

OPINION, P2

Farm laws — not choice, just noise

ACROSS THE AISLE, P CHIDAMBARAM



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A THEORY ABOUT CONSPIRACY THEORIES

In a new study, psychologists tried to get a handle on the personality types that might be prone to outlandish beliefs **Page 10**

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Rebels with a cause

A band of protesters is raising awareness about the climate crisis in unique ways **Page 8**

FE SUNDAY

FINANCIAL EXPRESS ON SUNDAY

READ TO LEAD



SPOTLIGHT

OLYMPIC DREAMS IN A PANDEMIC YEAR

How are athletes dealing with the new normal?

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NEW DELHI
SUNDAY, OCTOBER 4, 2020, 14 Pages, ₹10 (Patna ₹11, Raipur ₹10)

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Tie-dye DIY

An ancient textile art form, tie-dye is going through a renaissance moment, working as a mood-booster for people cooped up inside their homes

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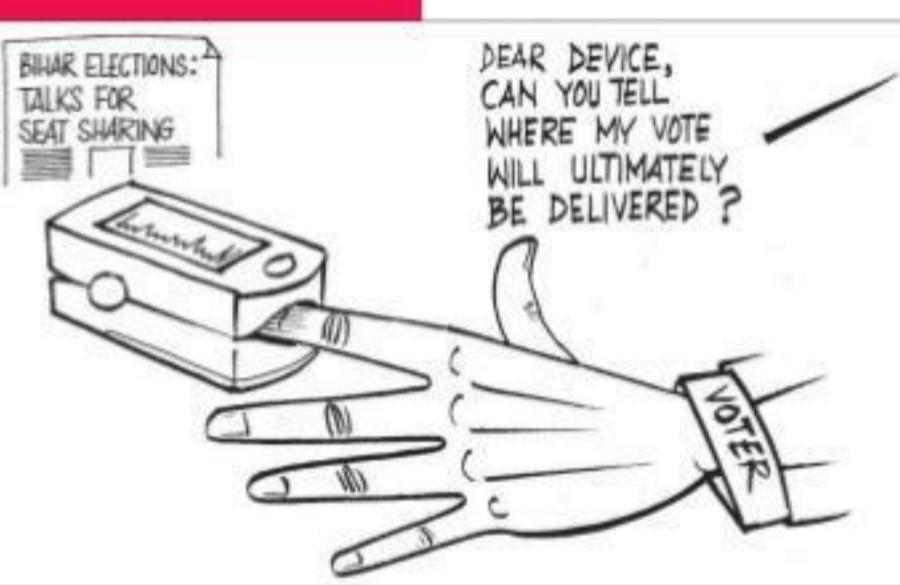
Celebrating every season

An adman has valuable lessons on life and on cherishing rejections



ODD & EVEN

ROHINI PHORE



QuickPicks

Approvals to applicants under PLI no longer need Cabinet nod

APPROVAL LETTERS will be issued to all the 16 applicants selected for the production-linked incentive (PLI) scheme for mobile phone manufacturing as a Cabinet nod is not required for the same, the Department of Expenditure (DoE) has clarified, reports **FE Bureau**. **PAGE 3**

Flipkart to host 'Big Billion Days' sale from Oct 16-21

FLIPKART ON Saturday announced that its annual Big Billion Days festive sale will be launched on October 16, reports **FE Bureau**. The six-day sale that commences a day prior to the beginning of Navaratri festival can be accessed by Flipkart Plus customers on October 15, the company said in a statement. The festive months typically drive bulk of the sales for e-commerce firms. **PAGE 3**

Trump doing well, undergoing Remdesivir therapy

Washington: US PRESIDENT DONALD Trump, who was shifted to a military hospital after being tested positive for Covid-19, is undergoing Remdesivir therapy and is "doing well", the White House physician has said. According to the White House, Trump will be working from the presidential office at Walter Reed military hospital over the next few days. "Going well, I think! Thank you all. LOVE!!!" Trump tweeted on Saturday. Trump's physician Dr Sean Conley said the president was "fatigued but in good spirits".

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LOAN MORATORIUM

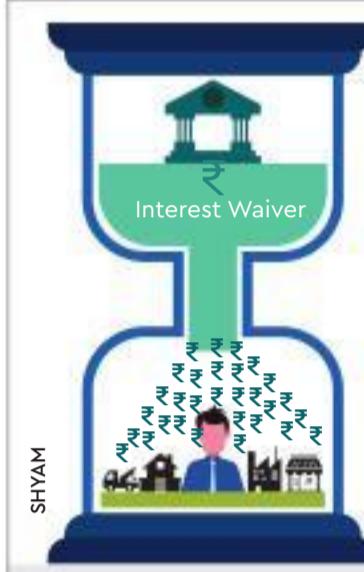
'Interest relief only for the vulnerable'

- Centre tells SC it will waive compound interest on specified loans of up to ₹2 crore

FE BUREAU
New Delhi, October 3

MOST INDIVIDUAL BORROWERS of housing, educational and personal loans as well as a sizeable section of MSMEs will benefit, as the government on Saturday agreed in the Supreme Court to waive compound interest on their loans of up to ₹2 crore for the six-month (March-August) moratorium period. The waiver of interest on interest will also be given to all such loans by such categories of borrowers, whether or not they availed themselves of the moratorium facility.

