tower G-2 Pocket D-6, Vasant Kunj Delhi-110070, New Delhi-110070, Delhi.	21-01-2020 for Rs. 745575/- (Seventy Four Lac Fifty Five Thousand Five Hundred Eighty Six Rupees)	24-Nov-20
9.	(Loan Code No-00002056),(Agra), Mohan Lal Agrawal (Borrower Name), Pravin Kumar Manglik, (Coborrower_Name1)	All the Part & Parcel of Property -House On Plot No. 4, Kh. No. 152 Raji Colony, Village Walla Pati Shahji Kafar, Hathras-204101	26-09-2019 for Rs. 846255/- (Eigh Lac Forty Six Thousand Five Hundred Twenty Five Rupees)	25-Nov-20
10.	(Loan Code No-DEL30319),(Delhi), MUKESH JUNEJA (Borrower Name), (Coborrower_Name1)	All the Part & Parcel of Property -I-4/100 GF, SEC-16 ROHINI BADLI, DELHI-110085, Delhi.	21-01-2020 for Rs. 2475826/- (Twenty Four Lac Seventy Five Thousand Five Hundred Eighty Six Rupees)	25-Nov-20
11.	(Loan Code No-FBD31470),(Delhi), PRASHANT BRUJIANI SHARMA (Borrower Name), (Coborrower_Name1)	All the Part & Parcel of Property -H/Flat No.B 301, Floor No. 3 <sup>rd</sup> , Plot No. 14, Jaipura Apps, Sector: 1, Village Ghaziabad, Ghaziabad-201301	21-01-2020 for Rs. 4640801/- (Forty Six Lac Forty Thousand Eight Hundred Twenty Six Rupees)	24-Nov-20
12.	(Loan Code No-NOD38395),(Delhi), RAJEN PRADHAN (Borrower Name), (Coborrower_Name1)	All the Part & Parcel of Property -Flat No.203, Floor No. 2 <sup>nd</sup> , Plot No. Gh-3a, Block-C, Buland Estates, Sector.16c, Greater Noida, Greater Noida, 201308	21-01-2020 for Rs. 2801728/- (Twenty Eight Lac One Hundred Sixty Seven Rupees)	24-Nov-20
13.	(Loan Code No-00000519),(Ghaziabad), RATHNEE SOMARAJAN (Borrower Name), Shalu Kennedy,(Coborrower_Name1)	All the Part & Parcel of Property -Flat No. 347-348 B, Nyaykhand 2 <sup>nd</sup> , Indrapuram, Ghaziabad, Ghaziabad-201012	23-04-2019 for Rs. 1035953/- (Ten Lac Thirty Five Thousand Nine Hundred Fifty Three Rupees)	25-Nov-20
14.	(Loan Code No-00000360),(Rohini), SANJEEV GOSSAIN (Borrower Name), Neetu Gosain, (Coborrower_Name1)	All the Part & Parcel of Property -F.No.-601, 6 <sup>th</sup> Floor, Tower-D S R Royal Hills, Sec-87, Faridabad, Faridabad Haryana 121001	26-10-2019 for Rs. 1563015/- (Fifteen Lac Fifty Three Thousand Fifteen Rupees)	25-Nov-20
15.	(Loan Code No-00001158),(Ghaziabad), SAURABH SRIVASTAVA (Borrower Name), Shiwangi Sr			

# Words Worth

SUNDAY, NOVEMBER 29, 2020



**The Battle Of Belonging: On Nationalism, Patriotism, And What It Means To Be Indian**

Shashi Tharoor  
Aleph  
Pp 462, ₹799

AMITABH RANJAN

**W**HEN THE PRIME Minister of India, sporting a longish white beard in saffron vestments, prostrated himself in Ayodhya on August 5 this year and was part of the *bhoomi-pujan* to consecrate the ground on which a magnificent Ram temple will come up, with State assistance and on the ruins of a 500-year-old mosque which was brought down in full public view, the message was never meant to be subtle. Many have rushed to suggest that the battle of preserving what Rabindranath Tagore termed as the 'idea of India' has been lost.

Notwithstanding an apex court order as the culmination of a long-drawn legal battle, many commentators have believed that the Modi government has already inaugurated a 'Second Republic' by upending the key assumptions of the first. The event that came in the backdrop of nullifying Articles 370 and 35A; enacting the Citizenship Amendment Act, a law for the first time making religion as the marker of its raison d'être; and an attempt to go ahead with the National Register of Citizens, was seen as the final nail in the crucifixion of the long-cherished ideal of unity in diversity.

Shashi Tharoor's latest among his copious offerings, *The Battle of Belonging*, runs through six sections and 38 chapters and revolves around one key concept—what is India's collective imagination, and also, what it should be.

The question is: Who we are? This is one existential debate that is on top of the mind of most Indians.

For the author, the Indian nationhood and challenges to it today are not abstract intellectual concepts for academic



A man celebrates the Supreme Court verdict on the Ayodhya dispute in Ayodhya

civic nationalism that India's Constitution makers, all of them colossus public figures, expected us follow.

The tell-tale signs are frightening. In his essay, *Ur-Fascism*, Umberto Eco identifies 14 common factors of fascism. Eco says these factors are all to be found to a greater or lesser degree in 'Eternal Fascism' and the world must be vigilant whenever they arise. "The green shoots of every one of the factors in his list, alas, have begun to sprout in India", particularly in Modi 2.0.

But the ideal we have cherished since we gave ourselves a guiding tome to build a nascent nation, unparalleled in its novelty and span to preserve its age-old traditions, can't be so fragile as to wither away under the Hindutva juggernaut that we have witnessed in the past six years, especially drunk as it is of an unprecedented majority in its second term in the only State-preserved temple that this country should have—the Parliament.

The author says in the epilogue, this book is a call to action by those who see the merits of civic nationalism, to rise to defend it against the repressive depredations of those who wish to set the clock back to an ancient era that, in fact, never existed outside their fevered imaginations.

As KS Komireddi says in his book *Malevolent Republic*, unless the republic is reclaimed, the time will come when all of us will be one incorrect meal, one interfaith romance, one unfortunate misstep away from being extinguished. The mobs that slaughtered 'bad' Muslims will eventually come for Hindus who are not 'good'.

Komireddi ends the book with a verse from the poet Abdul Hayee who wrote under the name of Sahir Ludhianvi who, in an audacious act of reclamation, left Pakistan to live in India. It will have the right resonance in the context of Tharoor's book. The English translation runs like this:

"That time is past, that epoch is bygone,

When there was the clamour of two nations;

From this land are gone the people whose dream was segregation;

Now all Indians are one, now all Indians are one."

If we don't pay heed to Sahir, there will be no trace of India in the not too distant future. That question mark in the headline will become infructuous.

A former journalist, Amitabh Ranjan teaches at Patna Women's College

debates about nationalism. They have critical implications for the everyday lives of millions of Indians.

patriotism is more inclusive than nationalism and more in consonance with Indian pluralism.

He then identifies nine categories of nationalism and zeroes in on two, which together provide the point of reference for the larger debate—civic nationalism versus ethno-religious nationalism.

Originating from the teachings of John Locke and Jean-Jacques Rousseau, the former is driven not by political legitimacy determined by ethnicity, religion, language, culture or any of the immutable trappings that people acquire from birth, but from the consent and active participation of their citizens, as free members of a democratic polity.

The second has a number of subsets and variants—linguistic, cultural, territorial, religious, revolutionary and civilisational. While this inheres in the body, civic nationalism inheres in the mind. Today, with the ascent of a 'Hindu-Hindutva-Hindustan' sentiment in the ruling circles, the country's nationalism is being forced to change into a combination of religious, linguistic and cultural nationalism.

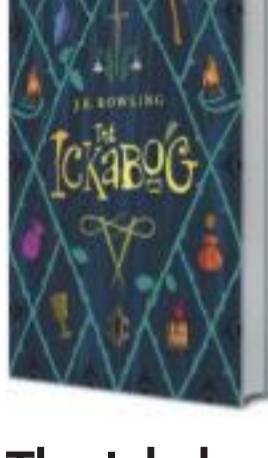
In the attempt to realise the vision of Savarkar and other Hindutva ideologues, the edifice of ethno-religious nationalism is being relentlessly constructed in the Modi government's second term. This is in stark contrast to the

## The makings of a second republic?

Today, when the country's nationalism is being redefined, Tharoor examines what is India's collective imagination, and what it should be

## A political fairytale

JK Rowling's latest is a book for the very young, complete with illustrations from young artists



**The Ickabog**  
JK Rowling  
Hachette  
Pp 288, ₹1,299



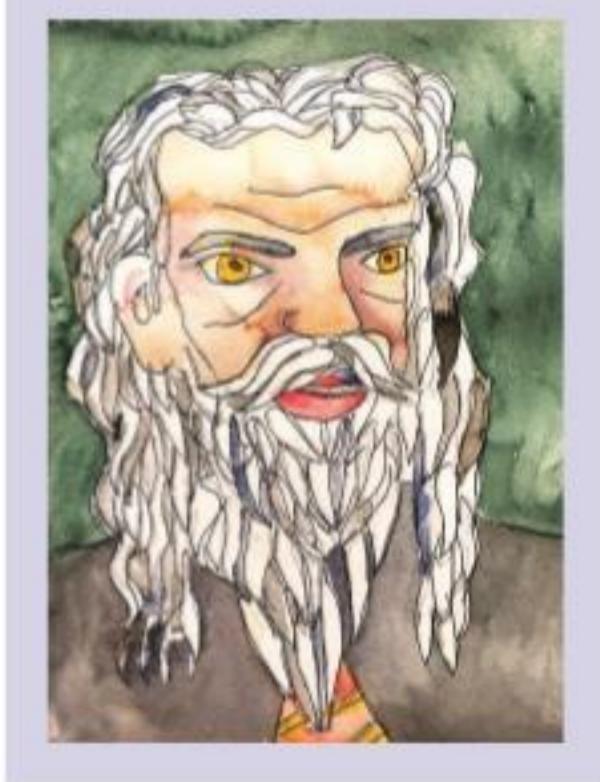
King Fred needs a new dress for a royal visit, complete with lace, buttons and a fur cuff. Unfortunately, seamstress Dora Dovetail dies of overwork frantically preparing the costume in time

CREDIT: KIT, AGE 7, UNITED KINGDOM



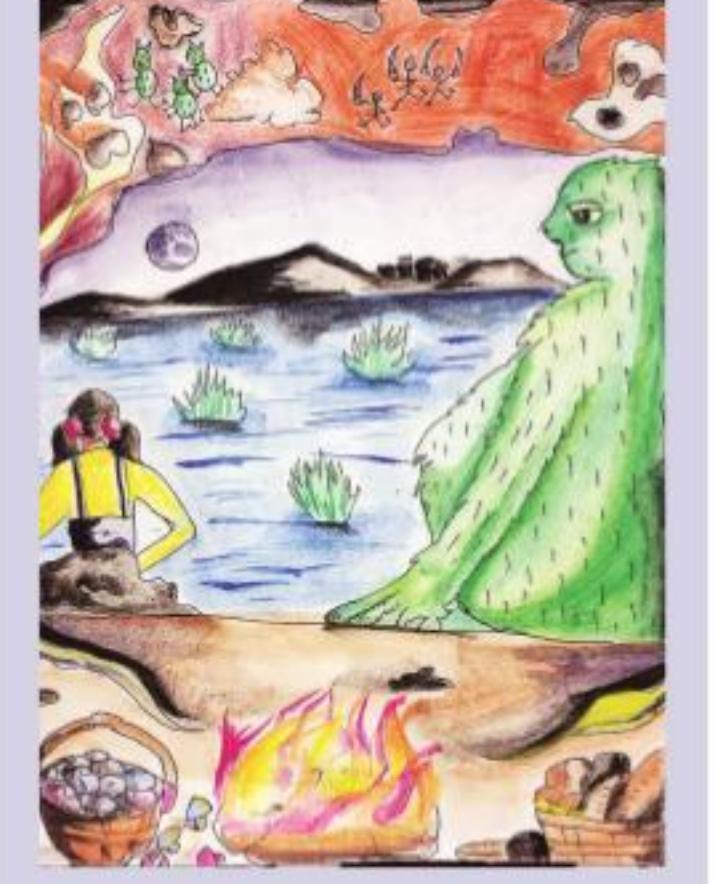
Spittleworth has become the new chief advisor and has spun a tale about the Ickaborg killing Major Beamish, scaring the King and the entire kingdom

CREDIT: INDRASHI, AGE 7, INDIA



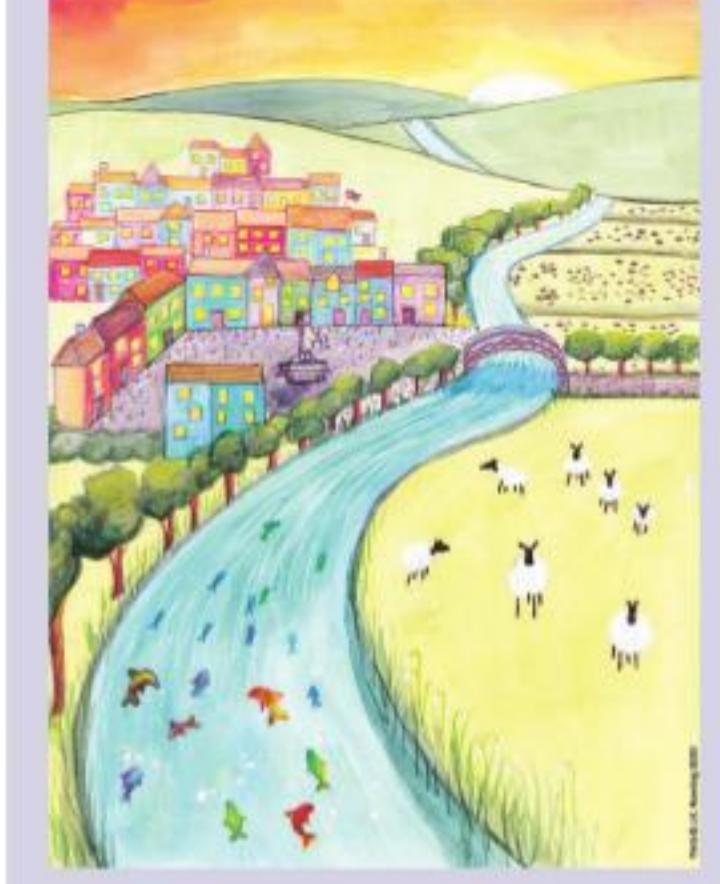
Dan Dovetail has gone insane after many years in prison. He is forced to carve Ickabog feet for faking attacks on dissenters

CREDIT: DIVYAMAAN, AGE 10, INDIA



Daisy talks to the Ickabog near his cave, persuading him not to turn a man-eater, but to reveal itself to the people and live amongst them, so that the people learn not to fear it

CREDIT: SAI PRASAD, AGE 11, INDIA



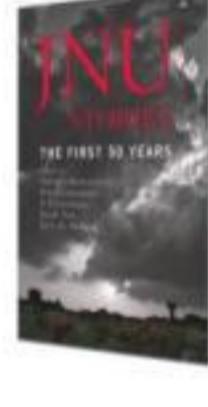
After all the villains have been dealt with, a new city, Ickaby, is founded. A newborn Ickabog is tamed to be kind. And Cornucopia lives happily ever after

CREDIT: FLORENCE, AGE 11, UNITED KINGDOM



**Fossil Free**  
Sumanta Sinha  
HarperCollins  
Pp372, ₹699

For over a decade, Sinha has had a ringside view of the energy scenario. Having founded India's leading clean energy company, his understanding brings a unique perspective on energy. With *Fossil Free*, he shares his vision for energy which is not only clean, but also practical.



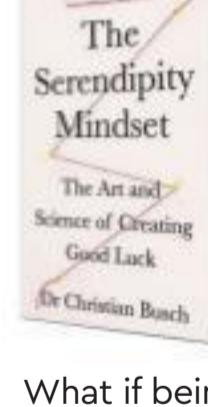
**JNU Stories**  
Edited by Neeladri Bhattacharya, Kunal Chakrabarti & others  
Aleph  
Pp512, ₹999

JNU, one of India's premier educational institutions, has fostered high academic values and pioneered forms of inclusion which have made for a unique student body. *JNU Stories* is a critical look at a remarkable experiment in public higher education.



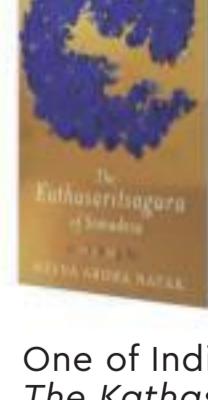
**THE WOMEN'S WAR**  
Anne-Catherine Liebnitzky  
Sage  
Pp312, ₹595

*The Women's War* is the gripping true story of a Danish female soldier's tours to the Helmand Province in Afghanistan between 2007 and 2009. There she comes into contact with the Afghan women who are fighting against oppression, and together they initiate a covert collaboration.



**THE SERENDIPITY MINDSET**  
Christian Busch  
Penguin  
Random House  
Pp384, ₹699

What if being lucky was a skill that you could master? Modern life is full of chance encounters, changing plans, human errors and other mishaps. So, what if we use such unpredictability to our advantage? In this book, Busch reveals the secrets behind the hidden force that rules the universe: serendipity.



**THE KATHASARITA-SAGARA**  
Meena Arora  
Nayak  
Aleph  
Pp496, ₹999

One of India's greatest epics, *The Kathasaritsagara* is thought to have been compiled around 1070 CE by Somadeva Bhatt during the reign of Raja Ananta of the Lohara dynasty of Kashmir. Meena Arora Nayak's retelling brings the ancient tales to new and enthralling life.

All books available as e-books

ON THE SHELF



**DEMYSTIFYING VENTURE CAPITAL**  
Mohammad Mustafa Simon & Schuster  
Pp448, ₹1,250

Venture capital is a marriage between 'people with money and no ideas' and 'people with ideas and no money'.

*Demystifying Venture Capital* explains the subject in a non-technical manner. It's a handbook for fund managers, startups and academicians interested in the subject.



**FROM INCREMENTAL TO EXPOENTIAL**  
Vivek Wadhwa, Ismail Amla HarperCollins  
Pp240, ₹499

Over and over, we see legacy business giants beaten to the punch by energetic little startups. Many experts conclude that innovation is an inherent casualty of an enterprise's size and age. In this book, Wadhwa and Amla explode the "big equals slow and stodgy" myth.



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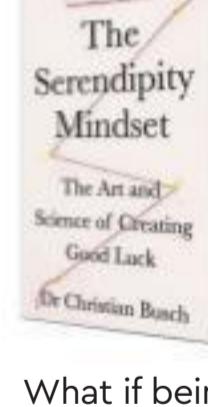
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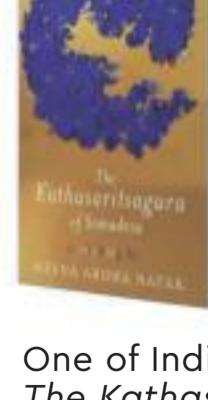
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All books available as e-books

# Leisure

SUNDAY, NOVEMBER 29, 2020

KUNAL DOLEY

**T'S THAT TIME** of the year when people look forward to some of the biggest music and art festivals the country has to offer. However, as the world continues to go through extraordinary times and embrace a new normal amid the pandemic, organisers of many such annual extravaganzas have had to tweak their formats a bit or, worse, even cancel them.

The much awaited Sunburn Goa 2020 festival, for instance, which was supposed to take place in Vagator from December 27 to 29 this year, now stands cancelled. Perfect Live, the organiser of the popular electronic dance music (EDM) festival, took to social media recently to announce the decision. "In consultation with the authorities, we have decided to reschedule the Sunburn Goa 2020, originally planned for the dates 27, 28 & 29 December in Vagator, Goa," it said in an official statement. The company, however, hopes to be able to announce new dates for the festival as "we will hopefully continue to see an improvement in the COVID-19 numbers & overall situation..."

Ziro Music Festival, held in the picturesque north-eastern state of Arunachal Pradesh and known for showcasing the country's independent music scene, will also not happen in 2020, as per the organisers. The same goes for India Art Fair, which is not taking place next year. The dates for Jaipur Literature Festival (JLF), said to be the world's largest free literary festival, also remain uncertain as of now.

While all the above festivals had to bite the dust, some others have managed to stay afloat by going digital. Here's a rundown of some of the upcoming festivals along with highlights and changes, if any, that they are going to witness this time around...

Jodhpur RIFF

Rajasthan International Folk Festival (Jodhpur RIFF, or Jodhpur folk festival) is an annual pilgrimage for folk lovers. It is organised in and around Mehrangarh Fort in Jodhpur, Rajasthan, and is timed to match the brightest full moon night of the year: Sharad Purnima.