Bankers say while a precise estimate of the cost to exchequer of the move is hard to put out now, it could be anywhere between ₹10,000 crore and ₹20,000 crore, depending on the guidelines for implementation.



AFFIDAVIT SAYS

- Cost seen at close to ₹20-k cr, a blanket waiver will ruin banks, govt warns
- Govt will seek Parliament nod for appropriate grants
- The endeavour shall be over and above the support of ₹3.7 lakh crore to MSMEs, ₹70,000 crore for home loans, etc, already extended through the Garib Kalyan and Aatma Nirbhari packages

■ Th most vulnerable category of borrowers, in whose case the compounding of interest will be waived, would be MSME loans and personal loans of up to ₹2 crore

■ Any individual or entity whose loan amount is more than ₹2 crore will not be eligible for waiver

However, the government argued strongly against extending such relief "for all types of loans for all categories of borrowers", saying "such a blanket decision would cause a huge burden of ₹6 lakh crore on banks, likely wiping out a major part of their net worth and even rendering most of them unusable".

The affidavit has been filed by the Centre in response to a batch of pleas in the apex court raising issues pertaining to validity of RBI's March 27 circular.

which allowed lending institutions to grant moratorium on payment of installments of term loans falling due between March 1, 2020 and May 31 this year due to the pandemic (the circular's validity subsequently got extended to August 31).

The government's decision follows a firm stand taken by the court that moratorium would be meaningless unless at least the interest on interest is waived for the period.

Continued on Page 11



TUNNEL VISION

PM Narendra Modi inside the newly-inaugurated Atal tunnel connecting Manali and Leh, on Saturday. Also seen are defence minister Rajnath Singh, BRO DG Harpal Singh (L) and HP CM Jai Ram Thakur (R) **PTI**

Report **P3**

STAKE SALE IN RETAIL UNIT

RIL raises ₹7,350 cr more

- GIC invests ₹5,512.5 cr for 1.22% stake; TPG takes 0.41% for ₹1,837.5 cr

PRESS TRUST OF INDIA
New Delhi, October 3

RELIANCE INDUSTRIES ON Saturday announced ₹7,350 crore investments by Singapore sovereign wealth fund GIC and global private equity firm TPG Capital in its retail unit, taking

FUND FLOW

The two new investments value Reliance Retail at a pre-money equity value of ₹4,285 lakh crore

This is TPG's second investment in RIL arm, following a ₹4,546.8-cr investment in Jio Platforms announced earlier this year

So far, RIL has sold 7.28% stake in its retail unit since September 9 for ₹32,297.50 cr

the total fundraising in the last one month to ₹32,197.50 crore.

While GIC invested ₹5,512.5 crore in Reliance Retail Ventures (RRVL) for a 1.22% stake, TPG took 0.41% interest for ₹1,837.5 crore, the company said in statements issued past midnight. These investments value Reliance Retail at a pre-money equity value of ₹4,285 lakh crore, they said. This is TPG's second investment in a subsidiary of Reliance Industries, following a ₹4,546.8 crore investment in digital unit Jio Platforms announced earlier this year.

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PANDEMIC PUSH

OTTs place their bets on regional content

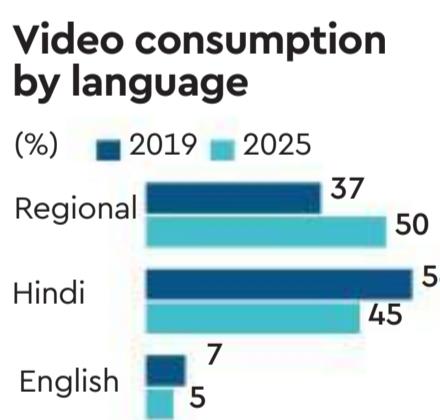
- With rising subscriber base, aim is to please all audiences

ASMITA DEY
New Delhi, October 3

LOOKING TO LEVERAGE the pandemic-led uptick in subscriber base, over-the-top (OTT) platforms are set to tap into the growing appetite for regional content.

Vishnu Mohta, executive director at SVF and co-founder Hoichoi, said Covid-19 has expedited consumers' shift to digital video by at least two years. The platform claims to have 13 million subscribers that include direct and those acquired through partnership with telcos.

Hoichoi is signing up big directors and actors to create exclusive films for the platform — one such project, Tasher Ghawri starring Swastika Mukherjee, is already streaming. Rather than doubling down on the slate of



Content will remain a key driver of growth for the online video service industry

Increase in the number of rural/small town internet users & the demand for diverse content fuelling the creation of regional content

Focus languages are Punjabi, Bhojpuri, Tamil, Telugu, Marathi, Malayalam, Bengali, Kannada, Gujarati

Source: Deloitte Report

original series, the strategy is to make existing web shows bigger in terms of scale and cast.