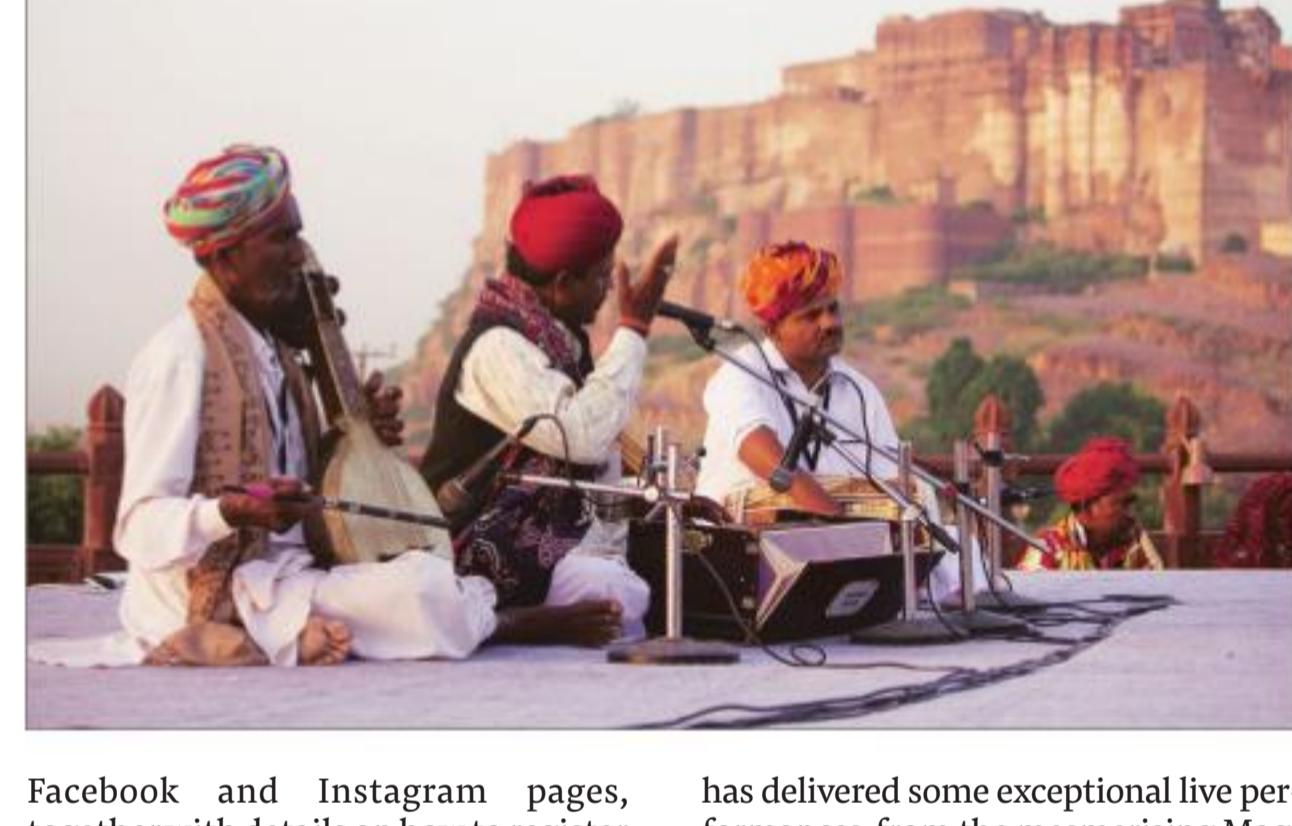
Started in 2007, the festival has been providing an open stage to hundreds of acclaimed folk artists and musicians from India and abroad every year. While Jodhpur RIFF could not be held this year due to coronavirus, there's some good news in store. The organisers have now shared the dates for next year's edition exclusively with *Financial Express on Sunday*: October 19 to 24, 2021. "Due to the continuing pandemic, increase in cases and the resulting restrictions placed by the government on audience numbers, quarantine rules, closing borders to non-essential travel, etc, Jodhpur RIFF could not take place in late October this year, as was previously indicated," said Divya Bhatia, the festival director. "We are, however, in the midst of exploring the possibility of a new project-Jodhpur RIFF's 'Season of Music' in Jodhpur some time later this year or early next year. Season of Music will comprise some spectacular performances with a live audience, some interactive events, performances for online viewing and some streamed live from the magnificient Mehrangarh Fort," added Bhatia.

While the nature and extent of each element in the season will be dependent on the actual regulations at the time of the event, the organisers will post more information as ideas develop later this year on their website ([jodhpuriff.org](http://jodhpuriff.org)).



## The show must go on

How are the music and art festivals faring this season, considering the coronavirus scare is still looming large? Are they being held at all? And if yes, in what format? We give you a rundown of some of the upcoming festivals in the country along with highlights and changes, if any



Facebook and Instagram pages, together with details on how to register and procure tickets.

Bacardi NH7 Weekender

The 11th edition of the 'happiest music festival' will have the usual joyful performances and parties, but this time, you need not leave home for it. Yes, Bacardi NH7 Weekender is going virtual for the first time ever in its over-a-decade-long existence. The festival will be hosted virtually between December 5 and 6, and streamed on a platform created by online ticketing platform Paytm Insider.

Since 2010, Bacardi NH7 Weekender

has delivered some exceptional live performances—from the mesmerising Maganayar Seduction and metal giants like Meshuggah and Megadeth to memorable festival closing acts like Asian Dub Foundation, MUTEATH, The Raghu Dixit Project and Indian Ocean.

This year, around 24 artistes (last year, it was 60) will perform on three virtual stages: Bacardi Stage, The Doers Club and Breezer Vivid Stage. The lineup includes names like Raja Kumari, Vidya Vox, Prateek Kuhad and Shruti Haasan (featuring Murthovic and Karan Parikh). The truncated version of the festival will also feature virtual parties during the



stream and participants will be able to play games, click pictures and join live parties with the artistes.

Hornbill Festival

After some initial confusion, the Nagaland government has now announced that the popular Hornbill Festival will be held in a virtual avatar this year owing to the pandemic. "The department of tourism has informed that the government of Nagaland has decided to celebrate the Hornbill Festival 2020 in a completely virtual mode only through various audio visual media channels and social media platforms. The content for the same will

be sourced from government archives," said an official statement released by the government earlier in November.

Hornbill Festival usually takes place between December 1 and 10 every year in the state capital Kohima. Started in 2000, it is usually held in Kisama, a Naga heritage village located about 10 km from Kohima. It features a variety of cultural performances, fashion shows, music bands and sporting events, among others. The music festival and rock contest are nowadays held in nearby Dimapur. This year, however, the scene would be completely different, as everything would be enjoyed only on mobile screens.

(Clockwise from left) Serendipity Arts Festival stands postponed, but they are all set to host 'SA Virtual' from December 4 to 21; the 2020 Bacardi NH7 Weekender will be streamed online; and the organisers of Jodhpur RIFF are exploring the possibility of a new project, 'Season of Music', some time later this year or early next year

Last year, a total of 2,82,811 visitors attended, including 55,584 domestic tourists and 3,015 foreign ones, as per reports. The aim of the festival is to revive and protect the rich culture of Nagaland.

Mystic India Festival

Kalinga Literary Festival (KLF) is all set to organise the first ever Mystic India Festival in Delhi some time in February next year. Over two days, the festival will attract several mythologists, authors, researchers, popular regional and folk singers from north and south India, Odisha, Bihar and Rajasthan. The festival will also see celebrity writers in the broad traditions of ancient Indian writing attending.

"The KLF has identified several destinations in India and around the world to hold Mystic India and Mystic World Festivals from 2020 onwards with an objective to develop insights into current problems and explore our collaborative power to solve them through global spiritual engagement," said Rashmi Ranjan Parida, founder and director, Kalinga Literary Festival and Mystic Kalinga Festival.

Mystic India Festival is an offshoot of Mystic Kalinga Festival, which had its fourth edition earlier this year. Held in Bhubaneswar every year, it is considered one of the biggest events on mysticism, storytelling, the *Puranas*, music, classical and folk dance, and spiritual literature. The next edition will take place in December 2021.

SA Virtual

Even though the physical edition of the Serendipity Arts Festival stands postponed, thanks to the virus, the Serendipity Arts Foundation is all set to host 'SA Virtual' from December 4 to 21. The online event will feature curated projects, performances, workshops, talks, engagement-based initiatives and discourse around the arts. Some of the curators whose projects will feature as part of SA Virtual are Amitesh Grover, Anmol Velani, Anuja Ghosalkar and Kai Tuchmann, Kristine Michael and Chandrika Grover, Lina Vincent and artistic collaborator Akshay Mahajan, Mandeep Raikhy, Veeranganakumari Solanki and Siddhant Shah, among others.

Explaining the idea behind SA Virtual, Sunil Kant Munjal, founder patron, Serendipity Arts Foundation, says, "Historically, the arts have survived perilous times and emerged stronger because of an innate ability to adapt, acclimatise and evolve. Over the last few months, the internet surge has catalysed this evolution."

Smriti Rajgarhia, director, Serendipity Arts Foundation, adds, "As a foundation, we believe in the power of innovation and creativity. The pandemic has given us the opportunity to find new avenues and formats for the arts, and an effective way to create greater impact through the power of the internet, reaching out to new audiences while expanding conversations about and around the arts." For more information, one can visit [www.serendipityart.org](http://www.serendipityart.org) or follow their Instagram, Twitter and Facebook accounts.

Kunal Doley is a freelancer

## A makeover for film fests

Many major international film festivals opted for the hybrid version this year to salvage editions and support the global entertainment industry

FAIZAL KHAN

**AT FESTIVALS ACROSS** the world where his films have premiered, Sanal Kumar Sasidharan has always waited for the moment when the screenings ended to gauge the reaction of the audience. "Different audiences react differently," says the Malayalam director known for such acclaimed movies as *Sexy Durga* and *Chola*. "It is a learning experience," adds Sasidharan, who won the Rotterdam festival's top award for *Sexy Durga* in 2017.

This year, too, Sasidharan would have been measuring audience reaction at the Busan international film festival in South Korea, the influential Asian festival that premiered his new feature film, *A'hr*, in October. Instead, he was at his home in Thiruvananthapuram, Kerala, waiting to interact with the audience online. "A moderator relayed questions from members of the audience to me at the end of the screening," explains Sasidharan.

The Covid-19 global pandemic has kept filmmakers away from festivals, as hybrid versions have become the norm across the world. Travel and social distancing restrictions ensured that major international film festivals across the world switched to physical and online



GLASS SCREENS SEPARATED GUESTS AT THE OPENING CEREMONY OF THE 33RD TOKYO INTERNATIONAL FILM FESTIVAL

screenings, even drive-in theatres and open-air cinemas.

At least two major festivals, Sundance and Berlin, scraped through, as they happened at the beginning of the year before countries went into lockdowns. The Cannes film festival, scheduled for May, decided to cancel its 2020

edition while announcing a curtailed official selection to help films arriving in screens early next year to take advantage of the Cannes selection tag.

The first major festival to go online was the Annecy International Animated Film Festival, the world's biggest event for animated movies, in France. The

Annecy festival, which feted India as the Guest Country in its 2008 edition, took place online from June 15 to 30. Marché du Film, Cannes festival's film market, the biggest in the world, followed suit, allowing sales agents to meet online in a curtailed edition postponed from May to June 22-26.

The 45th Toronto international film festival, the biggest in North America and the barometer of the Oscar awards, drastically cut the number of films to about 50 from over 400 to organise a hybrid edition during September 10-19. The festival reduced the number of venues for physical screenings and created a digital platform to host digital screenings, talks and virtual red carpets. It also saluted the city's frontline workers with a special digital screening of the Idris Elba-starrer *Concrete Cowboy* for 500 of them.

Temperature checks, hand sanitisers and QR check-ins marked the 25th Busan international film festival held during October 21-30. While filmmakers from outside Korea didn't participate, the festival went for "onsite-only" screenings with 25% capacity, online masterclasses and press conferences.

At least two major festivals, Venice and Tokyo, retained the physical editions this year. The Venice festival (September 2-12) welcomed filmmakers from abroad, including Chaitanya Tamhane, whose new feature film *The Disciple* became the first Indian film to compete for the Golden Lion in nearly two decades. The 33rd Tokyo international film festival, held during October 31-November 9, opted for a physical edition albeit without the participation of foreign guests.

It wasn't an easy year for film festivals. "It was very hard to come up with the festival this year," says Fatma Hassan Alremaihi, festival director of the Ajyal Film Festival, one of the biggest festivals for children's films in the world, in Doha,

Qatar. "It was essential that the festival happen," adds Alremaihi, chief executive officer of the Doha Film Institute, which organises the Ajyal festival held this year during November 18-23.

"Being online has opened the doors to so many possibilities. We learned so many things. We learned that we can be more open to the world," says Alremaihi, who believes film festivals in the future will continue some features of the hybrid editions this year when normalcy returns. For example, drive-in theatres should become a regular feature.

Film festivals have also announced their desire to adapt without waiting for the uncertainty to be over. The International Film Festival Rotterdam (IFFR) in the Netherlands will celebrate its 50th edition next year in a reimagined format (an expanded multi-part hybrid structure) spanning February to June. "IFFR, like other major festivals, is built on the principle of large groups of people gathering together to watch as a collective, which is simply not possible given the current restrictions," says IFFR festival director Vanja Kaludjerovic.

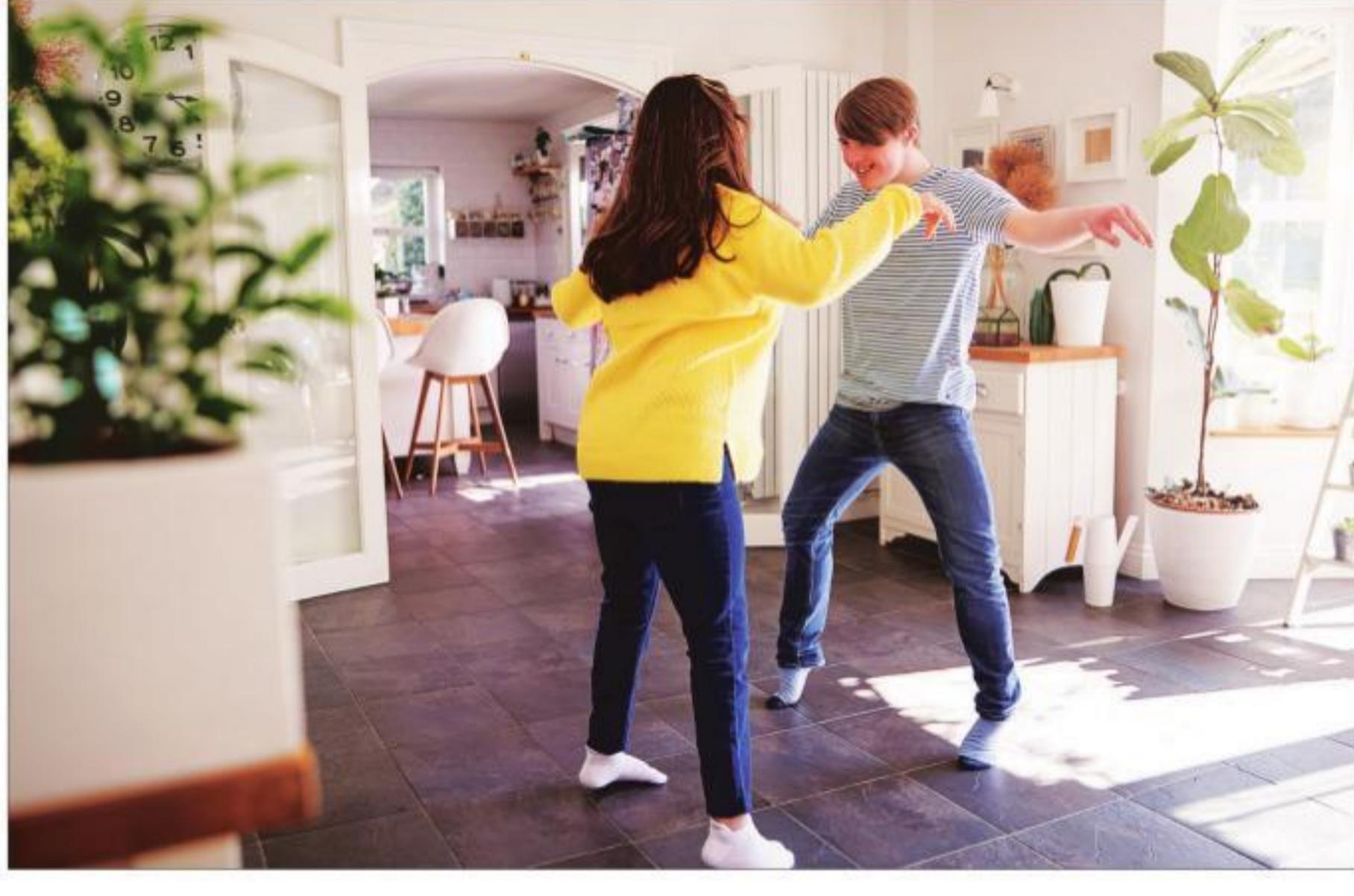
"These limitations made us rethink in what form we can best serve the film-making community, our collaborative partners and audiences under these circumstances," adds Kaludjerovic, who took over from long serving festival director Bero Beyer this year. "The hybrid model will serve films and premieres with audiences only in the Netherlands, while the film market and co-production lab will be solely online."

Faizal Khan is a freelancer

• SUNDAY, NOVEMBER 29, 2020

# Fe Lines

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



## Breaking barriers

The needs of people with disabilities are often overlooked and the pandemic has only made this worse. But now, small steps are being taken to rectify the situation

### FE FEATURES

**P** EOPLE WITH AUTISM now have a cool place to hang out in Taipei City in Taiwan, as the nightclub Chess Taipei has started hosting events for them. For one party, guests were given masks and guided by an instructor to dance the night away. About 30 people showed up at the club, which is for people aged 18 and above. Tsai Ping-kun, the deputy mayor of Taipei, called the event the first of its kind in Asia. "The reason we are doing this is because of an important belief," Ping-kun told Associated Press. "The belief in equal rights. Each person should have the opportunity and the right to use all kinds of facilities in this city."

The needs of people with disabilities are often overlooked. And the pandemic has only made things worse. In fact, a majority of the population may have experienced by now what it feels to be socially excluded and isolated. Needless to say, it's imperative that activities and community events are organised for those living in solitary confinement, so that they can meet like-minded people.

Adam Yi is one of the organisers of the Chess Taipei initiative through the charity he volunteers with called Sport and Recreational Activity Association

THE NIGHTCLUB CHESS TAIPEI IN TAIPEI CITY, TAIWAN, HAS STARTED HOSTING EVENTS FOR PEOPLE WITH AUTISM

for People with Autism. Yi was already looking for something like this and now he's a part of creating it. The chairman of the organisation, Lee Tong-lin, found the event to be moving. "This is helpful for people with autism, very helpful," Tong-lin told *Associated Press*. "As you might have seen, they were all pretty excited when dancing. They were very happy, and they were interacting with each other."

For most people, the scope of making spaces accessible for people with disabilities begins and ends with straightening out infrastructural barriers. Construction of ramps, providing wheelchair access and removing or tweaking entry and exit barriers are considered sufficient.

However, for a large number of disabilities, such a narrow definition of accessibility can hardly suffice. How will ramp construction ease access for people who have visual or hearing impairment, or those who have intellectual disabilities? It may be difficult for those with disabilities to visit public places due to inaccessible toilets or any other form of discrimination.

Further, unwelcoming attitudes and lack of knowledge among staff and event organisers can lead to disabled people feeling isolated. Not surprisingly, for people living with disabilities across the world, going to bars and clubs takes a lot of preparation.

Similarly, a Virginia-based company has launched an app designed to make public transit more accessible to riders with visual, hearing and mobility impairments. INIT Innovations in Transportation, which has developed software for use with buses, light rail and trains since 1999, designed ASSISTIVEtravel, a passenger information and journey planning app. It was born out of two research projects. The first was to develop a public transit system that provided barrier-free access for passengers with special mobility needs and the second focused on the interfaces between the vehicle and mobile devices of passengers.

ule helps a child in participating in some activities in a different way. Schedules and routines are tools to help communicate. Those with disabilities might need objects to help them understand the activities.

Today, technology has changed how individuals with disabilities work. Motorised scooters, hearing aids and AI have helped people with disabilities around the world. New products with different levels of abilities ensure that technology works for everyone. Like audiobooks help the blind enjoy literature.

E-tailer Amazon India promotes its inclusive workplace policy by setting up 'silent stations' where all the operations and package deliveries are handled by individuals with hearing and speech impairments.

Voiceitt, an app for people with speech impediments, includes both those who need it temporarily after strokes and brain injuries, and those with more long-term conditions like cerebral palsy. It uses machine learning to recognise any mispronunciations, and normalises their speech before creating an output of audio or text.

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When it comes to children with disabilities, it is important to find a place where a visual schedule is displayed, whether it is posted on a refrigerator, wall or door. It's also best to break down the activities into concrete tasks. For example, schoolwork could be separated into representations of reading, math and writing. Structure and routine for a child with disability help. With different home routines, a sched-

### VOCAL FOR LOCAL

Andaz Delhi recently hosted the first edition of its AnnaMaya Artisan Awards to recognise and celebrate local artisans and enhance their community outreach. The awards have been constituted to promote not just these artisans, but also sustainable living and the Made in India concept. Here, we present the winners.