Continued on Page 11

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Automatic car sales accelerate

VIKRAM CHAUDHARY
New Delhi, October 3



AUTO DRIVE

- Every car company in India today has an automatic variant
- Hyundai India offers five automatic gearbox options
- Every model sold by Maruti Suzuki has an automatic variant
- Automatic percentage is above 30% in cars costing more than ₹10 lakh
- Affordability is a major factor responsible for rising popularity of automatic cars

overflashy ones like a music system or alloy wheels are the reasons for this gradual shift. "This shift is now happening even in sub-₹10 lakh cars," he says. "Because of traffic congestion in urban areas, driving convenience has emerged as a major buying factor, and an automatic car is more convenient to drive than a manual. Also, we have seen that women buyers and senior citizens increasingly prefer automatic cars. Lastly, the penetration levels of automatic cars are so low in India that these have to increase."

What has helped is the number of gearbox options available in the market, giving buyers a choice. For example, Hyundai India offers five automatic options — AMT, 6AT, 8AT, IVT and DCT.

Continued on Page 11



Opinion

SUNDAY, OCTOBER 4, 2020

FROM PRIME MINISTER Modi to the Agriculture Minister to the Finance Minister to the CEO, Niti Aayog to the BJP's President to the BJP's spokespersons, everyone is singing the same tune. Their argument is that farmers were 'tied' to the APMCs and, now, they have the choice to sell outside the APMCs. Of course, they will not support their argument with data.

Mr Narayana Murthy, co-founder of Infosys, is reported to have said, "In God we trust. For everything else bring me data."

The irrefutable data

What does the data show? They show that 86% of farmers are small farmers and have a holding of less than 2 hectares;

that farm holdings are being fragmented: according to the Agriculture Census, the number of farm holdings increased from 138 million in 2010-11 to 146 million in 2015-16;

that small farmers have little surplus grain to sell, yet they will sell a few bags of paddy or wheat to repay the loan(s) taken or for urgent household needs;

that only 6% of farmers sell their produce in the APMC market yards; the remaining 94% sell outside the APMC, mostly to local traders or a cooperative society or a processor;

that there are no APMCs in Kerala, UTs except Chandigarh, and some North-eastern states. Bihar repealed the state's APMC Act a few years ago. In these states, agriculture produce marketing takes place outside APMCs

that the number of APMCs varies from 106 in Haryana to 145 in Punjab (with many sub-yards) to 283 in Tamil Nadu. While 70% of wheat and paddy produced in Punjab and Haryana are procured by government agencies (mostly FCI), the total turnover of APMCs in all agriculture produce in Tamil Nadu was only ₹129.76 crore in 2019-20; and

that, on average, a farmer in Maharashtra has to travel 25 kilometres to find an APMC yard.

Reinforcing the status quo

Whether a state has APMCs or not and whether an APMC is accessible or distant, the fact is that 94% of the farmers have no choice except to sell their produce outside the APMC in an unregulated environment. From the Prime Minister to the spokespersons, none will explain why the farmer is portrayed as bound, hand and foot, to an APMC and the middlemen, when the fact is that 94% of farmers are not. Hence, the argument that the new Farm Laws give a superior choice to the farmer, where none existed before, is a deeply flawed argument conclusively rebutted by the data. The new Farm Laws actually reinforce the *status quo* with all its imperfections.

I support giving choices to the farmer (*Fooling All the People All the Time*, Indian Express, September 27, 2020). I also think that, eventually, the APMCs have to be phased out because, although they have served an useful purpose of being a safety net for a section of the farmers, they are trade restrictions. For reasons that have been documented well, the APMCs are not perfect markets, do not serve all farmers, extract too high a rent and are, in some cases, under the control of the

ACROSS THE AISLE

P Chidambaram



Farm laws – not choice, just noise



Farmers harvest wheat crop on the outskirts of Jammu



FIFTH COLUMN

TAYLEEN SINGH

Hathras is a mirror

IF YOU LIVE in India you learn to accept a degree of casual cruelty as normal. You learn to accept that just below that fragile surface of modernity lies brutality that is medieval. But, every now and then something so awful happens that it shakes us to the core. What happened in that Hathras village has done just that. Savage rapes of little girls and young women are so much the norm, especially in rural India, that we learn to look the other way most times.

Last week, within hours of the 19-year-old woman's death two other Dalit girls were killed in Uttar Pradesh. An 11-year-old was beaten to death in Bhadohi and a young woman was abducted and allegedly raped in Balrampur. But, it was the Hathras victim's story that caught our attention perhaps because she managed to survive for 15 days despite her attackers having broken her spine and cutting her tongue. Before dying she identified the monsters who attacked her and said clearly that she had been raped.

There is a Supreme Court judgment that says that if a woman says she was raped then this testimony is enough. But, Yogi Adityanath seems to have his own interpretation of the law, so after the Hathras victim died his officials and his police force went to extraordinary lengths to prove that she was not raped. Since she was cremated hurriedly, in the dead of night by the police, the only evidence is her dying declaration, but will it be enough to convict the four upper-caste men she named? Yogi's law enforcement officers have been busy spreading misleading stories, including one in which she was beaten nearly to death by her brother who discovered that she was having an affair with one of her attackers. If stories like this were true and the police had nothing to hide there would have been no reason for them to prevent the media and all politicians from entering the village in which her family lives.

Speaking of the media and politicians, it needs to be said that neither covered themselves in glory. The ludicrous attempt by the Gandhi siblings to 'march' to Hathras trivialised a terrible tragedy, and the silence from senior BJP political leaders has been deafening. Smriti Irani who was so vocal after Nirbhaya's death has said not one word on Hathras despite being the Minister in charge of Women and Child Development.

As for the media, it was only after she was dead that they discovered the victim. And, when they did, some of my esteemed brethren took to Twitter to say that the fuss over her death was only because her attackers were Hindus. In Balrampur, they

tweeted, the attackers were Muslims so the incident was being ignored. Had this kind of rubbish come from politicians it would be bad enough, but for it to come from journalists is truly shameful.

The reason why the Hathras story has shaken us so deeply is because it has become a mirror in which we see the flaws of Indian democracy, and the sight is frightening. We see that the men in charge of enforcing the law have not discovered yet that their fundamental duty is to protect the people and not the government. They do not understand this because neither the training of the police nor that of the administrative service has changed since the British left. The British set up a system that was founded on the colonial idea that the duty of administrators and law enforcement officials was to protect the government. This is exactly what our officials still do.

Before Narendra Modi became Prime Minister, he made many speeches in which he talked of the need for India to change the rules of governance and to take a new road. Many ordinary Indians understood this to mean that they would no longer be ruled, but governed. Many whom I met on my travels in rural India said that they wanted officials, both elected and unelected, to realise that they should think of themselves as the servants of the people and not as masters. They said that they hoped that under Modi this change would happen because he was the son of a 'chaiwallah' and not someone who believed he was born to rule.

Had he brought about this change, his handpicked Chief Minister in Uttar Pradesh would not have spent this past week trying to obliterate the horror of Hathras, he would have been standing by the side of the Dalit family whose daughter died such a terrible death. Had change happened, the police officers and officials who have been involved in the sickening attempt to pretend that the victim was not raped would have been sacked. If they have not been then we have to assume that orders to prevent the truth from being made public came from the top.

Horrible though this tragedy has been, if it reminds the Prime Minister of the need for bringing the changes that are so desperately needed in the training of the police and our officials, it will be a small flicker of hope. It is more than time that we stopped accepting that if you live in India you have to learn to accept casual cruelty and medieval brutality as normal. What happened in Hathras has come as a grotesque reminder of how important it is for this to change.

Open and shut

The golf swing has gone through evolution, devolution, recalibration and deconstruction over the years



OVER THE TOP

Meraj Shah

AND JUST LIKE that, the modern golf swing has been taken to the cleaners. Golf swing coaches are scratching their heads on what to do with the state of youngsters who want to learn US Open Champion Bryson DeChambeau's golf swing. Others want to give Matthew Wolff's radical action a go: not since David Leadbetter's shortlived 'A-Swing' fad have driving ranges borne witness to such unorthodox golf swings.

In case you missed watching the US Open that was played at Whistling Woods last month, I'm talking about the two gents who battled it out on the final day and their tremendously powerful, effective, and bizarre-looking golf swings. If you don't know what I'm talking about then I'd recommend you have a quick look online at these two gents doing their thing with the golf club-tryslow motion for maximum effect.

Take that, you golf swing snobs. It had to happen; the golf swing has gone through

multiple iterations over the years. From the old Scots who talked about 'swinging in a barrel', to Jack Nicklaus's brutally powerful action powered by that 'flying left elbow'. From the mirroring 'thumbs up positions' that players like Greg Norman propagated with a severely neutral grip, to the modern action that uses a very strong left hand grip and de-lofts the clubface at impact, the golf swing has gone through evolution, devolution, recalibration and deconstruction.

Not that there haven't been outliers: Moe Norman, widely acknowledged as the most consistent ball striker had a single plane action in which his hands and club were set in a straight line at address, and stayed that way through the swing. Lee Trevino stood very open to the ball, took the club way outside, and dropped it on the inside on the downswing to hit that trademark fade. Arnold Palmer with his 'helicopter finish' threw conventional swing technique out of the window. Jim Furyk's 'frog-in-the-blender' action brought the wiry Hall-of-Famer 16 PGA Tour victories, including a US Open. Ai Miyazato and Paula Creamer have played successfully with dramatically flat backswings, while Natalie Gulbis had a golf swing all her own. Closer to home, pioneering golfer Jeev Milkha Singh has an inscrutable swing that he worked with by getting clubs fitted to suit his action (and not the other way round).