By Reya Mehrotra

#### Artisan Palate

Artisan Palate won the award for Contribution to Sustainability. All of their artisanal salts are made without additives or artificial flavours, are 100% natural and are made with only the best ingredients available. Artisan Palate started with the intention of becoming the first gourmet sugar and salt company in India making healthy produce easily available.



#### Umang, Kumaoni

The brand was awarded the AnnaMaya Artisan Award of the Year. Kumaoni and HimKhadya are products branded by Mahila Umang Producers Company, which is located near Ranikhet in Uttarakhand. Umang is a community-owned enterprise founded on the principles of ecology, equity and economics, promoting fair trade for hill farmers. It directly assists in improving the quality of their lives. Umang has organised fruit growers to add value to fresh farm produce, especially soft fruits like apricots and plums, through production and marketing of natural jams, jellies, pickles and chutneys. These natural preserves are hygienically produced without the addition of artificial colours/flavours and marketed under the brand name Kumaoni.

#### Tijara Organic Farms

The award for Contribution to Organic Food and Biodynamic Food was given to the brand Tijara Organic Farms, which was set up in 2011 by Sneha Yadav, a postgraduate in plant genetics. Yadav wanted to understand the logic behind ancient knowledge of farming. The brand claims to be

chemical-free. Located in Rajasthan, it's a family farm run by Yadav and her husband, using solar energy and biogas. It follows the principles of Vedic and biodynamic farming, where they use eco-friendly modern technology. They also support the art of clay pottery and the goat-rearing local community by taking goat milk

from them for making cheese. Other finished products include different types of *atta*, from different grains and millets, pulses, pesto, butters, spices and so on.

#### Blissbox Foods

The brand was awarded AnnaMaya Artisan Award for Contribution to

#### Crafteria

Crafteria by Priyanka Jain won the award for Contribution to the Environment. The small-scale business was born from a desire to create a canvas for all the creativity that the simple artisans of India have been quietly perfecting for centuries. Crafted using 100% safe and eco-friendly material, the products are extensively appreciated by customers for their aesthetic designs and splendid finishing. They have a wide array of wooden handicrafts.



Wellbeing. Blissbox claims to be an attempt to create awareness around good health and heritage products, offering something fresh and seasonal to people. The brand has curated a mix of herbs and spices called 'Heal with herbs' - a beautiful product with 13 herbs and spices to help people gain immunity and strength. It plans to

create awareness around seasonal and healthy options, and continue with meditation and yoga session as and when necessary.

#### Earthspired

An FMCG brand of social entrepreneurship initiative Mrida, Earthspired won the award for Contribution to Training & Education. Mrida (Sanskrit for 'soil') seeks to facilitate sustainable, scalable and holistic development at the bottom of the pyramid. It builds market linkages for small and marginal farmers, providing a range of health- and wellness-related products to the end user, while fulfilling the social and environmental cause. The product category caters to consumers who value clean labels and natural healthy products. It is sustainably sourced, nutritionally healthy and environment friendly. The FSSAI-approved product range uses traditional Indian whole grains-millets and amaranth.

#### Darima Farms

Darima Farms was awarded AnnaMaya Artisan Award for Contribution to Women's Empowerment. Established in 2016, it is nestled in the pristine environs of the Kumaon Himalayas. It is a result of Saurabh Vinayak and Arvind Chawla's vision to set up a dairy and cheese-making unit in the remote and beautiful location. Named after the village Darima, it is situated at an altitude of 7,000 ft. All its products are natural and preservative-free.

## TECH-NOW-LOGY

## Now in fashion

From anti-viral clothing to sanitisation closets, tech is proving to be at the heart of the fashion industry's emergence in the post-Covid era



SHRIYA ROY

#### FASHION AND TECHNOLOGY

**F**ashion and technology have long known each other, but today, their equation has gone a step ahead, with some game-changing innovations. The fashion-tech industry has been innovating and re-innovating at a lightning pace and bringing out new products to keep consumers happy and safe during the pandemic. For one, apparel and fashion brands are giving greater importance to hygiene and immunity. So categories like stain- and odour-resistant daily wear are now in huge demand in the market. Furthermore, anti-viral textile technologies are fast becoming a trend and could soon become a good revenue stream for brands.

Apparel brand Turmswear, for instance, has started producing odour-resistant daily wear that need not be washed regularly. Its apparel products are anti-viral, anti-germ, anti-odour and easy-dry. The brand uses nanotechnology and fabric innovation combined with the latest fashion trends. Turmswear also recently launched its Turms masks that are nanotech-enabled.

One of the first textile technologies, however, that has proved to be effective against Covid-19 is HeiQ Viroblock. The UK-based industrial threadmaker Coats is, in fact, looking at ways to incorporate this technol-

ogy into its threads and yarns that could be used to make affordable anti-viral clothing.

Sweden's Polygiene, a specialist in odour control, is also working on its own anti-viral treatment for denims in partnership with Italian fashion giant Diesel. According to the two companies, the solution stops 99% of viral activity of any kind within two hours of contact.

Furthermore, in Brazil, Santista Textil is developing an anti-viral textile treatment focusing on protecting workwear and denim from the virus. Spanish denim treatment specialist Jeanologia has also come up with a sanitisation box that eliminates coronavirus from footwear, apparel and other textiles. California-based biotechnology company Pure, on the other hand, is attracting sellers and retailers with its sanitising closet

WITH THE PANDEMIC STOPPING PEOPLE FROM GOING TO MALLS AND OUTLETS TO BROWSE AND BUY, 3D PRINTING CLOTHES AT HOME HAS BEEN EMERGING AS A HOT ALTERNATIVE

New Delhi

# Spotlight

SUNDAY, NOVEMBER 29, 2020



## FATHER OF PHILANTHROPY

Born in 1795, George Peabody is often called the father of modern philanthropy. He was a London- and Baltimore-based financier who endowed libraries and museums in the US and funded housing for the poor in London

REYA MEHROTRA

**S**OME DO IT for the good of society, some for their peace of mind, some for social validation. Whatever the reason might be, the giver becomes the receiver of joy and the receiver becomes the beneficiary of the goodness. We are talking about philanthropy or 'the art of giving'. The year 2020 saw philanthropy in full swing and in a variety of shades, from thousands of crores being donated and meals being fed to something as simple as being there for the elderly during the lockdown. There was also a bit of paradox to giving this year, where corporates donated wholeheartedly, but also cut jobs and salaries.

### Give & take

As multi-layered as it is, the art of giving can be multi-faceted too. And this was exposed in all its entirety this year as the pandemic gripped the world. Crores of rupees were donated by corporates even as thousands were laid off.

Mukesh Ambani-owned Reliance Industries, which made headlines throughout the year for its major deals with Facebook and other giants, contributed ₹500 crore to the PM Cares Fund. And yet, the company cut salaries and bonuses of its hydrocarbon workforce with effect from April 1. Reliance Industries chairman and Asia's richest man Mukesh Ambani forego his salary for the entire year, board and senior leaders had 30-50% cuts and employees earning more than ₹15 lakh a year had a 10% cut. When contacted, the group refused to comment.

Construction engineering company Larsen & Toubro, too, was quick to donate ₹150 crore to PM Cares in March even as key officials took voluntary cuts of about 53% and chairman AM Naik took a 24.19% salary cut. The figures were verified by the L&T team.

Similarly, Indian hospitality chain Oyo donated ₹2.5 crore to the PM Cares Fund, and allowed its accommodation facilities to be used as quarantine centres and for medical personnel, and even organised 'Feed for Good' food drives, providing 1,000 meals to migrant workers across cities. However, CEO Ritesh Agarwal took a 100% pay cut as business suffered because people were sceptical about travel. In April, according to details shared by the company, Oyo asked employees to accept a reduction in their fixed compensation by 25% for four months (effective till July payroll), with 70% staff facing pay cuts. The cuts were done in such a way that no employee was paid less than ₹5 lakh a year. However, from August 1, the company restored full salaries of Indian employees with a fixed compensation of up to ₹8 lakh.

Chinese telecommunications equipment company Huawei, too, donated ₹1 crore to the PM Cares Fund, a spokesperson confirmed. A news report in July, however, claimed that the company laid off 60-70% of its staff in India. When *Financial Express on Sunday* reached out to the company, it denied the claims, sharing the link of the article which as per the company wrongly reported the layoffs.

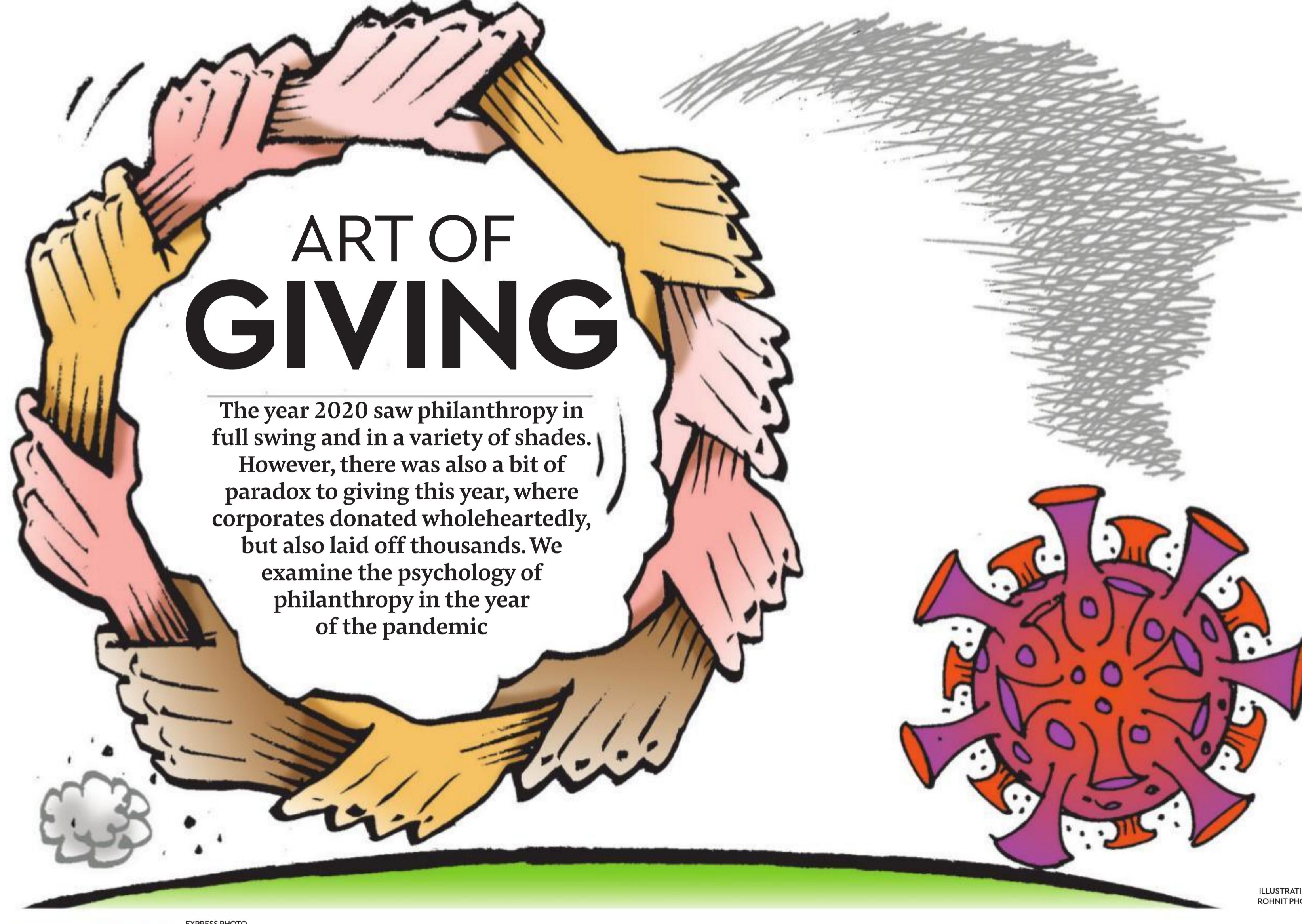
Health and fitness company Cure.fit contributed ₹5 crore to the PM Cares Fund, part of which, founder Mukesh Bansal said, was personal contribution. In May, it was reported that the company shut down its operations in small towns, laid off employees and went for salary cuts to survive pandemic-induced losses. Depending on seniority, the staff took 20-30% pay cuts, the management team 50% and founders Mukesh Bansal and Ankit Nagori 100% pay cuts. However, Cure.fit declined to comment on our enquiry.

Food delivery and ordering giant Zomato shared that, in May, a number of its employees had taken a 100% pay cut for at least six months and the company had announced pay cuts for all its employees depending on their salaries. "We do not foresee having enough work for all our employees. We won't be able to offer that (jobs) to 13% of our workforce going forward," a company spokesperson says. Yet it had initiatives like 'Feed the Daily Wager', 'Meals for Migrants' and 'Zomato Gold Fund' (to help the restaurant community) in full swing. The paycuts were reinstated in July this year, according to the company.

Between May and June, Swiggy laid off more than 1,400 employees across various verticals in India. When the lockdown was imposed in March, however, Swiggy CEO Sriharsha Majety was quoted as saying, "We are working with multiple state governments and eligible food providers to deliver safe and hygienic meals in bulk to migrant workers and medical workers, among others." When contacted, Swiggy refused to comment on the issue.

Ride-sharing company Ola Cabs and travel firm MyaTrip, too, contributed during the pandemic and launched initiatives to support frontline workers even while laying off employees. According to data shared by Ola, ₹5 crore was donated to the PM Cares Fund and ₹3 crore to Chief Minister's Relief Fund of various states. But on May 20, co-founder and CEO Bhavish Aggarwal wrote a letter to employees about the downsizing of the company and about letting go 1,400 workers, as the salary cut of those in leadership roles wasn't enough.

In July, IndiGo announced laying off 10% of its employees apart from other cost-cutting measures like pay cuts and leave without pay, as the airlines remained shut during the lockdown. However, it



The year 2020 saw philanthropy in full swing and in a variety of shades.

However, there was also a bit of paradox to giving this year, where corporates donated wholeheartedly, but also laid off thousands. We examine the psychology of philanthropy in the year of the pandemic



### INTERVIEW: SUDHA MURTY, chairperson, Infosys Foundation

## 'Let's give and not talk about it'



(From top) Actor Sonu Sood made headlines this year for arranging buses for migrant workers; hospitality chain Oyo organised 'Feed for Good' food drives; and Michelin-star chef Vikas Khanna provided millions of free meals and ration to remote villages in the country during the lockdown

operated relief flights from Delhi to Jodhpur, especially for Iran-return Indians, and offered its planes to the government to ferry items like medicine, relief supplies and other equipment.

The PM Cares Fund itself saw crores of donations being received yet migrant labourers went walking all the way home with no initial government support. In May, it was reported that it had garnered more than \$1 billion in donations.

There were also firms that stayed away from layoffs. Wipro, for instance, refrained from layoffs, but reduced hiring during the pandemic. Hindustan Unilever contributed ₹100 crore to PM Cares and took several cost-cutting measures. In March this year, our parent company Unilever announced that the company will protect its workforce from sudden drops in pay as a result of market disruption or being unable to perform their role. Our focus continues to be to stabilise the business and get our operations back on track, keeping the health and safety of our employees and

Sudha Murty, who established Infosys Foundation in 1996, believes it doesn't matter how much you give, what is important is that you do. Recently, the foundation contributed ₹100 crore towards Covid relief measures, including ₹50 crore to the PM Cares Fund. In a conversation with Reya Mehrotra, Murty talks about the need to give. Edited excerpts:

As a philanthropist, how was the experience of the pandemic for you? I have been the chairperson of Infosys Foundation since the past 25 years and we have come across many national disasters, but never a pandemic like this. But our experience helped us a lot. We had started preparing even before the lockdown began, in the first week of March. We prepared ration kits to last 21-30 days and ordered PPE kits and masks, as at that time there was a shortage of PPE kits. So by the time the lockdown began, we were ready. We started giving construction workers and then poor children through a school in Hyderabad.

Why did you choose to become a social worker? The answer lies in my book *How I Taught My Grandmother to Read* (2004). My daughter once asked me, "Amma, what is your duty?" That made me take up social work.

What's the societal and psychological impact on the giver and the receiver? As a child, I used to live in my grandparents' house. We used to have a lot of stored rice and four-five people came everyday for rice. I saw my grandfather giving, but never boasting about it and those who were receiving were never ashamed of it. It was natural to give, like it is to breathe. The receivers took only as much as he needed and not to sell or store any excess. This is the equilibrium I saw very young and liked the concept. In my case, it is a pleasure to give, so I enjoy it and don't feel that I have done something extraordinary. I have more and there are people who have less, so let's give and not talk about it too much.

How has your perception changed after 25 years of philanthropy? I have changed a lot. I have realised India is not just a country for gala weddings. If the children of my country get three

consumers as priority," a spokesperson said. The firm launched a Covid insurance cover for over 30,000 extended and third-party workers on the frontline. Infosys, too, froze hiring, promotions and salary hikes, but didn't let go of underperformers.

### Making a difference

Not all acts of giving were paradoxical this



meals a day, have three sets of clothes, know a language for communication and have survival skills, be it farming or any other job. I will be very lucky. I have realised that in real life, we don't require so much that we need to store. Give without expectation. Once I give, I never turn back or even remember who I gave to. This detached attitude of the method of giving makes me enjoy my work. Robert Owen (an 18th-century Welsh textile manufacturer and philanthropist) made me realise the importance of helping and caring for the poor, and the need for equality in society.

Do you think philanthropy can help create a balance in society?

Definitely. In times of calamities,

people get in touch with us so that help reaches the needy. We are very transparent and don't hide anything. I recently got an email from the US where the person said that he had amassed a lot of wealth and had no children. He wanted to donate everything to us for helping during the pandemic. But we refused and suggested reaching out to smaller organisations that are also doing great work. An elephant has its own weight and an ant its own. There is a Sanskrit saying 'yathashakti', which means 'according to one's ability or power'. If you have ₹1,000, give ₹5. You don't have to make your family poor by giving, but you have to give, even if a small amount.

from the *langar* system of Indian gurdwaras about which he learnt while volunteering at Gurudwara Bangla Sahib in Delhi.

The *langar* also gained international attention when Michelin-star chef Vikas Khanna said that his sense of hunger did not come from India, but from New York, where he had stood in queues for free meals and blankets. "I am from Amritsar.

Everyone gets fed there in *langars*," said Khanna, who provided millions of free meals and ration to remote villages in the country during the lockdown.

There were other good deeds too. Actor Sonu Sood made headlines for providing buses to help migrant workers reach home. He also arranged chartered flights to bring home workers, including stranded students from Kyrgyzstan. The real-life hero continues to support the underprivileged.

Not just India, the pandemic saw the wealthy across the world open their hearts when it came to donating. In April, *Forbes* compiled a list of 77 billionaires who donated large sums to fight the pandemic. The billionaires on the list included Jack Dorsey, Bill Gates, Azim Premji, Jeff Bezos, Mark Zuckerberg, Jack Ma, among others.

Giving creates a circle of goodwill, says Kumari Shibal, founder and chairperson, The Shibal Family Philanthropic Initiatives, which distributed grocery and PPE kits. "Being of help to others offers the giver a sense of contentment. People who receive help, help others in the future when they can. This creates a circle of giving," she says, adding, "Foundations have better resources and expertise to understand the challenges of the underserved population and help them accordingly. However, this does not mean that the work done at the individual level makes no difference. Any act of charity done with a noble intention contributes to building a better society."

### The psychology behind

Mental health experts say there could be many motives behind giving, but the effect on the receiver and society at large is always positive. "For the receiver, philanthropy helps in material and concrete terms, indirectly helping mental and psychological well-being. For the giver, it brings in social recognition and appreciation, which is also good for mental health. At times, it is also guilt-driven... for instance, in the case of NRIs and NRI foundations, there is a conscious or unconscious guilt of having left the country. It could also be for getting social recognition from the native land. Whatever the reason, one shouldn't take away the genuine part of the act," says Nimesh G Desai, director, Institute of Human Behaviour and Allied Sciences (IHBS), and member secretary/CEO, State Mental Health Authority, Delhi.

Doing good helps one find meaning in life, says Achal Bhagat, senior consultant, psychiatry and psychotherapy, Indraprastha Apollo Hospitals, Delhi. "Sometimes, when we are helping through our skills, it helps us learn more skills. Since we are interdependent, doing good in an organised and strategic manner helps address larger issues," says Bhagat.

Desai believes philanthropy in disaster situations is necessary, as many times government response is inadequate. However, philanthropy alone, he says, can't bridge the gap within society. "It is a utopian idea," he cautions.

Shibal agrees: "Every individual has a role to play and can make a difference when it comes to bridging the gap. Poverty can't be eradicated solely through the efforts of the richest members of society," she offers.

# Footloose

SUNDAY, NOVEMBER 29, 2020



## DOWNHILL SKIING

Downhill is a form of alpine skiing competition. Whereas other alpine skiing events (slalom, giant slalom, super giant slalom, etc) emphasise turning and technique, downhill emphasises 'the six components of technique, courage, speed, risk, physical condition and judgement'



The river Seine in Paris

DMITRY KOSTYUKOV FOR THE NEW YORK TIMES

## How to pretend you're in Paris tonight

STEPHANIE ROSENBLUM

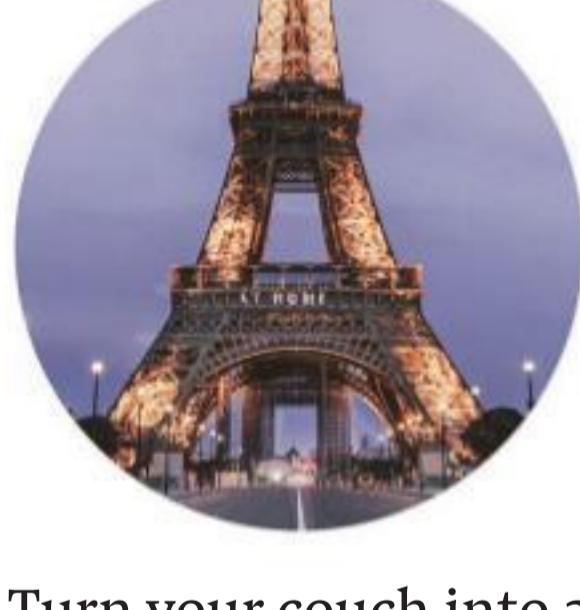
**P**ARIS IS A collective fantasy, from the booksellers along the Seine to the grey zinc rooftops of its cream stone buildings. For ages, the city has been the place to turn for lessons in *l'art de vivre*, the art of living, influencing fashion, philosophy, culture, art and gastronomy around the world. Today, pop-up shops and hipster brunch spots are as much a part of Paris as street lamps and Gothic architecture. But the romance of the city is timeless.

When visiting, I like to be a flâneur, a stroller with no destination, winding through the medieval streets of the Marais, pausing to hear a jazz band, dipping into the Musée Carnavalet, shopping in SoPi (South Pigalle), popping into Éric Kayser for croissants, sitting in the sun on a green metal chair in the Luxembourg Gardens. Evening might bring a ballet at the Palais Garnier, or a sidewalk bistro table from which to watch the crowds go by.

These days, my apartment is the bistro, boutique and boulangerie. Yet, it turns out, this too has a certain romance. There are countless ways to invite Paris into your home. All you need is a little creativity. And perhaps a glass of champagne.

### Make your kitchen smell like a boulangerie

Éric Kayser, the artisan baker who opened the first of his shops in Paris, teaches you how to make classic French breads, including "la baguette", on his lively Maison Kayser Academy YouTube channel. Game for a full meal? Julia Child's (cooking teacher and author) television episodes, including some shows with chef Jacques Pepin, are on PBS online (you'll also find her on YouTube). And for dessert? Cookbook author Dorie Greenspan said in France "dessert might be cheese, fruit or maybe the sturdy gâteau that almost all French cooks know how to bake: yoghurt cake. I make it often and always think of Paris and my friends when I do."

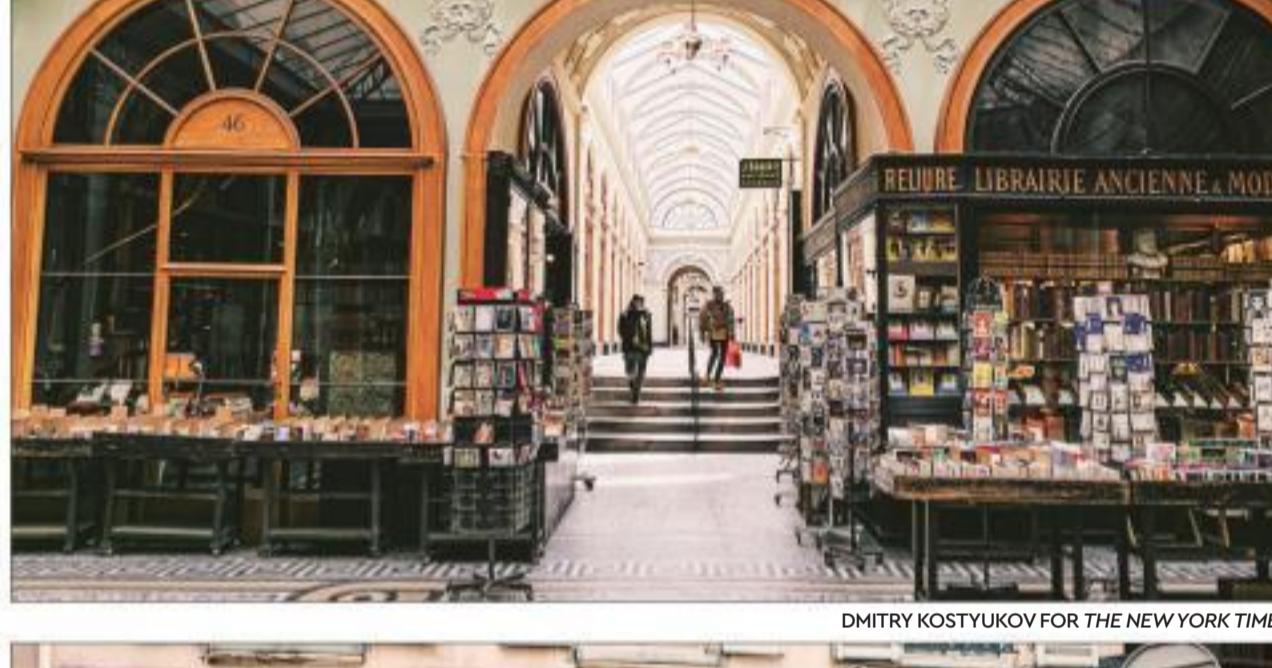


### Turn your couch into a box seat at the ballet

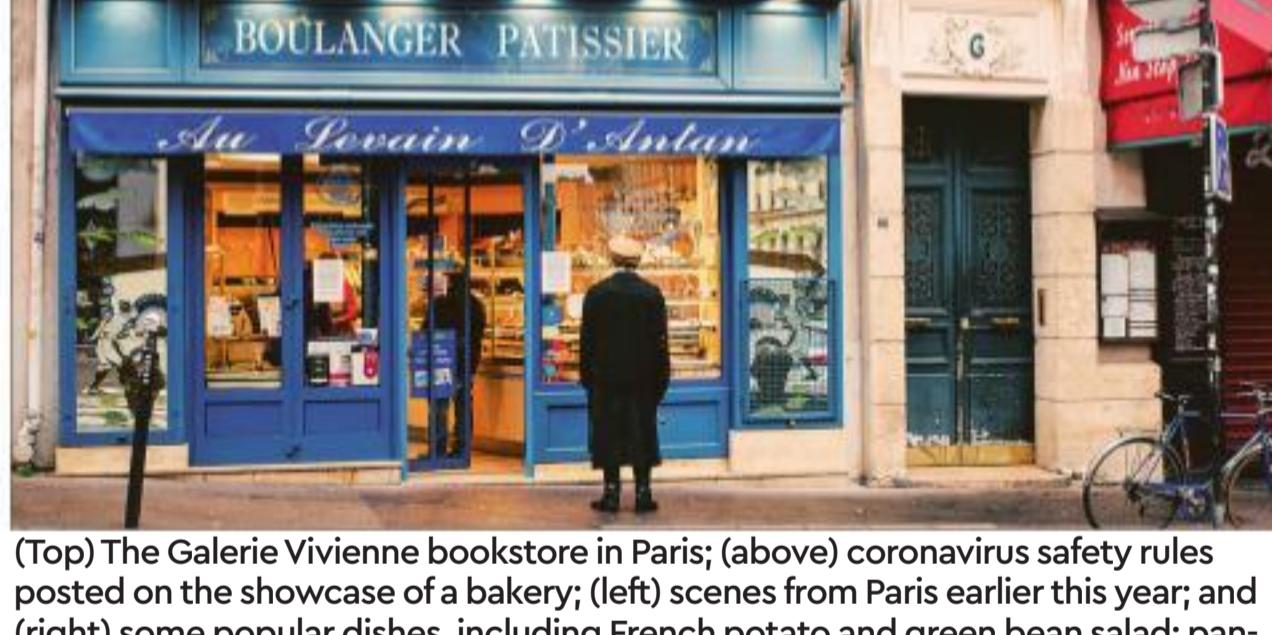
Dim the lights and nestle into your sofa like it's a box at the Palais Garnier (a 1,979-seat opera house at the Place de l'Opéra in the 9th arrondissement of Paris) to watch ballet and opera clips on the Opéra National de Paris' YouTube channel. When you need an intermission, do as the audiences do and get a glass of Champagne.

There are countless ways to invite Paris into your home. All you need is a little creativity. And perhaps a glass of champagne

ANDREA MANTOVANI FOR THE NEW YORK TIMES



DMITRY KOSTYUKOV FOR THE NEW YORK TIMES



(Top) The Galerie Vivienne bookstore in Paris; (above) coronavirus safety rules posted on the showcase of a bakery; (left) scenes from Paris earlier this year; and (right) some popular dishes, including French potato and green bean salad; pan-seared steak with red wine sauce and French yogurt cake with marmalade glaze

DMITRY KOSTYUKOV, MAXIME LA, ANDREA MANTOVANI, KARSTEN MORAN, FRANCESCO TONELLI, USA NICKLIN FOR THE NEW YORK TIMES

### Museum hop from your laptop

Take your time contemplating masterpieces and monuments through virtual tours. Get up close to paintings by Renoir and van Gogh at the Musée d'Orsay. Zoom in on the brush strokes of Monet's *Water Lilies* in the Musée de l'Orangerie. Discover masks from places such as Central Africa and Papua-New Guinea at the Musée du Quai Branly—Jacques Chirac.

Explore Sacré-Cœur. And relish vertiginous views from the Eiffel Tower.

### Fill your home with French jazz

Begin with guitar legend Django Reinhardt, a founder of the Quintette du Hot Club de France in Paris, and his bluesy *Nuages*. Sip a coffee as Eartha Kitt tells you *C'est Si Bon* (be sure to cue up Dean Mar-



tin's breezy rendition of the song too). And kick up your heels (or fuzzy slippers as the case may be) as Nat King Cole woos you with the French version of *L-O-V-E*.

### Redecorate, Parisian-style

Ready to spruce up your home for autumn? Spark ideas with the Instagram accounts of Elle Décoration France, Marie Claire Maison, and Côté Maison, even boutique hotels like Le Narcisse Blanc Hotel & Spa. Elle Décor has some "French Interior Design Rules to Live By" in which the Paris-based designer Jean-Louis Deniot explains: "The whole idea is anti-decor. To make it look like the owner did it himself — to make it look natural. Which is, of course, very French."

### Curl up with a French author

Download classic novels and poems by Victor Hugo, Émile Zola, George Sand and Honoré de Balzac free from places like Apple Books. If you haven't already, discover the works of one of France's most respected writers, Annie Ernaux. Amble around Paris with Edmund White in *The Flâneur*. Delve into the city's dark underbelly with Luc Sante's *The Other Paris*. Or escape into another world like the French do, with a comic book or graphic novel such as the long-running *Asterix* series about Gauls resisting Roman occupation.

### Be a flâneur

Never mind that your sidewalk doesn't lead to the Seine. Being a flâneur is not about being in Paris but rather, being of the place you're in — using your senses to savour sounds, scents and colours right where you are. So tie on a scarf, and go for a socially distanced stroll.

NYT

## How do you have a ski season in a pandemic?

Ski areas are taking steps to minimise crowding and to curb opportunities for the virus to spread

TIM NEVILLE

WHEN YOU LOVE to snowboard as much as Rocky Freudenberg, the winter season ahead looked rather worrisome. Snow is always a gamble, but maybe less this year, a La Niña year, which could mean more powder-dumping storms for the northern Rockies and Cascades, where Freudenberg lives in Oregon. His worry hinged on the pandemic. Now, for the first time, many ski resorts big and small will require a reservation to ride the lifts — sometimes even if you own a

season pass.

So, with Covid-19 concerns high on his mind, Freudenberg, who is 47 and single with flexible work hours, hatched a plan. Instead of buying a season pass to his local ski area, he spent about \$1,000 on an Ikon Pass, which gives him seven days or more of lift tickets at each of the pass's 44 participating resorts in North America and abroad.

Then he spent another \$16,000 on a used motor home, a Gulf Stream, to which he added a waxing station and snowboard racks. Come January, he

INTEREST IN OUTDOOR SPORTS LIKE SKIING HAS SKYROCKETED, AS THEY HAVE THE POTENTIAL TO OFFER PLENTY OF SOCIAL DISTANCING



KATE RUSSELL FOR THE NEW YORK TIMES

plans to take a 15-week, road-trip snow safari, bouncing between places like Crystal, Washington, and Mammoth Mountain, California, on a quest to log his usual 40-plus days of riding.

"I've always wanted to chase powder," he says. "Now I'm also chasing what's available." Freudenberg's open-road strategy holds hard-bitten appeal, but with winter well on its way, and with more places imposing more restrictions as case numbers climb, even casual skiers and snowboarders must now rethink how to approach a season that will be like no other. From how we ride the lifts to where we sleep and what we eat, ski areas are taking unprecedented steps to minimise crowding and to curb opportunities for the virus to spread, all at a time when participation in outdoor adventure sports appears to be skyrocketing. Many of the changes may be temporary. Some may linger.

Either way, the winter holiday ski experience that emerges on the other side may never be quite the same. "I'm way too optimistic in general, but I think everything will be OK," says Jonny

NYT

# Well-Being

SUNDAY, NOVEMBER 29, 2020

JORDAN D METZL

**F**OR THE PAST 20 years, when patients asked me about exercising while recovering from a viral illness like the flu, I gave them the same advice: listen to your body. If exercise usually makes you feel better, go for it. Covid-19 has changed my advice.

Early in the pandemic, as the initial wave of patients with Covid-19 began to recover and clinically improve, my colleagues and I noticed that some of our patients were struggling to return to their previous activity levels. Some cited extreme fatigue and breathing difficulties, while others felt as if they just couldn't get back to their normal fitness output. We also began to hear of a higher than normal incidence of cardiac arrhythmias from myocarditis, inflammation of the heart muscle that can weaken the heart and, in rare cases, cause sudden cardiac arrest. Other complications like blood clots were also cropping up.

What was most surprising is that we saw these problems in previously healthy and fit patients who had experienced only mild illness and never required hospitalisation for Covid-19. In my sports medicine practice, a cyclist in her 40s with recent Covid-19 symptoms had leg pain that was abnormal enough to warrant an ultrasound, which showed near complete cessation of blood flow because of arterial and venous blood clots in both legs. Thankfully, our team caught these early enough that they didn't spread to her lungs, which ultimately could have killed her. Recently, a college student in Indiana with Covid-19 died from a blood clot that travelled to her lungs. As the pandemic has evolved, we've learned of a much higher risk of blood clots from people who contract the virus.

In those early months of the pandemic, my colleagues and I learned of a New York City mental health worker in her early 30s, a dedicated athlete with no underlying health problems who developed symptoms of Covid-19. Her low-grade fever and congestion went away, but she continued to feel "sluggish". Like she had done many other times after getting over an illness, she went for a run to feel better. She died on the run of cardiac arrest; it appears she had undiagnosed myocarditis caused by Covid-19.

We now know the heart is a particular cause for concern after coronavirus infection. A study in *JAMA Cardiology* looked at 100 men and women in Germany, average age 49, who had recovered from Covid-19, and found signs of myocarditis in 78%. Most had been healthy, with no pre-existing medical conditions, before becoming infected. A smaller study of college athletes who had recovered from Covid-19 found that 15% had signs of heart inflammation. Experts continue to assess the data regarding heart risks to help clinicians better determine when athletes can return to play.

As the pandemic continues, we've heard countless stories of elite athletes in top physical condition struggling to regain their form after Covid-19. More than a dozen women on the US Olympic rowing team who contracted the virus in March described persistent fatigue for weeks after the initial illness. Recreational athletes, including runners and triathletes, have complained of prolonged respiratory symptoms during exercise. Pulmonary issues from Covid-19, including pneumonia, have caused breathing difficulty during exercise for weeks or months following infection.

To help patients safely return to activity after mild to moderate Covid-19 infection, my colleagues at Hospital for Special Surgery and I published an evidence-based set of guidelines based on a review



## Exercise after Covid-19? Take it slow

**Heart and lung damage can happen after even mild illness, prompting doctors to recommend caution before returning to your workout**

of the existing medical literature and our ever-evolving understanding of the disease. Our "return to activity" guidelines urge far more caution than in the past, based on the unpredictable nature of how the virus affects each person.

Anyone who had severe illness or was hospitalised with Covid-19 needs to consult a physician about whether it's safe to exercise. But even people who experienced mild illness or no symptoms need to take precautions before exercising again. Among our new recommendations:

**Don't exercise if you're still sick:** Do not exercise if you have active symptoms, including a fever, cough, chest pain, shortness of breath at rest, or palpitations.

**Slowly return to exercise:** Even if you had only mild symptoms, with no chest pain or shortness of breath,

you should still wait until you have at least seven days with no symptoms before returning to exercise. Start at just 50% of normal intensity. A gradual, stepwise and slow return to full activity is recommended.

**Stop exercise if symptoms return:** If you develop symptoms after exercising, including chest pain, fever, palpitations or shortness of breath, see a doctor. Some patients should see a cardiologist before exercising. If you experienced chest pain, shortness of breath or fatigue during your illness, you should see a cardiologist before restarting sports activity. Depending on how you feel, your doctor may conduct a test for myocardial inflammation.

**Get tested:** If you have cold or flu symptoms, get tested for Covid-19 before you return to exercise. If you think you

might have had Covid-19, a test might help you and your doctor make decisions about safely returning to exercise.

And remember, as doctors we can run tests, but you know your own body better than anyone else. You know how you normally feel when you walk up the stairs, when you run, when you bike. If you've had Covid-19, are those things harder for you? Are you noticing a change in your body? If the answer is "yes", it's important to speak with your doctor.

Even if you've never been diagnosed with Covid-19, be mindful of how you are feeling. Many people with Covid-19 don't know they have it, or have general symptoms like gastrointestinal upset, fatigue or muscle aches. So if you've been feeling "off" during exercise, listen to your body, ease up and check with your doctor.

Covid-19 is an aggressive virus that spreads easily and carries significant morbidity and mortality. Cardiac risk in particular is greater with Covid-19 than with other viral diseases, so it makes sense to return to activity with caution.

NYT



## The harmful chemical in toys

Scientists track the dangers of flame retardants, meant to protect children, and why manufacturers cannot seem to stop using them

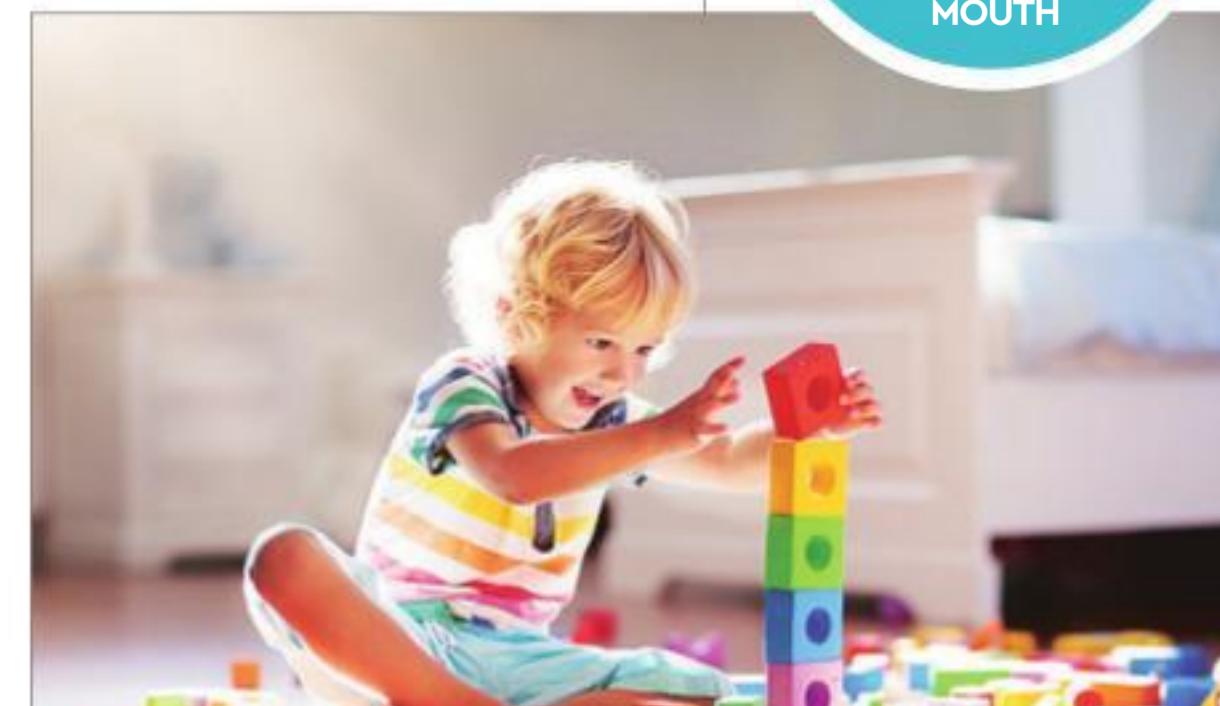
LIZA GROSS

**HEATHER STAPLETON** vividly recalled the moment she realised that the dangerous chemicals she studied in her lab had entered her home. Stapleton, a chemist at Duke University, had just put her one-year-old son to bed and was chatting with a colleague in her living room about their latest research. The scientists were talking about the toxic chemicals they'd found in baby gear, added to prevent them from catching on fire. Suddenly, they noticed a tag on her son's polyester tunnel. "We're like, wait," Stapleton said. "Is that a flammability standard on the tunnel?" Sure enough, the tunnel's tag said that it met a flammability standard for camping tents, meaning that the material contained chemical flame retardants that would prevent it from

catching and staying on fire.