Former world-number-one, Lee Westwood continues to scrape the ground on his downswing and Thai legend Thaworn Wiratchant never gave any quarter to what others thought of his indescribable golf swing. Fred Couples with his pretty stand-and-swing action has been hitting

that push draw for decades now. The modern golf swing that promotes a tightly coiled upper body against a stable lower body has slowly been acquiring its share of detractors: there are just too many players getting injured as a result of the tremendous strain this golf swing puts on the human body. So we've seen players like Cameron Champ and Bubba Watson

who've returned to some of the tenets of the old 'square-to-square' swing: allowing their hips to turn freely in the backswing and using swing length, leverage and momentum to give the ball a good lash. Interestingly most of the players who hit longest off the tee today, do it with golf swings that are a departure from the norm. But the scales haven't tipped; these players are still considered, well, golf swing freaks.

At the US Open, that prides itself on being 'the toughest test in golf', two players in the their twenties, not only took the battle away from an established and experienced field, but marauded a brutal golf course with their own versions of the golf swing. In an interview last year, Wolff sounded, almost Bubba Watson-like. "It all works as one," he said. "I think a lot of people get really mechanical and feel like they have to be in certain places in their swings. For me, it's more of a natural movement. I don't really think of things when I swing. I just swing." As golfers attain levels of fitness associated with professional athletes, we're going to see more individuality in golf swings—the idea is to play the game freely, and for a talented few, straying from the classic notions of a golf swing brings creativity and instinctive ball striking into play. DeChambeau, given the moniker of 'Mad Scientist' by fellow players on the PGA Tour for his penchant of using advanced biomechanics to alter his golf swing has had plenty of detractors. First he went to that Moe Norman-like single-plane setup,

and then decided to use the same shaft length for all clubs—attacking more than his fair share of ridicule. "People think I've got all these crazy theories, but when you really break it down to the root principles of what I'm trying to do, it's a lot of common sense," he says. No one's laughing now.

During the lockdown, DeChambeau decided to embark on an ambitious plan of strength building motivated by long-drive champions, and, well, 'Happy Gilmore.' "Eight months ago I said, you know what, I want to try and get stronger, because I know there's an advantage to be gained," he says. "If I could be like Happy Gilmore or Kyle Berkshire, hitting over 400 yards and hitting it straight? That is a massive, massive advantage. So I set out to do that, and I've been healthier and stronger ever since." That has meant working out every single evening, with no rest days.

The results certainly speak for themselves. DeChambeau topped average driving distance from the 2020 PGA Tour season at 322.1 yards followed closely by Cameron Champ. And the US Open Champion isn't done yet. "I don't know the endgame for me," he says. "I'm going to keep working out every day and keep getting stronger, and keep speed training as long as I can tolerate it. As long as everything is growing proportionally, I really don't know how fast I can go. So I'm going to keep pushing the boundaries."

A golfer, Meraj Shah also writes about the game



Bryson DeChambeau gained 20 pounds of muscle to craft his new powerful golf swing

India's defence interests were compromised: PM

Modi takes swipe at UPA govt at 9.02-km Atal Tunnel inauguration

PRESS TRUST OF INDIA
Rohtang (HP), October 3

PRIME MINISTER NARENDRA MODI
Modi on Saturday launched a blistering attack on the Congress, saying India's defence interests were compromised under its rule, and asserted nothing is more important to his government than protecting the country.

Modi hit out at the opposition party, which headed the coalition government at the Centre during 2004-14, after inaugurating the strategically important 9.02-km Atal Tunnel, the world's longest highway tunnel which reduces the distance between Manali and Leh by 46 km and the travel time by four to five hours.

He cited a number of strate-



PM Narendra Modi being received by defence minister Rajnath Singh and Himachal CM Jai Ram Thakur, on his arrival in Manali on Saturday

PHOTO: PTI

gically important projects, from Atal Tunnel to the air strip at Daulat Beg Oldi in Ladakh and Tejas fighter aircraft production, to assert that they were delayed or almost forgotten and questioned as to what "compulsion" and "pressure" might have been behind it, without directly naming the Congress.

His government, the PM said, had deployed all its strength to develop border infrastructure, adding that

never before had work been done at such a big scale, be it building roads, bridges or tunnels. For long, he said, border projects could never come out of planning stage and those which did get stuck or were kept on the back burner. The then PM Atal Bihari Vajpayee had inaugurated the approach road to Atal Tunnel in 2002 but the project was almost forgotten after his government was gone, Modi said, targeting the Congress-led

UPA dispensation.

Work on only 1,300 m was completed by 2013-14, he noted, adding that the project would have been completed by 2040 by this pace before his government took charge in 2014 and speeded it up at an unprecedented rate. "Our govt increased the pace of construction from 300 m/year to 1,400 m/year and completed the project in 2020," Modi said.

In just six years the government completed the work of 26 years, he said. Just like the Atal Tunnel, this treatment was meted out to several such projects, the PM said, adding that Daulat Beg Oldi air strip remained closed for four to five decades.

"There was no political will. I can talk about dozens of projects that are important from the strategic point of view, but for years they were neglected," he said, hitting out at the previous Congress-led governments.