So Stapleton did what any new mother with access to a state-of-the-art chemistry lab and a \$120,000-sample analyser would do. She cut a snippet of the tent and brought it back to her lab for analysis. She was shocked by what she found on the fabric: a flame retardant, called chlorinated tris, that manufacturers had voluntarily removed from baby pyjamas decades earlier after researchers showed it could alter DNA, and likely cause cancer, in test tubes.

"That really horrified me," she said, recalling how her son, Joshua, loved to play peekaboo through the tunnel's mesh windows. "He put his mouth all over that mesh." Flame retardants are chemicals that manufacturers started adding to commercial and consumer products in the 1970s to meet flammability standards.



THE CHEMICALS CAN PENETRATE THE SKIN OR ACCUMULATE IN DUST, WHICH KIDS CAN GET ON THEIR HANDS & PUT IN THE MOUTH

While not all of the hundreds of flame retardants on the market present health risks, scientists have raised concerns about formulations that contain chlorine, bromine or phosphorous. Flame retardants are typically added to goods with the potential to ignite, like baby products, electronics, building and construction materials, clothing, carseats and vehicle interiors. The chemicals can escape from treated products and penetrate the skin or accumulate in dust, which kids can get on their hands and put in their mouths.

Extensive research in lab animals has linked different flame retardants to various health problems. Brominated flame retardants, which have received the most scrutiny, can build up in tissue, cause cancer, disrupt hormones, harm the reproductive system and cause neurodevelopmental problems, at least in animals and perhaps humans too. Studies in people are limited, largely because they require far more time and resources, but have found similar effects, including increased risk of cancer, lower IQ and possibly behavioural problems in young children, including hyperactivity, aggression and bullying. Earlier this year, researchers reported that

brominated flame retardants surpassed lead as the biggest contributor to IQ loss and intellectual disability in children.

So how did they end up in Joshua's toy? Flame retardants, like many toxic chemicals, are loosely regulated. Manufacturers aren't required to prove that they're safe or even that they keep products from going up in flames. Although researchers have linked numerous flame retardants to serious health effects, federal regulators never banned their use in all products. So when manufacturers agree to stop using flame retardants in one product, they just find other uses for them.

"I call it the chemical conveyor belt," Stapleton said. "They just keep coming." There is also no reason these chemicals should be in many products in the first place. There is no rule requiring flame retardants to be in children's toy tents, said Patty Davis, a spokeswoman for the US Consumer Product Safety Commission, which regulates consumer products. "It might be better public health policy," Stapleton told a Senate committee in 2012, "to rigorously examine the safety of these compounds before they are put into the products."

New Delhi

# Mind & Games

SUNDAY, NOVEMBER 29, 2020

## How to deal with life in long-term isolation

Sure, you're not floating 250 miles above the ground, but you can still use the same tactics astronauts use to keep going

TIM HERRERA

**A**NYONE ELSE DREADING winter? Cases of Covid-19 are climbing, and winter weather is going to cut off many of the lifelines (picnics in the park, running outside, outdoor dining) so many people have depended on for sanity this year. Vaccines are on the horizon, but even the most optimistic timelines put them months away. And time with family during the holidays, normally a bright spot in winter months, is all but cancelled this year.

But there are ways to steel yourself for such a dark set of circumstances! In fact, some people have been through all of that and then some. Take, for instance, an astronaut who spent nearly a year in space. Or the station leader of a research outpost in Antarctica.

We spoke with these people to get advice on coping with life in extended isolation, and how to deal with not quite being able to see the light at the end of the tunnel. If there's one takeaway, it's this: Adaptation and expectation management are key.

Just a few hundred miles away, but a world apart

For 328 days between March 2019 and February 2020, the NASA astronaut Christina Koch was floating 250 miles above earth aboard the International Space Station, setting the record for the longest continuous time spent in space by a woman. An astronaut since 2013, Koch, 41, was trained to deal with long-term isolation and constantly changing circumstances, but there isn't exactly training on what to do when the world you come back to is wholly different than the one you left.

But that's not to say she wasn't equipped. "One of the qualities that astronauts develop is adaptability and managing expectations," Koch said. "And I think that we really honed the skill of



being able to be OK with whatever comes down the road, and to just adapt our hopes and dreams to what that situation is and make the best of it."

While aboard the ISS, Koch and her crewmates watched the early days of the pandemic unfold, but they didn't know how deeply things would change. She returned to earth in February, but just as she was finishing physical rehabilitation and ready to embark on the many plans she had made, Koch had to trade one type of isolation for another. "Right when I was ready to go back out into the world, it got shut back down," she said.

To be clear: Being stuck at home inside with all of the comforts we're used to isn't exactly an apples-to-apples comparison to spending nearly a year in space. But many of the emotions and psychological bruises we're dealing with right now are actually similar to what astronauts experience in space, Koch said. And the strategies and tactics of dealing with those experiences can be quite transferable.

For instance: Koch said that learning to accept and be comfortable with unpredictability is something that is built into astronaut training. "What you can control is how you react to that situation," she said. "What you can control is whether or not you let yourself go down a bad mental path or not." In fact, while on the ISS, Koch was surprised by an extension to her mission by about five months. So in one sense, she said, she has been here before.

"I had to shift my thinking from 'It's a marathon not a sprint' to 'It's an ultra-

marathon, not a marathon,'" she said. "In the pandemic, that's what I have reframed. When lockdown started it was going to be a two-week pause, and now it's going to last through the spring." Koch said a key skill she uses from her time in space is learning how to stay connected to loved ones when we can't be physically present. While in space, for example,

Koch, "ran" a half-marathon in Glacier National Park with her friends; at the same time they were running on the course, Koch ran the 13.1 miles on her space treadmill.

"You have to be creative in how you stay relevant in the lives of your loved ones," she said. "Staying relevant means you don't just communicate occasionally by email, you do things that almost feel like you're close."

As for all those plans she had in store? This time she is just going to wait and see. "I'm a big fan of just setting expectations in my own mind to always err on the side of being pleasantly surprised," she said, "rather than being disappointed."

'Not every day can be sunshine and penguins'

Your average day this year probably looks a little bit like David Knoff's. He drags himself out of bed around 7 am, looks at the weather, then sips a latte while planning his day. He makes his morning commute, a very short trip from



IF THERE'S ONE TAKEAWAY, IT'S THIS: ADAPTATION AND EXPECTATION MANAGEMENT ARE KEY

where he sleeps to where he works, and catches up on emails for a few hours before attending online meetings.

Mealtimes are always the same, and the faces around the dinner table never change, except for the occasional extreme haircut or overgrown beard. To unwind, he might have some tea or beer and reminisce about what life used to be like. But there's one key difference: Knoff lives in perhaps the most remote place on the planet, and his most exciting evening lately involved penguins. Since November 2019, Knoff has led a team of 24 people at Davis Station, a permanent research outpost in Antarctica run by the Australian Antarctic Division. The yearly

average high temperature there is around 19 degrees Fahrenheit, and during the darkest days of winter, there are some weeks when there are zero hours of daylight.

"The darkness had more of an impact on mood and energy than many of us expected, for a few months during the depths of winter, the sun barely made it above the horizon (or not at all)," Knoff, 35, wrote in an email.

To get through a bleak winter, Knoff said, it's important to change with your surroundings and train yourself to learn to make the best of a tough situation. "It is surprising how well you adapt to your surroundings and conditions," he said.

Not long ago, Knoff was unexpectedly marooned in a field hut for four nights with another expedition member after a blizzard got very bad, very fast, and their vehicle broke down. Stuck inside with nothing to do but wait out the storm, he caught up on a collection of 1970s literature left in the hut long ago. He also cooked and drank tea with his teammate.

"It was the longest I'd been without Wi-Fi in years," he said. However, "in the end, it will end up being one of my fondest memories of my time here due to the truly unique situation of being cut off from the rest of civilisation yet strangely safe and warm with little to worry about other than the weather."

Still, even a place as isolated as Antarctica hasn't been entirely untouched by the pandemic. While the continent hasn't confirmed a single case of the virus, Knoff and his team were forced to extend their stay by four months, which, he said, "brought with it multiple challenges and an emotional roller coaster."

It "feels like we have just endured the toughest game of life we could have ever imagined, and then the game has been sent into overtime," he said. The goal now is for everyone to "look inside themselves to dig out the motivation and resilience to make sure that as a team we make the most of the next few months and return safely to our friends and families back home," he said.

NYT



Take your hot chocolate to the next level

■ With the days growing colder, bars and restaurants are likely to offer more hot cocktails on their menus. One cold-weather treat is spiked hot chocolate, a drink just as warming when made at home.

■ For David Kaplan, co-founder of the bar group Death & Co, sipping hot cocoa brings him back to his childhood in Jackson Hole, Wyoming. "You get off the mountain after a day of skiing and have a hot chocolate and comfort food to bring you back to life," said Kaplan, who in those days drank strictly Swiss Miss.

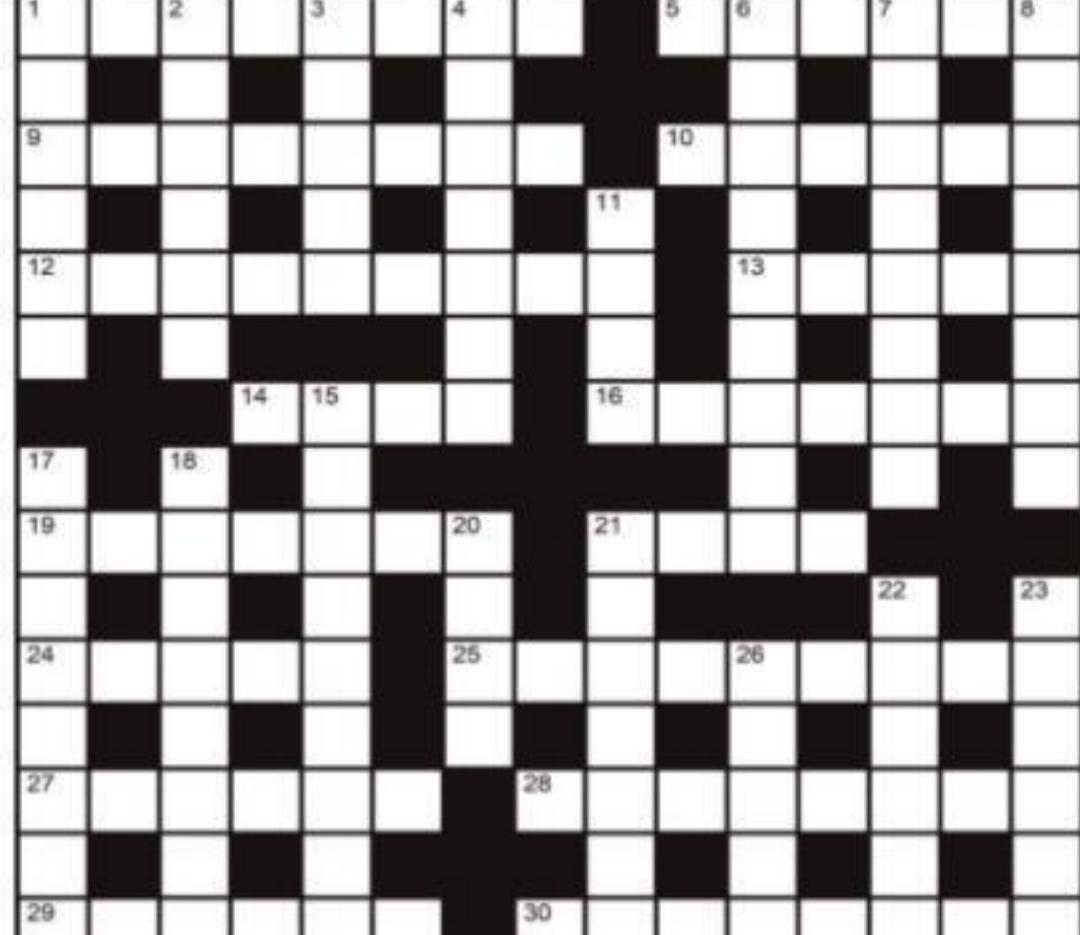
■ The boozy version, he said, "is one of those things that's so fun because there's still a slight level of sophistication while being completely comfortable and nostalgic. The sophistication comes with how geeky you are with the chocolate and how it's prepared."

■ Will Talbott, bar manager at the Standard High Line hotel, prefers to use Valrhona, a premium French chocolate. The 66% dark chocolate pellets he uses are "bitter but not too bitter, sweet but not too sweet," he said.

■ Brad Thomas Parsons, the author of several spirits books, likes to add a splash of Brugal, an amaro made in the Italian Alps. The liqueur's "warming aromatics and distinctive taste instantly evokes an après ski sensation," Parsons wrote in an email.

STEVEN KURUTZ/NYT

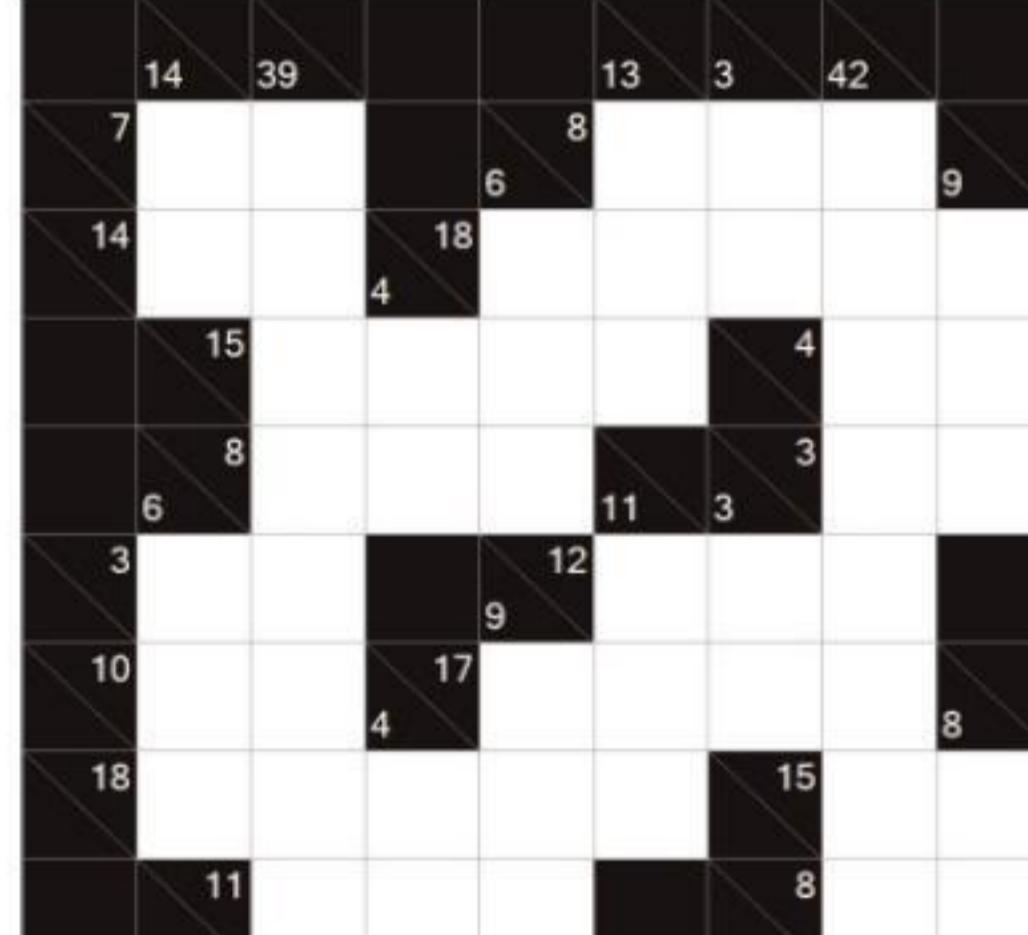
## CROSSWORD



## ACROSS

- 1 Location of one of SAIL's steel plants (6)
- 3 Business premises (6)
- 9 Support for a column or statue (8)
- 10 Unit of apothecary weight equal to 60 grains (6)
- 12 Consortium (9)
- 13 French spa town (5)
- 14 Out of work (4)
- 15 Umbrella fabric (7)
- 19 Reduces pressure on (5,2)
- 21 Popular soft drink Coca \_\_\_ (4)
- 24 A Spanish wine (5)
- 25 A deduction or discount from the price permitted by a seller (9)
- 27 Former sponsors of the Indian cricket team (6)
- 28 Does he move in royal circles? (8)

## KAKURO



In Kakuro sum puzzles, the numbers in the black squares refer to the SUMS of the digits, which you are to fill into the empty spaces directly below or to the right of the black square containing the number. No zeroes are used here, only the digits one through nine. An important point: A digit cannot appear more than once in any particular digit combination.

## BIZ QUIZ

- 1 The Internal Working Group of the RBI has proposed to increase the promoters' stake in private sector banks to what percentage?
- 2 Competition Commission of India has approved acquisition of Future Group by which company?
- 3 SITMEX is a trilateral naval exercise between India, Thailand and which other country?

## ANSWERS

1. 26%

2. Reliance Retail

3. Singapore

## 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

Today's clue: GUL equals FIN  
Aoq gdta uv, qmqbnslq uv ul vdqy, jodqmb dbqd nse jsbr ul, nse hs odmq tiuqlav dlb nse hs lqgh as vqj.  
- Fdn Dxbdbod

## BRIDGE BOUTS L SUBRAMANIAN

## COMMON SENSE OR SCIENCE? - PART TWO

In our last week's column, we saw that both common sense and science are required to bid slams accurately. We have two more deals to prove this point.

## Problem I:

With E-W vulnerable, sitting west, you open 1S with SA-Q-J-6-4-2 H-K-8 D-Q-7 C-A-Q-3. Partner responds 3NT which by your methods shows 12-14 points and four-card support for spades. You have a very good hand with slam potential. So, you advance with a cue-bid of 4C. Partner, in turn, makes a cue-bid of 4H. What do you do? Just bid 4S and be done. You may ask why. Partner's failure to bid 4D to show a control there, suggests there are two fast losers in diamonds. The E-W hands are:

SA Q J 6 4 2	W	E	SK 9 5 3
H K 8			H A Q 5
D Q 7			D J 9 3
C A Q 3			C K 7 6

When you commence a cue-bid sequence, the normal practice is to start with the cheapest cue-bid. In other words, one cue-bid up the line.

## Problem II:

With neither side vulnerable, sitting west, you open 1H with S 8-5-2 H-A-K-Q-7-3 D-A-K-Q-4 C 2. Partner jumps to 4H to show less than 10 points and at least five trumps. What do you do? Strictly, you should pass, fearing that if you proceed further, there may be three fast losers in spades. However, you don't feel like passing with such a splendid hand. Just when you are thinking of blasting 6H, giving no clue to north what he should lead, you feel it is better to try 4NT, RKC instead. Partner surprises you with a bid of 6H, suggesting one ace and a void in the higher-ranking suit, spades. You can't get luckier than this. Can you? There is only one thing to do now and that is to bid 7H. The E-W hands are:

S 8 5 2	W	E	S-H 9 6 5 2
H A K Q 7 3			D 8 5 3
D A K Q 4			C A 8 6 4 3
C 2			

In response to 4NT, RKC,  
a) with one ace and a useful void, jump to six in the void suit  
b) with two aces and a useful void, bid 5NT  
c) with one ace and a void in the higher-ranking suit, jump to six in the trump suit

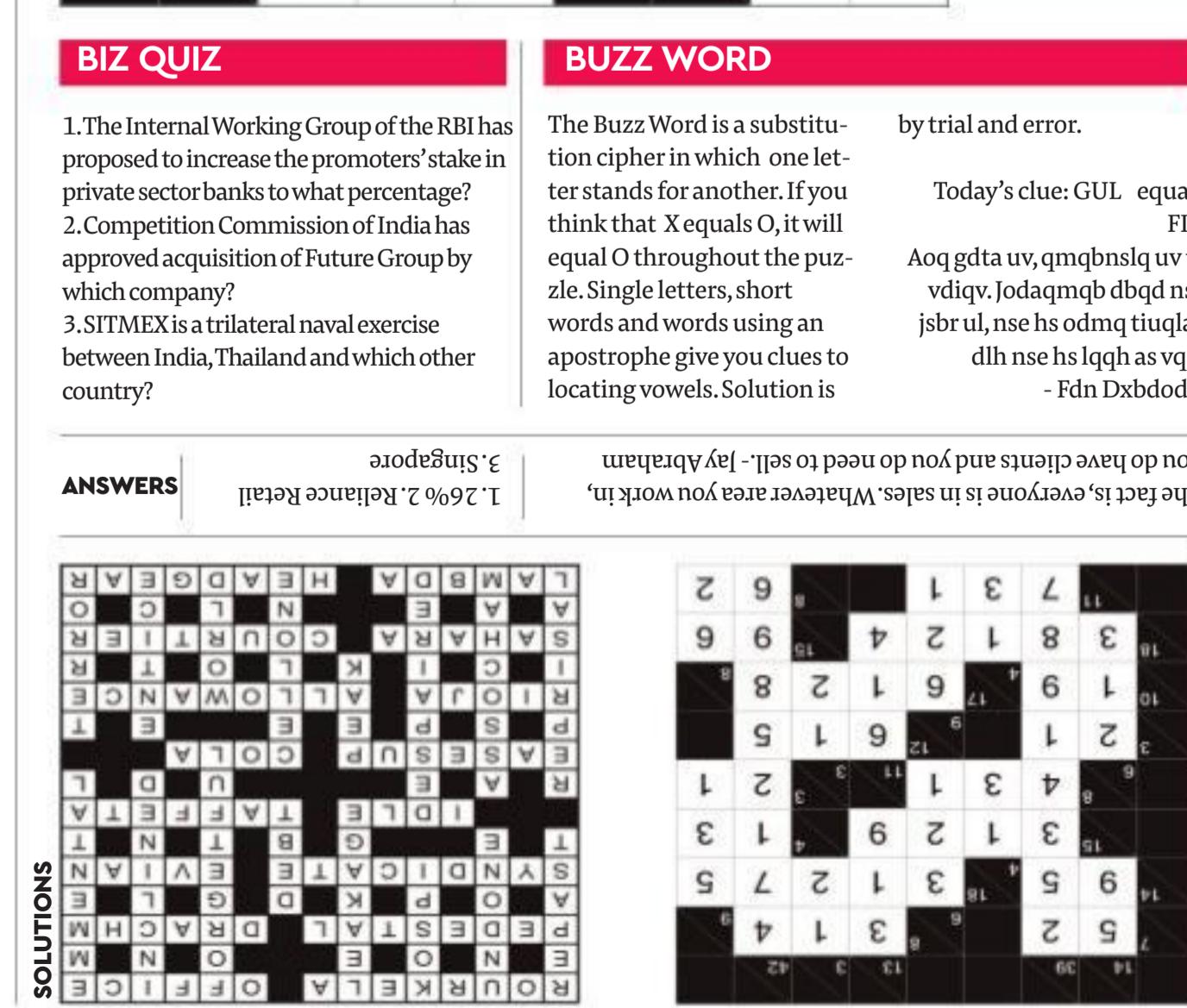
## TRADIGITAL

■ adj. Relating to art, especially animation, that combines both traditional and computer-based techniques.

Katzenberg believes that Disney would approve of the changes in the way cartoons are made today. He has coined a term for the blending of computer animation with classical cell animation techniques — "tradigital." And he says that the style, which burst on the scene with such films as Toy Story, Antz, Shrek and Ice Age, is here to stay.

—Roger Moore, "The Spirit" of Jeffrey Katzenberg

The Orlando Sentinel, May 24, 2002



New Delhi



## FRANKLIN TEMPLETON

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### Dividend in Franklin Asian Equity Fund

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

Name of the Schemes / Plans	Face Value per Unit (₹)	Amount of Dividend per Unit* (₹)	NAV per Unit as on November 26, 2020 (₹)
<b>Franklin Asian Equity Fund (FAEF)</b>			
FAEF – Dividend	10.00	0.75	16.5464
FAEF – Direct – Dividend			17.5167

The Record Date for the same will be December 4, 2020 (Friday). If in case the Record Date falls on a non-Business Day, the immediately following Business Day shall be the Record Date. All the Unitholders / Beneficial Owners of the dividend plan / option of the scheme whose names appear in the records of Registrar / Depositories as on the Record Date shall be entitled to receive dividend. The investors in the dividend re-investment plan/option will be allotted units for the dividend amount at the NAV of next Business Day after the Record Date.

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

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

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

Sd/-  
Sanjay Sapre  
President

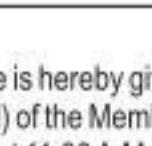
Date: November 28, 2020

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



I get the inside information and get inside the information.  
Inform your opinion with investigative journalism.

The Indian Express.  
For the Indian Intelligent.



Registered Office: IFCI Tower, 61 Nehru Place  
New Delhi-110 019  
CIN: L74899DL1993GO1053677  
Tel: 011-41732000 Fax: 011-26230201  
Email: complianceofficer@ifcild.com  
Website: www.ifcild.com

### NOTICE TO SHAREHOLDERS

Notice is hereby given that the Twenty Seventh (27th) Annual General Meeting (AGM) of the Members of the Company will be held on Tuesday, December 22, 2020 at 11:30 A.M. (IST) at Auditorium, First Floor, IFCI Tower, 61 Nehru Place, New Delhi – 110019, through Video Conference (VC) / Other Audio Visual Means (OAVM), in compliance with applicable provisions of the Companies Act, 2013 read with applicable Circulars issued in this regard.

The Annual Report including the Notice calling 27th AGM has been sent in electronic mode to Members, Debenture Trustees and other persons so entitled, whose e-mail IDs are registered with their Depository Participant(s)/Company/R&TA. The Annual Report inter-alia including Notice Calling 27th AGM has been dispatched in time and is available on the website of the Company i.e. www.ifcild.com. The Notice calling 27th AGM is also available on the website of the Stock Exchanges i.e. BSE Limited (BSE) and National Stock Exchange of India Limited (NSE) at www.bseindia.com and www.nseindia.com, respectively.

The Notice calling 27th AGM is also available on the website of Central Depository Services (India) Limited (CDSL) at www.evotingindia.com, CDSL being the agency appointed for providing remote e-voting facility and e-voting facility at the 27th AGM. Members may also download Annual Report from the Company's website. All documents referred to in the Notice calling 27th AGM are open for inspection through electronic mode on all working days except Saturdays, Sundays and Holidays between 11:00 A.M. to 01:00 P.M. (IST) upto the date of this AGM.

Pursuant to Section 91 of the Companies Act, 2013 read with Rule 10 of Companies (Management and Administration) Rules, 2014 and other applicable provisions/Regulations, as applicable, the Register of Members and the Share Transfer Books of the Company shall remain closed from Wednesday, December 16, 2020 to Tuesday, December 22, 2020 (both days inclusive) for the purpose of the 27th AGM of the Company.

Pursuant to Section 108 of Companies Act, 2013 read with Rule 20 of Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is providing to its Members facility to cast their votes by electronic voting system from a place other than the venue of the Meeting (remote e-voting) on all the resolutions placed before the shareholders at the AGM. Kindly refer to the Notice calling 27th AGM with regard to instruction for e-voting. The remote e-voting period commences on Saturday, December 19, 2020 at 9:00 A.M. (IST) and ends on Monday, December 21, 2020 at 5:00 P.M. (IST). The e-voting module shall be disabled by the CDSL thereafter. Any person who acquires shares of the Company and become Member of the Company after dispatch of Notice, may obtain login ID and Password for remote e-voting by following the procedures as mentioned in the Notice calling the 27th AGM.

The cut-off date for the purpose of remote e-voting has been fixed for Tuesday, December 15, 2020. Those Members holding shares either in physical or demat mode as on the cut-off date only are entitled to vote through remote e-voting or e-voting at the AGM.

The facility for e-voting shall be made available at the AGM and the Members attending the Meeting who have not cast their vote by remote e-voting shall be able to exercise their right to vote at the AGM through e-voting. The Members who have cast their vote by remote e-voting may attend the Meeting but shall not be eligible to cast their vote again. In case of voting by both modes, votes cast through remote e-voting will be considered final and e-voting through VC/OAVM at AGM will not be considered.

Members who are holding shares in physical form or who have not registered their e-mail addresses with the Company can also cast their votes through remote e-voting or e-voting during the AGM as per the manner and process prescribed in the Notice calling 27th AGM.

Also, Members who have not registered their e-mail addresses with the Company / Depository, can get the same registered with the Company / R&TA (in case shares are held in physical form) or with the Depository (in case the shares are held in Demat form) as per the manner prescribed in the Notice calling 27th AGM.

In case of any query/ grievance(s) connected with the electronic voting (both remote e-voting and e-voting at the AGM), Members may contact Shri Rakesh Dalvi, Manager, Central Depository Services (India) Ltd., A wing, 25th Floor, Marathon Futurex, Mafatlal Mills Compound, N. M. Joshi Marg, Lower Parel (E), Mumbai-400 013 at 022-23058542/43 or may write an e-mail to helpdesk.evoting@cdslindia.com

For IFCI Ltd.  
Sd/-  
(Rupa Sarkar)  
Company Secretary

Place: New Delhi  
Date: November 28, 2020

**MAX INDIA LIMITED**  
(Formerly "Advaita Allied Health Services Limited")  
Corporate Identity Number: U74999MH2019PLC320039  
Registered Office: 167, Floor 1, Plot-167A, Ready Money Mansion, Dr. Annie Besant Road, Worli, Mumbai, Maharashtra - 400018  
Tel.: +91-11-49376000  
Website: [www.maxindia.com](http://www.maxindia.com)  
Email: [corporatesecretarial@maxindia.com](mailto:corporatesecretarial@maxindia.com)

### NOTICE OF POSTAL BALLOT AND REMOTE E-VOTING INFORMATION

Members are hereby informed that the Company has, on November 28, 2020 sent the notice of Postal Ballot in electronic mode to those shareholders whose email IDs were registered with the Depositories as required under section 110 of the Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014 (including any statutory modification or re-enactment thereof for the time being in force), Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in compliance with the requirement of Ministry of Corporate Affairs, Government of India (the "MCA") General Circular No.14/2020 dated April 8, 2020, General Circular No.17/2020 dated April 13, 2020, General Circular No.22/2020 dated June 15, 2020 and General Circular No.33/2020 dated September 28, 2020 ("the MCA Circulars") and pursuant to other applicable laws and regulations, if any, for seeking approval of the shareholders of the Company, to pass the proposed resolutions for the matters as set out in the Notice of Postal Ballot (and described below), by means of remote e-voting only, by the members, who were holding shares of the Company as on the cut-off date i.e. November 20, 2020.

- Approval of 'Max India Limited - Employee Stock Option Plan 2020' for grant of employee stock options to the eligible employees of the Company (Special Resolution)
- Approval for grant of employee stock options to the employees of the subsidiary company(ies) of the Company under Max India Limited - Employee Stock Option Plan 2020 (Special Resolution)
- Approval for borrowing limits of the Company under Section 180(1)(c) of the Companies Act, 2013 (Special Resolution)
- Approval for creation for mortgage/charge on assets of the Company under Section 180(1)(a) of the Companies Act, 2013 (Special Resolution)
- Approval to give loan or guarantee or provide security in connection with a loan or to make investments and acquire securities under Section 186 of the Companies Act, 2013 (Special Resolution)
- Approval for appointment of Mr. Rajit Mehta as director and the Managing Director of the Company effective January 15, 2021 (Special Resolution)

The voting will commence on Sunday, November 29, 2020 at 9:00 a.m. and will end at the close of working hours i.e. by 5:00 P.M. on Monday, December 28, 2020, after which the e-voting module shall be disabled by NSDL.

In light of the COVID-19 crisis and in accordance with Section 110 of the Companies Act, 2013 and Rules 22 and 20 of the Companies (Management and Administration) Rules, 2014 read with the MCA Circulars, physical copies of the Notice will not be circulated to the members. However, it is clarified that all the persons who are members of the Company as on November 20, 2020 (including those members who may not have received this Notice due to non-registration of their email IDs with the Company or with the Depositories) shall be entitled to vote in relation to the resolutions specified in this Notice.

Details of the process and manner of remote e-voting along with the User ID and password are provided over email to all shareholders who have registered their email addresses.

Entire shareholding of the Company has been in demat mode. Therefore, the shareholders whose email IDs are not registered with the Depositories, are requested to kindly register their email IDs with their respective Depository Participants (DP) and send a scanned copy of client master to [info@msserv.com](mailto:info@msserv.com) for procuring user ID and password for e-voting for the resolution set out in this postal ballot notice.

Any member who does not receive the Postal Ballot Notice may obtain the same by sending an email at [info@msserv.com](mailto:info@msserv.com). The same can also be downloaded from the Company's website [www.maxindia.com](http://www.maxindia.com). Please treat this Notice as our attempt to reach all our members who have missed or not received other communication on this subject matter and intend to participate in the proposed remote e-voting.

The Chairman or any other person authorized by the Chairman shall declare the results of the postal ballot on Tuesday, December 29, 2020. The results of the Postal Ballot along with the Scrutinizer's report will be hosted on the websites of the Company i.e. [www.maxindia.com](http://www.maxindia.com) and also shall be communicated to BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE"), where the Company's Equity Shares are listed and made available on their respective websites viz. [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com). The Company will also display the results at its registered and corporate office.

In case of any grievances/questions relating to e-voting, members may refer FAQs and user manual for shareholders to cast their votes in Help section at [www.evoting.nsdl.com](http://www.evoting.nsdl.com) or contact at [evoting@nsdl.co.in](mailto:evoting@nsdl.co.in). Further, in case of grievances pertaining to the remote e-voting system, members may contact Ms. Pallavi Mhatre, Manager, NSDL, 4<sup>th</sup> Floor, A Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai – 400 013, [email-evoting@nsdl.co.in](mailto:email-evoting@nsdl.co.in) or contact at 022-24994738 or toll free number 1800-222-990 or alternatively members may contact the Registrar and Transfer Agent of the Company M/s. Mas Services Limited, concerned official Mr. Sharwan Mangla, General Manager at 011-41320336 or [info@msserv.com](mailto:info@msserv.com).

By order of the Board  
For Max India Limited  
(Formerly "Advaita Allied Health Services Limited")  
Sd/-  
Pankaj Chawla  
Company Secretary  
Membership No. FCS - 6625

Place: New Delhi  
Date: November 28, 2020



### ZEE MEDIA CORPORATION LIMITED

Registered Office: 14<sup>th</sup> Floor, A Wing, Marathon Futurex,  
N.M. Joshi Marg, Lower Parel, Mumbai - 400 013  
Corporate Office: FC - 9, Sector 16A, Noida - 201 301 (U.P.)  
Tel: 0120 - 2511064-73  
CIN: L92100MH1999PLC121506  
E-mail: [complianceofficer@zeemedia.eselgroup.com](mailto:complianceofficer@zeemedia.eselgroup.com)  
Website: [www.zeenews.com](http://www.zeenews.com)

### Corrigendum to the Postal Ballot Notice dated October 30, 2020 ("Notice")

This has reference to the Notice issued by the Company for seeking members approval by way of Special Resolution for:

Item 1: Re-classification of the Authorised Share Capital and Consequent Alteration in the Capital Clause of Memorandum of Association of the Company, and

Item 2: Issuance of Compulsorily Convertible Preference Shares ("CCPS") on Preferential Basis

This Corrigendum should be read in continuation of and in conjunction with the Notice. All other contents of the Notice save and except as amended / modified by this Corrigendum, shall remain unchanged. This Corrigendum is being issued to inform the Shareholders/Beneficial Owners of the Company regarding changes / clarification in the explanatory statement, with respect to agenda item no. 2. The relevant changes are made in the Table appearing on Page 9 (Point "n" and "r") relating to the Explanatory Statement of the Notice. The existing content shall stand replaced with the Replaced Content as per the table below:

Points	Existing Content	Replaced Content
Point (n)	"None"	"None of the promoters, directors or key managerial personnel of the Company intend to subscribe to the issue."
Point (r)	"NA"	"Neither the Company nor any of its Promoters or Directors have been declared as wilful defaulter or a fugitive economic offender under the ICDR Regulations and hence disclosures as specified in Schedule VI of the ICDR Regulations are not applicable."

In case of any queries/ grievances regarding the corrigendum to the Notice of Postal Ballot, please contact Mr. Ranjit Srivastava, Company Secretary & Compliance Officer of the Company at Phone: 0120 – 2511064-73 / Email: [complianceofficer@zeemedia.eselgroup.com](mailto:complianceofficer@zeemedia.eselgroup.com)

For Zee Media Corporation Limited  
Sd/-  
Ranjit Srivastava

Place: Noida  
Company Secretary & Compliance Officer  
Date: November 28, 2020  
Membership No.-A18577

### OFFICE OF RETURNING OFFICER

### HRIDAY CREDIT CO-OPERATIVE SOCIETY LIMITED

R/o: 11-B VINAYAK-B COMPLEX, DURGA NURSERY ROAD, UDAIPUR, RAJASTHAN

### Notification of Election

REG. NO.: MSCS/CR/352/2010  
Date: 28.11.2020

All the members of Hriday Credit Cooperative Society Ltd. are hereby informed that Election of Board Members of the society will be held on 18.12.2020 from 10:00 AM to 5:00 PM.

The election of the society is conducted as per Circular issued by Central Registrar dated 27.12.2019. F.No. R-1017/52/2018 L&M and subsequent order vide FA 39 (61)SAVIRA/Rules/Multiunit/87 Part-5 dated 13.8.2020 issued by the registrar cooperative societies Rajasthan Jaipur. The present management committee passed a resolution dated 23.09.2020 to appoint the undersigned as a returning officer. In compliance of orders above the election programme of the society is hereby declared as follows:

### Electoral Program:

- Publication of proposed voter list provided by the society as it is on 28.11.2020 on the notice board of the society head office and its branches as well as on website of the society [www.hriday.co](http://www.hriday.co)
- Filing objection on the proposed voter list from 29.11.2020 to 4.12.2020 till 1:00 PM at the registered office of the society. (In office hours).
- Hearing objection & publication of the final voter list on 04.12.2020 from 2.00 P.M. till final disposal of objections at the registered office of the society.
- Filing of Nominations on 5.12.2020 from 11.00 A.M. to 2.00 PM at the registered office of the society.
- Scrutiny of nominations on 5.12.2020 from 2.30 P.M. to 5.00 PM at the registered office of the society.
- Publishing of valid nominations on 5.12.2020 at 5.30 PM at registered office of the society.
- Withdrawal of nomination forms 6.12.20

**WILLIAMSON MAGOR & CO. LIMITED**

CIN : L01132WB1949PLC017715  
 Registered Office: Four Mangoe Lane, Surendra Mohan Ghosh Sarani, Kolkata - 700001  
 Phone: 033-2243-5391, 2210-1221, 2248-9434/9435  
 Fax : 91-33-2248-3683, 2248-8114, 2248-6824  
 E-mail: administrator@mcleodrussel.com, Website: www.wmtea.com

**NOTICE TO MEMBERS-69TH ANNUAL GENERAL MEETING AND E-VOTING**

Notice is hereby given that 69th Annual General Meeting ("AGM") of the members of the Company will be held on **Tuesday, 22nd December, 2020 at 3:00 PM. (IST)** through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM") to transact the business as set out in the Notice dated 10th November, 2020.

The Notice convening AGM and the Annual Report of the Company has been sent through electronic mode on 27th November, 2020 to all the members whose e-mail addresses are registered with the Company's Registrar and Share Transfer Agent/Depository Participant(s), in accordance with the MCA Circular Nos. 14/2020, 17/2020 and 20/2020 dated April 8, 2020, April 13, 2020 and May 5, 2020, respectively (collectively referred to as "MCA Circulars") and SEBI Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated 12th May, 2020 issued by the Securities and Exchange Board of India. The Notice and Annual Report for the Financial Year 2019-20 are available & can be downloaded from the website of the Company viz., [www.wmtea.com](http://www.wmtea.com) and also on the website of Stock Exchange where Equity Shares of the Company are listed, viz., [www.bseindia.com](http://www.bseindia.com), [www.nseindia.com](http://www.nseindia.com) and [www.csie-india.com](http://www.csie-india.com). The requirements of sending physical copy of Notice and Annual Reports for F.Y. 2019-20 to the members have been dispensed with vide MCA and SEBI circulars.

Members are provided with a facility to attend the AGM through electronic platform provided by National Securities Depository Limited (NSDL). Members may access the platform to attend the AGM through VC/OAVM at <http://www.evoting.nsdl.com> under the Shareholder/members login by using the remote e-voting credentials. The link for VC/OAVM will be available in shareholder/members login where the EVEN of Company will be displayed.