"Nothing more important to us than the national interest and protecting the country, but the nation has seen an era when defence interests were compro-

mised," he said, in an apparent swipe at the opposition party.

In this context, he also referred to the Kosi mega bridge in Bihar, which was envisaged by the Vajpayee government and inaugurated by him last month. The decisions of our government are a testimony to that it does what it says, he said.

His government has undertaken major reforms so that defence equipment could be made under 'Make in India,' he said, adding that fulfilling the defence needs are his government's top priority.

Speaking of the Atal Tunnel inauguration, Modi said it is a historic day as not only has the dream of the former PM been fulfilled but the decades-long wait of people of the state is also over. The tunnel will be a lifeline not just for Himachal Pradesh but also for Leh-Ladakh, he said.

Defence minister Rajnath Singh highlighted on the occasion the strategic importance of the tunnel, saying it will make soldiers' deployment and movement of weapons and ration easier. It will also be a big help to people and tourism sector, he said.

'Centre must expedite borrowing for willing states'

FE BUREAU
New Delhi, October 3

AHEAD OF THE crucial GST Council meeting on Monday, Bihar deputy CM Sushil Kumar Modi has urged Union finance minister Nirmala Sitharaman to expedite the process of borrowing for states that have expressed willingness for the proposal mooted by the Centre in the last meeting.

He said that arrangements to create a special borrowing window are expected to take time. "I would, thus, urge you to make necessary arrangements for initiating the process for arranging the special window, so that willing states can go ahead and borrow," Modi said in a letter on Saturday.

At least 21 states are in favour of 'option 1' of the borrowing plan, which was proposed as an alternative measure for paying compensation to states, as the designated fund is woefully short compared with the requirement of the current fiscal year. However, some states, namely Jharkhand, Kerala, Maharashtra, Delhi, Punjab, Rajasthan, Tamil Nadu, Telangana, West Bengal and Chhattisgarh, are not on board with the proposal, as they want the Centre to borrow.

"With GST revenue turning negative and the compensation having been delayed, I need not impress upon you the fact that all the states are in urgent need of funds. We will very soon be entering the second half of the current fiscal year and all of us need to do a lot of catching up on the activities planned for the current year, which have been on



Sushil Modi says fund urgently needed for work held up due to the pandemic

hold on account of lack of sufficient funds," Modi said.

The Council meeting on October 5 is likely to present an impasse that may only be resolved through voting, something that the Council has so far avoided.

However, despite at least 10 states opposing the borrowing proposal and demanding that states shouldn't be asked to borrow, the Centre's proposal has enough backers to win in case of voting.

The central government had presented the GST Council with two borrowing options in the 41st meeting in August. This was an alternative to fund the compensation payment, as the dedicated fund for the same is grossly inadequate due to a progressively higher requirement and severe impact on collection due to the pandemic.

Although even before the pandemic, the GST Council had discussed alternative options because it was apparent that guaranteeing states 14% year-on-year growth for the current

fiscal was difficult in a slowing economy. The protected revenue for the states in FY21 stands at ₹63,700 crore.

The 'option 1' of the borrowing plan allows states to borrow a total of ₹97,000 crore—an amount classified as shortfall due to GST implementation alone—from the RBI under a special window coordinated by the Centre. The proposal promises that rates would be close to G-sec and interest and principle burden is to be borne by fund from compensation cess collected after June 2022.

Further, while the borrowing would not be treated as debt on states' books, the states also get an option to carry forward the unutilised part of additional borrowing limit that has been enhanced by 2 percentage point to 5% of GSDP.

The states were also told that they were entitled to full compensation—loss suffered due to GST implementation and as a result of Covid-19—but the amount corresponding to the latter would come to them from compensation cess fund only after interest and principal for the loan has been paid.

The 'option 2' of the borrowing proposal allows states to borrow the entire ₹2.35 lakh crore—total estimated GST shortfall from protected revenue for states this year.

But a part of this amount would be treated as debt in states' books while they will have to bear the burden of interest payment on it also. Choosing this option also closes the doors on carrying forward the unutilised part of additional borrowing to next financial year.

Flipkart declares Big Billion Days sale

FE BUREAU
New Delhi, October 3

FLIPKART ON SATURDAY announced that its annual Big Billion Days festive sale will be launched on October 16. The six-day sale that commences a day prior to the beginning of the Navaratri festival can be accessed by Flipkart Plus customers on October 15, the company said in a statement.

The festive months typically drive bulk of the sales for e-commerce firms. This time around, companies are gearing up to handle a considerable surge in consumer orders as the pandemic



mic has boosted online spends and nudged customers to shop on e-commerce platforms. Companies are estimated to touch \$4 billion in GMV (gross merchandise value) during the first leg of the festive sales this year, registering growth of 50% year-on-year, according to estimates by consulting firm RedSeer.

Flipkart expects Big Billion Days to create more than 70,000 direct jobs, besides creating

room for lakhs of indirect seasonal employment scopes. The company said it had enabled thousands of new sellers to join its platform in the last six months while expanding its kirana onboarding programme to include more than 50,000 partners, who facilitate last-mile deliveries in more than 850 cities.