Members of the Company be and are hereby informed that pursuant to Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended the members are provided with the facility to cast their vote on all the resolutions set forth in the Notice using electronic voting system (e-voting) provided by NSDL. The detailed e-voting instructions are as enumerated below :-

- (a) Date and time of commencement of remote e-voting: Friday, 18th December, 2020 at 9.00 a.m. (IST).
- (b) Date and time of end of remote e-voting: Monday, 21st December, 2020 at 5.00 p.m. (IST).
- (c) Cut-off date: Tuesday, 15th December, 2020.
- (d) The voting rights of the members shall be in proportion to the number of equity shares held by them as on the Cut-off date i.e., Tuesday, 15th December, 2020.

(e) Remote e-voting by electronic mode shall not be allowed beyond 5.00 p.m. on 21st December, 2020. The remote e-voting module shall be disabled by the NSDL after aforesaid date and time.

(f) Those Members who shall be present in the AGM through VC/OAVM facility and had not cast their votes on the Resolutions through remote e-voting, shall be eligible to vote through e-voting during the AGM.

(g) Notice of Annual General Meeting inter alia containing the procedures of remote e-voting, e-voting during the AGM & attending the AGM through VC/OAVM are available on the web site of the Company at [www.wmtea.com](http://www.wmtea.com) and on the website of NSDL at [www.evoting.nsdl.com](http://www.evoting.nsdl.com).

(h) Members who have acquired shares after the despatch of the Notice of AGM and before the cut-off date may approach the NSDL/ Company for issuance of the User ID and Password for exercising their right to vote by electronic means.

(i) A member may participate in the AGM through VC/OAVM even after exercising his right to vote through remote e-voting but shall not be allowed to cast their votes again.

(j) A person whose name is recorded in the Register of Members or in the Register of Beneficial owners maintained by Depositories as on the cut-off date only shall be entitled to avail facility of remote e-voting during the AGM.

Members holding shares in physical form, whose e-mail addresses are not registered with the Company, may register their e-mail address by sending the scanned copy of signed request letter mentioning their name, folio number, number of shares held and complete postal address, self-attested copy of the PAN Card along with self-attested copy of any document (such as Aadhar Card/Driving License/Voter ID Card/Passport/latest Electricity Bill/latest Telephone/Mobile Bill/Bank Passbook particulars) to the Company at [aditi.dhanuka@mcleodrussel.com](mailto:aditi.dhanuka@mcleodrussel.com) or to the RTA, i.e. Maheshwari Datamatics Private Limited at [mdpldc@yahoo.com](mailto:mdpldc@yahoo.com). Members holding shares in demat form can register/update their e-mail address with their Depository Participants. The Company has appointed Mr. A K Labh, a Practicing Company Secretary (Membership No. FCS 4848/C.P. No. 3238) as Scrutinizer to scrutinize the e-voting process in a fair and transparent manner. In case of any queries you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting manual for Shareholders available at the download section of [www.evoting.nsdl.com](http://www.evoting.nsdl.com) or call on toll free no. 1800-222-990 or send a request to Ms. Pallavi Mhatra, Manager, NSDL, 4th Floor, A' Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai-400013. Email: [evoting.nsdl.co.in](mailto:evoting.nsdl.co.in); [pallavids@nsdl.co.in](mailto:pallavids@nsdl.co.in); Telephone nos. +91-22-2499 4545/1800-222-990.

By Order of the Board  
 Williamson Magor & Co. Limited  
 (Aditi Daga)  
 Company Secretary

Place : Kolkata  
 Date : 28.11.2020

**More Chinese apps to be banned soon**

This is the fourth instance of the government banning Chinese apps since the India-China border skirmish erupted. The government had first banned 59 apps, including TikTok, WeChat, etc, on June 29, followed by another set of 47 apps in July, which were proxies of the banned apps. On September 2, it banned 118 Chinese mobile apps, which included the popular gaming platform PUBG as well as Baidu, which is China's largest search engine provider.

In all, around 267 apps have been banned since June but the redressal mechanism for the first set is far from over.

In the case of app bans, the law is such that the government does not need to first serve a notice to the companies concerned and wait for their replies. The companies concerned also cannot approach courts for any interim relief. This is because the government has emergency powers under Section 69A of the Information Technology Act to block any content where it is satisfied that it is against the country's sovereignty, integrity, and

defence, and in such cases the law does not require it to serve any prior notice to the content providers concerned before ordering a ban.

The rules under Section 69A are such that the companies concerned can represent their case to the government after the ban, which will then conduct a full-fledged inquiry by an inter-ministerial panel into the matter. This inter-ministerial body will subsequently submit its report to the IT secretary, who, based on the evidence, will decide the future course. If the secretary feels the ban is justified and needs to be continued, then the companies concerned then have an option to appeal before the cabinet secretary, who will then form a panel to hear them.

This panel would not include the IT secretary as it is on his decision that an appeal has been made. Officials aware of the process of inquiry said the nature is such that the onus lies on the companies concerned to prove that they have not indulged in any anti-national activities rather than the government furnishing any proof which may be in its possession. For instance, in the case of Chi-

nese apps, the government panel may ask them to prove how any data stored abroad was not shared with the Chinese government.

**Cheaper, faster test approved**

"After evaluating this method and finding an overall concordance of 96.9%, ICMR has now issued an advisory for the use of CSIR-CCMB dry swab method, considering its lesser cost and quick turn-around time," the CSIR said.

The CCMB has been testing samples for coronavirus since April. Having worked closely with healthcare workers of Telangana, it identified some of the key issues that slow the testing process. In response to it, the researchers developed the Dry Swab RNA-extraction free testing method, which involves collecting and transporting the nasal swab in dry state, as opposed to using the viral transport medium VTM, which makes the transportation and handling of the samples easy and less prone to spillage and spread of infection.

Secondly, the step of RNA isolation from the sample is omitted and involves only simple processing of the sample followed by direct RT-PCR using the kit recommended by the ICMR. "Omitting the step of RNA isolation offers a huge benefit over the conventional method, as the RNA isolation is a major bottleneck in terms of time, cost and trained manpower. Given this, with the same resources and no additional cost, more samples can be tested and can be easily scaled up at least 2-3 times immediately," the CSIR said.

Rakesh Mishra, director, CCMB said RNA extraction, even with automation, takes four hours for roughly 500 samples. "VTM and RNA extraction both add a significant burden on money and time required for mass testing for coronavirus. We believe the technique's merit holds for all kinds of settings and has the potential of bringing the costs and time of testing by 40-50%," the CSIR said. CSIR director general Shekhar Mande said the Dry-Swab Direct RT-PCR method is cost effective, easy to implement with no requirement of new kits and existing manpower can perform this with no additional

training and hence could make a significant contribution to ramping up the testing capacity in the country quickly.

**Reminders to 25,000 defaulter taxpayers**

It is suspected that fraudsters often register firm under GST but remain mostly dormant on compliance while using the status to claim invalid input tax credit (ITC).

The Directorate General of GST Intelligence (DGGI) and CGST Commission rates has so far arrested 85 persons for availing or passing on ineligible ITC fraudulently and have booked 981 cases against more than 3,119 fake GSTN entities identified across the country, sources said.

Sources said it was highlighted in the review meeting that while 80 lakh GSTR-3B returns have been filed this month (for transactions in October), the department would

undertake measures to send reminders to 25,000 taxpayers to comply. The Goods and Services Tax Network (GSTN) has also been directed to send 1 lakh SMSes and e-mail reminders per day to the taxpayers, particularly to the defaulting taxpayers, to file the return in due time, sources said.

According to the GST return filing schedule, the GSTR-3B returns were expected to be filed in a staggered manner by November 20, 22 and 24 for transactions made in October. Taxpayers with turnover above ₹5 crore annually are expected to file returns by 20th of any given month. After declining in the first five months, the GST collections came in higher in September and October compared with the corresponding period last year. In September it was ₹95,480 crore, about 4% higher and in about 10% higher in October at ₹105,155 crore.

**Amundi warns SBI over Adani Oz coal mine**

The Amundi fund — the largest aimed at green bonds in the emerging markets — looks to invest in bonds that help fund environmentally friendly projects, but also looks at the issuer to make sure its other activities are 'coherent'. "We consider SBI should not finance this project. It's their decision, ultimately, but we've been extremely clear on the fact

that, if they decide to do it, we would immediately disinvest," said Barberis.

Financing the mine would be in "total contradiction" to the SBI activities financed through its green bond, he added. "We have engaged SBI, asking them not to participate (in the loan)... and now we are waiting for their answers." SBI was not immediately available to comment when contacted by Reuters. The news was reported earlier by Environmental Finance.

**Small is big as carmakers shrink engine**

"In India, while Bharat Stage emission norms focus on reducing harmful exhaust from the tailpipe, under CAFE norms carmakers have to improve fuel efficiency," he says. "So, smaller engines that are powerful — so that customers don't get disappointed — as well as more fuel efficient are needed."

Hyundai launched its first turbo-petrol car, the Venue, last year, and in 2020 followed it with five more models. It now offers the biggest range — two engine options (1.0-litre and 1.4-litre) in 26 variants in six models (Grand i10 Nios, i20, Aura, Verna, Creta and Venue). In about a year and a half, Hyundai has sold 62,445 turbo-petrol cars.

Tarun Garg, director, sales and marketing, Hyundai Motor India, says Indian buyers are opening up to the idea that more 'cc' doesn't necessarily mean more power. "We have taken it upon ourselves to reshape the automotive space in India, making 'fun-to-drive' cars for the masses, and democratized the turbo technology in 2020," he says.

Kia India offers 1.0-litre and 1.4-litre turbo-petrol engines across nine variants in two models — the Sonet and the Seltos. Tae-Jin Park, executive director and chief sales officer, Kia Motors India, says the company has seen great customer response to turbo-petrol cars, "with close to 15% sales contribution in the Seltos, and nearly 40% in the Sonet". Kia has sold more than 31,000 turbo-petrol cars. On December 2, Nissan will launch the Magnite with a turbo-petrol engine, and

Renault will bring the Kiger turbo-petrol in a few months' time. Both carmakers also introduced turbo-petrol engines in the Kicks and the Duster, respectively, a few months ago.

Similarly, Tata Motors offers a turbo-petrol engine in the Nexon, and is expected to launch one in the Altroz soon.

However, turbo-petrol is not a new phenomenon in India; German luxury carmakers have been offering it for over a decade. Volkswagen and Skoda also offer a range of TSI turbo-petrol engines. In 2017, India's largest carmaker Maruti Suzuki launched the Baleno RS with the 1.0-litre Boosterjet turbo-petrol engine. As of 2017, the model has sold 1.44 million units. Maruti Suzuki spokesperson said Indian buyers aren't fully aware of the benefits of this technology, and that's why the acceptance was poor. "It was difficult to convince buyers why pay more money for a smaller engine," the spokesperson said.

BUT VANGA ARGUES THAT Maruti Suzuki, in due course of time, will have to re-launch turbo-petrol cars, at least in part, to meet the stringent fuel efficiency norms. While these engines are getting popular, these are still relatively expensive. For example, the turbo-petrol manual variant (S trim) of the Venue is priced ₹8.52 lakh in Delhi, but the same trim with the naturally-aspirated bigger engine is priced ₹7.46 lakh (ex-showroom); broadly, the price difference is about ₹1 lakh.

SOM KAPOOR, partner, automotive sector, EY India, says there are multiple reasons for the same. "One, turbo-petrol engines still account for a minuscule share when it comes to overall sales, and hence the question of economies of scale comes into play. Two, downsizing an engine involves huge R&D cost and prototype testing, which gets built into the vehicle cost eventually. Three, a turbocharger is expensive (even a mass scale unit can be priced about ₹15,000), over and above associated parts like Exhaust Gas Recirculation (EGR), solenoid and valves. Four, turbo-petrol vehicles are free-revving — throttle response is instant — and so associated engine parts have to be made of a stronger material."

**India, Sri Lanka and Maldives agree to bolster maritime security cooperation**

PRESS TRUST OF INDIA  
 Colombo, November 28

**TOP SECURITY OFFICIALS** of India, Sri Lanka and the Maldives on Saturday agreed to further strengthen cooperation and ensure peace in the region for common benefit as

they took stock of the current maritime security environment in the region during the high-level trilateral dialogue which was held here after a gap of six years.

National security advisor Ajit Doval took part in the dialogue along with Sri Lankan

defence secretary Major Gen (Retd) Kamal Gunaratne and Maldivian defence minister Mariya Didi. Sri Lanka hosted the fourth National Security Adviser-level trilateral meeting on maritime security cooperation with India and the Maldives. It took place after six

years—the last one was held in New Delhi in 2014.

According to a joint statement issued by Sri Lanka's ministry of defence, the three countries—recognising the significance of the forum for promoting meaningful cooperation in the Indian Ocean Region on common issues pertaining to maritime security—took stock of the current maritime security environment in the region. They discussed mutual cooperation in the areas of Maritime Domain Awareness, Humanitarian Assistance and Disaster Relief, Joint Exercises, Capacity Building, Maritime Security and Threats, Marine Pollution, and Maritime Underwater Heritage, it said.

They agreed to further strengthen cooperation in dealing with these challenges, to ensure peace and security in the region for common benefit, the joint statement said.

The three countries also exchanged views on common security threats and agreed to broad base cooperation by expanding the scope to improve intelligence sharing and include issues like terrorism, radicalisation, extremism, drugs, arms and human trafficking, money laundering, cyber security and effect of climate change on maritime environment, it said.

The meeting took place amidst China's attempts to enhance its influence in the resource-rich Indo-Pacific region and the Indian Ocean.

China views the Maldives and Sri Lanka as key to its Maritime Silk Road project in the Indian Ocean. It has already acquired the Hambantota port in Sri Lanka on long lease and established a military base in Djibouti in the Horn of Africa.

The Heads of Delegations agreed to meet regularly to share, discuss and ensure timely implementation of decisions taken at the meeting.

**CAPLIN POINT LABORATORIES LIMITED**

CIN: L24231TN1990PLC019053  
 Regd. Office: "Ashvich Towers" 3rd Floor, No.3, Developed Plots Industrial Estates, Perungudi, Chennai- 600 096.  
 PH: 044 2496 8000. e-mail : info@caplinpoint.net,  
 website :www.caplinpoint.net

**NOTICE**

NOTICE is hereby given that Caplin Point Laboratories Limited would be transferring all those equity shares on which dividends have remained unpaid or unclaimed for seven consecutive years to IEPF Suspense Account pursuant to Section 124(6) of the Companies Act, 2013 read with Investor Education Protection Fund Authority ( Accounting, Audit, Transfer and Refund) Rules, 2016 ('the rules'). The Notice is published as per requirement of the said rules.

In terms of the requirements set out in the rules, the Company has communicated to the concerned shareholders individually whose shares are liable to be transferred to the IEPF suspense account under the rules.

The Company has also uploaded full details of such shareholders and shares due for transfer to IEPF suspense account on its website [www.caplinpoint.net](http://www.caplinpoint.net) shareholders are requested to verify the details of the shares liable to be transferred to the IEPF suspense account.

The shares liable to be transferred to IEPF suspense shall be transferred by following the procedure contained in the rules which is as under:

1. In case of shares held in physical form – by issuance of duplicate share certificates and thereafter transferring the same to IEPF suspense account. Accordingly, the original share certificates held by the shareholders shall automatically stand cancelled.

2. In case of shares held in demat mode - by transfer of shares directly to IEPF suspense account through depository participants as per the rules.

The shares liable to be transferred to IEPF suspense account on February 28, 2021 and unless the shareholder approaches the Company or the Registrar and Share Transfer Agents on or before February 27, 2021, the said shares will be transferred to IEPF suspense account without any further reference to the



## TATA CAPITAL HOUSING FINANCE LIMITED

Registered Address: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013

BRANCH ADDRESS : B-30, 1st and 2nd Floor, Lajpat Nagar - Part 2, New Delhi - 110024.

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY  
(Under Rule 8(6) of the Security Interest (Enforcement) Rules 2002)

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

LOAN ACCOUNT NO. 3485118 &amp; 3479293

Notice is hereby given to the public in general and in particular to the below Borrower/Co-Borrower that the below described immovable property mortgaged to Tata Capital Housing Finance Ltd. (Secured Creditor), the Physical Possession of which has been taken by the Authorised Officer of Tata Capital Housing Finance Ltd. (Secured Creditor), will be sold on 29-December-2020 (Auction Date) "As is where it's" & "As it is what's" and "Whatever there is" for recovery of total sum of Rs. 62,17,115/- (Rupees Sixty Two Lakh Seventeen Thousand One Hundred Fifteen Only) and Rs. 56,44,493 (Rupees Sixty Two Lakh Seventeen Thousand One Hundred Ninety Three Only). As on 29-11-2019 from Mr. Avinash Ashat as Borrower & Mrs. Tanish Ashat and Ms Foreign Horizon overseas consultant Pvt Ltd Co-Borrower. The Reserve Price and the Earnest Money Deposit is mentioned below. Whereas the sale of secured asset is to be made to recover the secured debt and whereas there was a due of a sum of Rs. 62,17,115/- (Rupees Sixty Two Lakh Seventeen Thousand One Hundred Fifteen Only) and Rs. 56,44,493 (Rupees Sixty Two Lakh Seventeen Thousand One Hundred Ninety Three Only) including all costs, interest due as on 29-11-2019. Notice is hereby given that in the absence of any bid or if no bid is received, the said asset shall be sold at the time and date of the Auction at 1 PM on the said 29-December-2020 (Auction Date) at B-30, 1st & 2nd Floor, Lajpat Nagar - Part 2 Above HDFC Bank, New Delhi 110024 (Place of Auction). The sealed E-Auction for the purchase of the property along with EMD Demand Draft shall be received by the Authorised Officer of the Tata Capital Housing Finance Ltd till 3 PM on 28-December-2020. The sale of the property will be in "As is where it's condition" and the liabilities and claims attaching to the said property, so far as they have been ascertained, are specified in the Schedule.

Description of Secured Asset	Type of Possession	Reserve Price (Rs.)	Earnest Money (Rs.)
Item No. 1, Plot No. 1858, Facing park & corner plot, measuring area 507.50 Sq. Yds in Sector 80 Urban Estate SAS Nagar, Mohali-160018	Physical	Rs. 2,19,84,400/-	Rs. 21,98,440/-

At the Auction, the public generally is invited to submit their bid(s) personally

The description of the Secured property which will put up for sale is given above. Schedule. The E-auction will be observed if amount due as earnest money and all costs (including the cost of the sale) are tendered to the Authorised Officer. If proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid before the date of the auction. No offer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the property. The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and the following further conditions:

The E-auction will take place through portal https://DisposalHub.com on 29-Dec-2020 (Auction Date) between 2.00 PM to 6.00 PM with limited extension of 10 minutes each.

**Terms and Condition:** 1. The particulars specified in the Schedule herein below have been stated to the best of knowledge of the undersigned, shall be deemed to be accurate for any error, omission or omission in this Schedule. Any claim for any amount due after the date of sale or to the bidder, the bid shall at once again be put up to auction. 2. In the event of default of any payment from the date of confirmation of the sale of the property, exclusive of such day, or the 15th day is a Sunday or otherwise a public holiday, the first day of the month after the 15th day. 3. In the event of default of any payment within the period mentioned above, the property shall be sold on the auction day by private treaty. The deposit including EMD shall stand forfeited to TATA CAPITAL HOUSING FINANCE LTD. In the defaulting purchaser shall lose all claims to the property. 4. Details of any encumbrances, if any, is the TATA CAPITAL HOUSING FINANCE LTD., to which the property is liable. Nl. Claims, if any which have been put forward to the property and any other known particulars bearing on its nature and value: Nl. 12. For any other details or for procedure on e-auction the prospective bidders may contact the Service Provider, M/s Augo Asset Management Private Limited, Address 8th Floor, Ithum Tower A, Plot no. 40, Noida (U.P.) 201301 (India) Mob.: 742899227 (Mr. Debyoti Roy) Email ID:Debyoti@123done.in WEST) (Contact Person name: Mr. Shadab Akhtar Mob.: 7428993244 Email ID: Shadab.a@123done.in (North & East) (Contact Person name: Mr. Duru Murugan Mob.: 9814638849 Email ID: Duru@tatacapital.com Authorized Officer Mobile No 902973280. Please send your query on WhatsApp Number 902973280. 13. Please refer to the below link provided in secured creditor's website www.https://bit.ly/3o15Xm For the above details.

DATE : 29-11-2020 PLACE : DELHI Authorised Officer For TATA CAPITAL HOUSING FINANCE LIMITED



## HOUSING DEVELOPMENT FINANCE CORPORATION LTD.

Northern Regn. Office : The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg, New Delhi - 67

Tel.: 011-4115111, CIN L70100MH1977PLC019916, Website: www.hdfc.com

## POSSESSION NOTICE

Whereas the Authorised Officer/s of **Housing Development Finance Corporation Limited**, under Securitisation And 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 Demand Notices under Section 13 (2) of the said Act, calling upon the following borrower(s) / Guarantor(s) / Legal Heir(s) and Legal Representative(s) to pay the amounts mentioned against their respective names together with interest thereon at the applicable rates as mentioned in the said notices, within 60 days from the date of the said Notice/s, incidental expenses, costs, charges etc till the date of payment and / or realisation.