"This festive event continues to focus on Flipkart's commitment to provide value for consumers, opportunities for growth for MSMEs and sellers, and employment generation through e-commerce," said Kalayan Krishnamurthy, CEO, Flipkart Group.

Subsidies won't help boost exports: Goyal

PRESS TRUST OF INDIA
New Delhi, October 3

COMMERCE AND INDUSTRY minister Piyush Goyal on Saturday said quality, technology and scale of production would help India take its annual exports to \$1 trillion and not government subsidies.

He exhorted exporters and the industry as a whole to target \$1 trillion worth of shipments.

"Why can't we aim for \$1 trillion exports from India? We certainly can. I see no reason, (why) we cannot. For that we need to be clear on actionable items (and) subsidies are never going to get us there, I am very very clear about that,"

ties shall not be required to sanction expenditure on the various constituent schemes included in the project, even if the magnitude of the expenditure involved in any such constituent scheme exceeds the financial threshold limit.

A meeting of the empowered committee took place on October 2 to amend the guidelines of the scheme and determine competent authorities for approval of eligible applicants for the PLI scheme. The committee includes Niti Aayog CEO Amitabh Kant, Meity sec-

Issuance of approval letters was delayed in the absence of Cabinet nod for the proposal sent by the Meity. However, the DoE has clarified that there is no requirement for Cabinet approval

retary Ajay Prakash Sawhney, DEA secretary Tarun Bajaj, DGFT Amit Yadav, DPIIT secretary Guruprasad Mohapatra and Meity joint secretary Saurabh Gaur.

For electronic components, six eligible applicants will be given ₹900 crore as incentive. The Meity had earlier sent the note to Cabinet for approval of the selected applicants.

Over the next five years, the scheme is expected to lead to a total production of about ₹11.5 lakh crore.

The scheme is expected to promote exports significantly.

Of the total production of ₹11.5 lakh crore, more than 60% will be contributed by exports of the order of ₹7 lakh crore.

The scheme will bring additional investment in elec-

tronics manufacturing to the tune of ₹11,000 crore.

The scheme will generate approximately 3 lakh direct employment opportunities in next five years along with creation of additional indirect employment of nearly three times the direct employment. Domestic value addition is expected to grow from the current 15-20% to 35-40% in case of mobile phones and 45-50% for electronic components.

The scheme will provide an incentive of 4 to 6% on incremental sales, over the base year of goods manufactured in India and covered under target segments, to eligible companies for a period of five years subsequent to the base year as defined.

The production of mobile phone handsets in 2018-19 has reached 29 crore units worth ₹1.70 lakh crore from 6 crore units worth ₹19,000 crore in 2014. While the exports of electronics have increased from ₹38,263 crore in 2014-15 to ₹61,908 crore in 2018-19, India's share in global electronics production has reached 3% in 2018 from 1.3% in 2012.

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Words Worth

SUNDAY, OCTOBER 4, 2020

ON THE SHELF

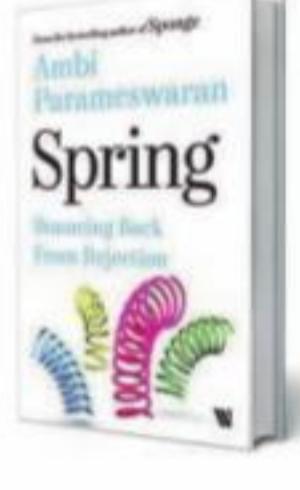


CAPITAL CONTEST
Deepak Bajpai & Sidharth Pandey
Rupa
Pp164, ₹195

AAP and Kejriwal were pitted against the BJP and Amit Shah. If it was a battle of prestige for the BJP, it was a battle of survival for the AAP, for losing Delhi could have been the beginning of their end. *Capital Contest* tells the story of how the political disruptor managed to disrupt once again and win Delhi.

Celebrating every season

An adman has valuable lessons on life, of cherishing rejections as much as successes



Spring: Bouncing Back From Rejection
Ambi Parameswaran
Westland
Pp 232, ₹599



A file photo of Arianna Huffington at a forum in New York. She founded *Huffington Post* after losing the election for the post of California governor against Arnold Schwarzenegger

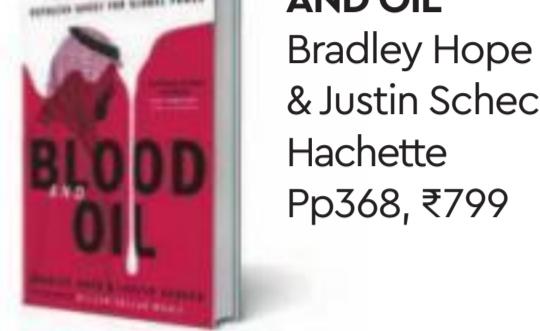
BLOOMBERG

to become the most celebrated ad of the year. Anticipate a not-so-perfect audience and don't let it dampen your enthusiasm, as in the case of veteran carnatic vocalist Sanjay Subrahmanyam who once played to an audience of 50 with as much gusto as he would for a full house.