Sr. No.	Name of Borrower(s) / Guarantor(s) / Legal Heir(s) and Legal Representative(s)/ Loan Account Nos.	Outstanding Dues	Date of Demand Notice	Date of Possession	Description of Immovable Property(ies)/Secured Asset(s)
1.	MR ROHIT DALMIA LOAN ACCOUNT NO. 607403323	Rs. 27,14,829/- (Rupees Twenty Seven Lakh Fourteen Thousand Eight Hundred and Twenty Nine Only) as on 31-JUL-2020*	31-AUG-2020	25-NOV-2020 (SYMBOLIC)	SNA 501, 5th FLOOR, SHIPRA NEO, SHIPRA SUNCITY, VAIBHAV KHAND INDIRAPURAM, GHAZIABAD, UTTAR PRADESH WITH UNDIVIDED PROPORTIONATE SHARE OF LAND UNDERNEATH
2.	MR RAMA SHANKAR PANDEY LOAN ACCOUNT NO. 478874274	Rs. 20,05,174/- (Rupees Twenty Lakh Five Thousand One Hundred and Seventy Four Only) as on 15-JUL-2020*	29-JUL-2020	25-NOV-2020 (SYMBOLIC)	F/N-84, GROUND FLOOR, GYAN KHAND - 1, PLOT NO. 84, INDIRAPURAM, GHAZIABAD - 201014
3.	MR ANIL KUMAR & MRS PINKI SINGH (BORROWERS) & MANGALYA INFRASTRUCTURE PVT. LTD. (GUARANTOR) LOAN ACCOUNT NO. 601122983	Rs. 36,66,254/- (Rupees Thirty Six Lakh Sixty Six Thousand Two Hundred and Fifty Four Only) as on 31-JUL-2020*	31-AUG-2020	25-NOV-2020 (SYMBOLIC)	UNIT NO. 710, 7TH FL00R, RAMPRASTHA PEARL HEIGHTS, POCKET 10, RAMPRASTHA GREENS, SECTOR 9, VAISHALI EXTENSION, GHAZIABAD, UTTAR PRADESH AND CONSTRUCTION THEREON PRESENT AND FUTURE
4.	MR V SRIDHAR BHANU LOAN ACCOUNT NO. 581552335 & 580889180	Rs. 3,00,219/- (Rupees Three Lakh Two Hundred and Nineteen Only) as on 31-JUL-2020*	24-AUG-2020	25-NOV-2020 (SYMBOLIC)	FLAT NO. J1-1001, 9th FLOOR, NEELPADAM KUNJ, OPPOSITE DABUR FACTORY, VAISHALI, GHAZIABAD, UTTAR PRADESH WITH UNDIVIDED PROPORTIONATE SHARE OF LAND ABOVE AND UNDERNEATH
5.	MR RAJNEESH KUMAR & MRS SMITA KUMARI LOAN ACCOUNT NO. 632762857 & 630611879	Rs. 66,84,751/- (Rupees Sixty Six Lakh Eighty Four Thousand Seven Hundred and Fifty One Only) as on 30-JUNE-2020*	14-JULY-2020	25-NOV-2020 (SYMBOLIC)	FLAT NO. 17002, 16th FLOOR, GAUR CITY-2, 16TH AVENUE BLOCKAPLOT GH-03 S, SECTOR 16C, NOIDA EXTENSION, GAUTAM BUDDH NAGAR, UTTAR PRADESH WITH UNDIVIDED PROPORTIONATE SHARE OF LAND UNDERNEATH
6.	MR. PIYUSH KUMAR BHARTI & MRS HEENA LOAN ACCOUNT NO. 622377103 & 621017259	Rs. 72,62,914/- (Rupees Seventy Two Lakh Sixty Two Thousand Nine Hundred and Fourteen Only) as on 31-AUG-19*	07-SEP-2019	27-NOV-2020 (PHYSICAL)	FLAT NO. B-806, 8TH FLOOR, HUM SUB CGHS LTD., PLOT NO-14, SECTOR-4, DWARKA, NEW DELHI WITH UNDIVIDED PROPORTIONATE SHARE OF LAND UNDERNEATH

\*with further interest as applicable, incidental expenses, costs, charges etc incurred till the date of payment and / or realisation. However, since the borrowers / Guarantor(s) mentioned hereinabove have failed to repay the amounts due, notice is hereby given to the borrowers / Guarantor(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and to the public in general that the Authorised Officer of HDFC have taken symbolic possession of the immovable properties / secured assets described herein above as mentioned in serial nos. 1,2,3,4&5 and physical possession of the immovable property / secured asset described herein above as mentioned in serial no. 6 in exercise of powers conferred on him under Section 13 (4) of the said Act read with Rule 8 of the said Rules on the dates mentioned above.

The borrower(s) / Guarantor(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and to the public in general that the Authorised Officer of HDFC have taken symbolic possession of the immovable properties / secured assets described herein above as mentioned in serial nos. 1,2,3,4&5 and physical possession of the immovable property / secured asset described herein above as mentioned in serial no. 6 in exercise of powers conferred on him under Section 13 (4) of the said Act read with Rule 8 of the said Rules on the dates mentioned above.

The borrower(s) / Guarantor(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and to the public in general that the Authorised Officer of HDFC have taken symbolic possession of the immovable properties / secured assets described herein above as mentioned in serial nos. 1,2,3,4&5 and physical possession of the immovable property / secured asset described herein above as mentioned in serial no. 6 in exercise of powers conferred on him under Section 13 (4) of the said Act read with Rule 8 of the said Rules on the dates mentioned above.

Copies of the Panchnamra drawn and inventory made are available with the undersigned, and the said Borrower(s) / Legal Heir(s) / Legal Representative(s) is / are requested to collect the respective copy from the undersigned on any working day during normal office hours.

For Housing Development Finance Corporation Ltd.

Place: Delhi Date : 28-11-2020 Regd Office: Ramon House, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate Mumbai-400 020 Authorised Officer

## FE SUNDAY

## IMPORTANT

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.

## GOVERNMENT OF UNION TERRORY OF JAMMU &amp; KASHMIR

JAL SHAKTI (PHE) DEPARTMENT, JAMMU.

OFFICE OF THE EXECUTIVE ENGINEER JAL SHAKTI (PHE) CITY DIVISION NO. 1, JAMMU

RFP No. JSD/PHE/JMN/LAB/PHEDC-II/2020-21/01 Due Date: 09.12.2020 (Fresh e-Nit PHEDC-II/27 of 2020-21)

## NOTICE INVITING PROPOSALS

The Executive Engineer Jai Shakti (PHE) City Division No. 1 Jammu (J&K) invites proposals through electronic means (E-Tendering Mode) for engagement of NABL approved Consultant/firm to be engaged in NABL Consultancy Services for NABL accreditation as per the details, terms and conditions of this proposal document, on lump sum basis to acquire NABL accreditation for its existing Testing Laboratory at Sitedee in Jammu, a District Headquarter of Jammu and the winter capital of Union Territory of Jammu & Kashmir.

The intended proposal is proposed to be taken up through electronic mode (e-tendering) and the Consultants are requested to note the following instructions for submission of e-bids. The potential Consultants are required to visit the website i.e. [www.jtktender.gov.in](http://www.jtktender.gov.in) for downloading the comprehensive proposal.

Online proposals in prescribed Application form are invited from eligible consultants till 09.12.2020 upto 15:00 hrs along with Earnest Money Deposit of Rs. 1500/- (Rupees Fifteen Thousand only) in the shape of CDR/FDR pledged to The Executive Engineer Jai Shakti (PHE) City Division No. 1 Jammu and the requisite proposal document cost of Rs. 1000/- (Rupees One Thousand only) non-refundable, also in the form of Demand Draft drawn in favour of The Executive Engineer Jai Shakti (PHE) City Division No. 1 Jammu.

The Proposal document containing Application Form, Scope of Work and other Terms & Conditions can be obtained from the office of undersigned on all working days from 26.11.2020 (1000 hrs) to 09.12.2020 (1500 hrs) on payment of Rs. 1500/- (Rupees Fifteen Thousand only) through NEFT/RGTS/Treasury Chalan (under MH 0215 Rev Misc) in original. Alternatively, the proposal document can be downloaded from website indicated.

The proposal is of Single Stage Two Cover system i.e. Technical & Commercial proposals to be submitted separately. The selection of the Consultant shall be purely on the basis of Price based System – Least Cost Selection (LCS). The technical proposal will be opened at 16.00 Hrs. on 09.12.2020 online by the designated Tender Committee (TC) of the Division i.e. The Jai Shakti (PHE) City Division No. 1 Jammu or on any convenient date thereafter. The Jai Shakti (PHE) City Division No. 1 shall not be responsible for the delay, if any, due to any reason whatsoever for be for the receipt/submitting of proposal. The Technical proposal along with other documents should be duly filled. The price bid proposal of only technically qualified Consultants shall be opened. No cash transaction shall be acceptable.

Date of issue of Proposal Notice 26.11.2020 at 1000 Hrs

Date of downloading documents 26.11.2020 from 1000 Hrs

Proposal Validity The validity of Proposal shall be 90 days from the date of opening of the Proposal.

Proposal Selection Criteria Least Cost Selection (LCS)

Pre-bid Meeting during currency of bidding process (Optional) 05.12.2020 at 12.00 Hrs. in the office of the Executive Engineer Jai Shakti (PHE) City Division No. 1 Jammu, J & K

Sd/-  
(E. Hari Bhushan)  
Executive Engineer  
Jai Shakti (PHE) City Division No. 1,  
Jammu

DIP/J-7847

## STATE BANK OF INDIA

STRESSED ASSETS MANAGEMENT BRANCH : 1st Floor, SCO 99-107, Sector-8-C, CHANDIGARH-160018 Email: sbi.04262@sbi.co.in

## MEGA E-AUCTION SALE NOTICE

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES ON 30.12.2020 from 11:00 to 13:00 Hrs.  
PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE/MOVEABLE PROPERTIES U/S 8(6) & 6(2)

## LAST DATE &amp; TIME OF SUBMISSION OF EMD &amp; DOCUMENTS (HARD COPY) 28.12.2020 upto 16:00 Hrs.

## LAST DATE &amp; TIME OF SUBMISSION OF EMD &amp; DOCUMENTS (ONLINE) 29.12.2020 upto 16:00 Hrs.

Sale Notice of Immovable Properties mortgaged to Bank under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 Whereas, the Authorised Officer of State Bank of India has taken possession of the following properties pursuant to the notice issued under Section 13(2) on the date mentioned against each account of the Security Interest (Enforcement) Rules, 2002 in the following loan account with right to sell the same on "AS IS WHERE IS", "AS IS WHAT IS" BASIS, for realization of Banks dues plus interest as detailed hereunder and where as consequent upon failure to repay the dues, the undersigned in exercise of power conferred under section 13(12) of the said Act proposes to realize the Bank's dues by sale of the said property(ies). The sale will be done by the undersigned through e-auction platform provided at the Web Portal of ([www.bankaeuctions.com](http://www.bankaeuctions.com)).

## DESCRIPTION OF IMMOVABLE PROPERTIES

Sr. No.	Name of Account	Description of the movable/immovable property	Outstanding Amount &amp
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**JAL SHAKTI DEPARTMENT, JAMMU**  
**OFFICE OF THE EXECUTIVE ENGINEER JAL SHAKTI (PHE), DIVISION REASI**

Fax: 01991-244323, E-mail: phearsi001@gmail.com

## NOTICE INVITING E-TENDER

Date: 23.11.2020

For and on behalf of the Lt Governor of UT of J&K e-tenders (Two cover System) Item Rate basis are invited from reputed and resourceful Contractors/Firms/Companies/Joint Venture of repute, which should be uploaded on the e-Procurement bid portal <http://www.jktenders.gov.in> in last bidding date:- 15-12-2020 up to 1600 hrs for the subject work referred below and as per the details mentioned in this e-tender notification and to whom all the terms and conditions of detailed NIT Tender Documents/ PWD Form No:- 25 double are applicable. The detailed tender document and Specifications etc. can be downloaded on the e-procurement Portal <http://www.jktenders.gov.in>. The cost of tender documents (Non-refundable/ Non-Transferable) should be in the shape of e-challan/Treasury Receipt to be deposited in MH-0215-WSS (Revenue Head) or through RTGS in J&K Bank Branch REASI in CD Bank Account No. 0029010200000829, IFSC code JAKA0REASSI in favour of Executive Engineer, Jal Shakti (PHE), Division REASI and the proof of having made such payment shall have to be uploaded in Cover:-

1.

S. No.	Name of Work	Adv. Cost of work in Lacs	Earnest Money in Rs.	Class of Contractor	Cost of Document	Period of Completion	MH of Account
1.	A: RETROFITTING AND AUGMENTATION OF WATER SUPPLY SCHEME KOTLA UNDER JAL JEEVAN MISSION INCLUDING MHL, ELECTRICAL & ELECTRO-MECHANICAL COMPONENTS, CONDUCTING COMPLETE NECESSARY SURVEY, SOIL TESTS & DESIGN AS REQUIRED AT SELECTED SITE AS PER THE PARAMETERS/ SPECIFICATIONS	293.94	587880/-	"A"	5000/-	6 Months	JJM
B: Operation & Maintenance of critical components as per SSB for a period of three years.	i) 1st year ii) 2nd year iii) 3rd year	Inclusive in A)	---	---	---	1st year 2nd year 3rd year	

No: PHER/7304-7352 Dated: 23.11.2020

Sd/- Executive Engineer

Jal Shakti Division Reasi

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**Tata AIA Life Insurance Company Ltd.**(IRDA of India Regn. No. 110 • CIN: U66010MH2000PLC128403).  
Registered & Corporate Office Address: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013.  
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**TATA AIA**  
LIFE INSURANCE

**AUDITED FINANCIALS RESULTS FOR THE YEAR ENDED SEPTEMBER 30, 2020**

**FORM L-1A-A-RA**

Revenue Account for the half year ended September 30, 2020 [Policyholders' Account (Technical Account)]

(₹ in Lakhs)

Particulars	For the half year ended September 30, 2020								For the half year ended September 30, 2019							
	Total	Non-linked			Linked			Total	Non-linked			Linked			Total	Total
		Individual		Group*	Individual		Group		Individual		Group	Individual		Group		
<b>PREMIUMS EARNED - NET</b>																
(a) Premium	4,26,908	2,98,941	14,531	17,218	95,251	126	841	3,13,580	1,98,662	20,810	10,100	81,570	233	2,205		
(b) Reinsurance ceded	(14,720)	(10,066)	-	(4,349)	(305)	-	-	(8,861)	(5,145)	-	(3,456)	(260)	-	-		
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>SUB-TOTAL</b>	<b>4,12,188</b>	<b>2,88,875</b>	<b>14,531</b>	<b>12,869</b>	<b>94,946</b>	<b>126</b>	<b>841</b>	<b>3,04,719</b>	<b>1,93,517</b>	<b>20,810</b>	<b>6,644</b>	<b>81,310</b>	<b>233</b>	<b>2,205</b>		
<b>INCOME FROM INVESTMENTS</b>																
(a) Interest, Dividend & Rent - Gross	75,218	60,394	2,980	1,606	8,688	217	1,333	66,881	50,852	2,132	1,659	10,150	621	1,467		
(b) Amortization of discount on Investments	9,096	6,103	77	497	2,399	5	15	9,264	6,125	89	411	2,564	1	74		
(c) Profit on sale / redemption of investments	76,398	40,952	1,014	127	30,992	1,035	2,278	66,567	22,214	393	-	40,713	1,822	1,425		
(d) (Loss) on sale / redemption of investments	(25,457)	(3,533)	(55)	(4)	(21,374)	(295)	(196)	(21,999)	(6,951)	-	-	(14,298)	(535)	(215)		
(e) Transfer/Gain on revaluation/ change in fair value	2,36,359	(4,631)	-	-	2,36,918	2,252	1,820	(7,478)	16,629	-	-	(23,098)	(1,205)	196		
(f) Other investment income	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>OTHER INCOME</b>	<b>3,754</b>	<b>3,697</b>	<b>60</b>	<b>3</b>	<b>-</b>	<b>(6)</b>	<b>-</b>	<b>3,737</b>	<b>3,654</b>	<b>61</b>	<b>2</b>	<b>20</b>	<b>-</b>	<b>-</b>		
Contribution from the Shareholders' account	15,906	11,501	-	1,251	3,154	-	-	14,408	10,296	2,329	972	811	-	-		
<b>SUB-TOTAL</b>	<b>3,91,274</b>	<b>1,14,483</b>	<b>4,076</b>	<b>3,480</b>	<b>2,60,777</b>	<b>3,208</b>	<b>5,250</b>	<b>1,31,380</b>	<b>1,02,819</b>	<b>5,004</b>	<b>3,044</b>	<b>16,862</b>	<b>704</b>	<b>2,947</b>		
<b>TOTAL (A)</b>	<b>8,03,462</b>	<b>4,03,358</b>	<b>18,607</b>	<b>16,349</b>	<b>3,55,723</b>	<b>3,334</b>	<b>6,091</b>	<b>4,36,099</b>	<b>2,96,336</b>	<b>25,814</b>	<b>9,688</b>	<b>98,172</b>	<b>937</b>	<b>5,152</b>		
Commission	41,059	37,040	251	76	3,692	-	-	31,350	27,148	385	36	3,781	-	-		
Operating Expenses Related To Insurance Business	77,047	62,263	786	1,472	12,480	5	41	73,840	59,396	1,130	1,502	11,781	30	1		
Goods and Service Tax on Premium	2,922	-	-	19	2,825	21	57	2,691	-	-	17	2,581	40	53		
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Bad Debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Provision for Income Tax	(2,027)	(1,524)	145	(110)	(538)	-	-	(3,967)	(2,618)	(397)	51	(1,004)	-	1		
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(a) For diminution in the value of investments (net)	59	60	-	-	-	-	(1)	(99)	(99)	-	-	-	-	-		
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>TOTAL (B)</b>	<b>1,19,060</b>	<b>97,839</b>	<b>1,182</b>	<b>1,457</b>	<b>18,459</b>	<b>26</b>	<b>97</b>	<b>1,03,815</b>	<b>83,827</b>	<b>1,118</b>	<b>1,606</b>	<b>17,139</b>	<b>70</b>	<b>55</b>		
Benefits Paid (Net)	1,03,907	47,677	1,513	5,226	41,580	4,960	2,951	1,07,226	38,615	1,121	5,021	55,923	3,581	2,965		
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Change in valuation of liability in respect of life policies in force	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(a) Gross	3,04,080	2,75,508	14,830	11,834	1,916	(12)	4	2,33,380	2,08,630	23,284	1,847	(401)	20	-		
(b) Fund Reserve **	2,95,140	-	-	-	2,93,876	(1,713)	2,977	24,641	-	-	-	25,512	(2,906)	2,035		
(c) Amount ceded in Re-insurance	(23,218)	(20,221)	-	(2,889)	(108)	-	-	(31,826)	(31,827)	-	2	(1)	-	-		
(d) Amount accepted in Re-insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>TOTAL (C)</b>	<b>6,79,909</b>	<b>3,02,964</b>	<b>16,343</b>	<b>14,171</b>	<b>3,37,264</b>	<b>3,235</b>	<b>5,932</b>	<b>3,33,421</b>	<b>2,15,418</b>	<b>24,405</b>	<b>6,870</b>	<b>81,033</b>	<b>695</b>	<b>5,000</b>		
<b>SURPLUS/ (DEFICIT ) (D) = (A) - (B) - (C)</b>	<b>4,493</b>	<b>2,555</b>	<b>1,082</b>	<b>721</b>	<b>-</b>	<b>73</b>	<b>62</b>	<b>(1,137)</b>	<b>(2,909)</b>	<b>291</b>	<b>1,212</b>	<b>-</b>	<b>172</b>	<b>97</b>		
Transfer from / (to) Linked Fund (Lapsed Policies)	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>Funds available for Appropriations (Current Year)</b>	<b>4,493</b>	<b>2,555</b>	<b>1,082</b>	<b>721</b>	<b>-</b>	<b>73</b>	<b>62</b>	<b>(1,137)</b>	<b>(2,909)</b>	<b>291</b>	<b>1,212</b>	<b>-</b>	<b>172</b>	<b>97</b>		
Balance brought forward from Previous Year	61,387	55,115	6,272	-	-	-	-	10,393	6,241	4,152	-	-	-	-		
<b>Total Funds available for Appropriations</b>	<b>65,880</b>	<b>57,670</b>	<b>7,354</b>	<b>721</b>	<b>-</b>	<b>73</b>	<b>62</b>	<b>9,256</b>	<b>3,332</b>	<b>4,443</b>	<b>1,212</b>	<b>-</b>	<b>172</b>	<b>97</b>		

**APPROPRIATIONS**

Transferred to Shareholders' Account	1,939	233	850	721	-	73	62	1,664	183	-	1,212	-	172	97
<b>Balance being Funds for Future Appropriations</b>	<b>63,941</b>	<b>57,437</b>	<b>6,504</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,592</b>	<b>3,149</b>	<b>4,4</b>				