Arianna Huffington founded *Huffington Post* after losing the election for the post of California governor against Arnold Schwarzenegger; Mary Kay Ash, who had a turnover of \$3.5 billion dollars in 2014, started off by selling newspapers door to door; Sabyasachi Mukherjee was studying medicine and economics before becoming a designer—the book chronicles several such stories of failure to success. The most interesting one being the most unexpected one—the story of a young executive in IDBI group who too dared to dream, a tad bit too much. In fact, he created a new literary genre in Indian writing but not without his share of failures and rejections from publishers. He is Amish Tripathi, the mythological fiction pioneer. Parmeswaran makes a case for those in the creative field. Failure especially holds their hands until success lifts them away. It is a constant companion, like for Jeffrey Archer, JK Rowling, Sylvia Plath, George Orwell, The Beatles, Stephen King and AR Rahman.

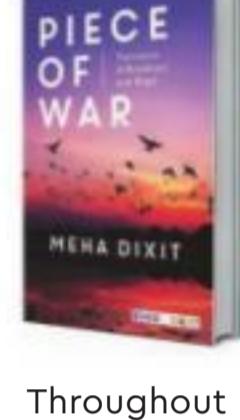
Parmeswaran also subtly questions our education system: Does college prepare one to face rejection? Does it prepare you to move out of the comfortably cocooned existence into a universe of impossibilities? Perhaps it is the rejection in the campus placement interview, the first job interview, the first idea that gets rejected, the first job badly done, that does.

Navigating his way through the rejection-success relationship, life came full circle for Ambi Parmeswaran when in 2018, Santoor, a brand that he worked on for years, became the second-largest soap brand in India overtaking HUL's Lux, the brand that rejected him twice. After all, what is life but a sea of failures pushing you towards the shore of success?



BLOOD AND OIL
Bradley Hope & Justin Scheck
Hachette
Pp368, ₹799

The Middle East is already a volatile region. Add to the mix an ambitious prince (35-year-old Mohammed bin Salman) with extraordinary powers, hunger for lucre, a tight relationship with the White House through President Trump's son-in-law Jared Kushner, and the stakes of his rise are bracing.



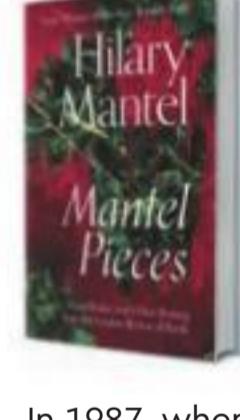
PIECE OF WAR
Meha Dixit
Sage
Pp292, ₹450

Throughout history, war has affected civilisations in many ways. In contemporary times, Afghanistan, the Kashmir Valley, parts of Middle East and Africa continue to be embroiled in conflict. Through real-life stories of people, the book attempts to uncover the human aspect of war.



DEEP FAKES AND THE INFOCALYPSE
Nina Schick
Hachette
Pp224, ₹499

It will soon be impossible to tell what is real and what is fake. Schick reveals shocking examples of 'deep fakery' and explains the dangerous political consequences of the infocalypse, both in terms of national security and what it means for public trust in politics.



MANTEL PIECES
Hilary Mantel
HarperCollins
Pp352, ₹599

In 1987, when Hilary Mantel was first published in the *London Review of Books*, she wrote to the editor: "I have no critical training whatsoever, so I am forced to be more brisk and breezy than scholarly." This collection of 20 reviews, essays, etc., from the next 30 years, tells the story of what happened next.



LATA MANGESHKAR... IN HER OWN VOICE
Nasreen Munni Kabir
Niyogi Books
Pp268, ₹1,500

Lata Mangeshkar... In Her Own Voice is a series of fascinating conversations between Lata Mangeshkar and Nasreen Munni Kabir that takes us into the world of India's most gifted singer and reveals the person behind the voice that has provided the soundtrack for the lives of billions.



THE RETURN
Nicholas Sparks
Hachette
Pp368, ₹399

Sparks returns with a novel about an injured army doctor and the two women whose secrets will change the course of his life. In his quest to unravel Natalie and Callie's secrets, Trevor will learn the true meaning of love and forgiveness, and that often, to move forward we must return to where it all began.

Shutosh Bhardwaj is an award-winning writer & journalist

All books available as e-books

Some takeaways from Mariah Carey's book

In *The Meaning of Mariah Carey*, the singer and songwriter opens up about abuse, racism and much more

The Meaning of Mariah Carey
Mariah Carey
Pan Macmillan
₹750, Pp 352

ELISABETH EGAN

CRIED ON my 18th birthday. I thought I was a failure because I didn't have a record deal yet," Mariah Carey writes in her memoir, *The Meaning of Mariah Carey*. Now 50, she has recorded 15 studio albums, including more number 1 singles than any other solo artiste. Here is what she tells readers in her new book.

She knows what domestic violence looks and sounds like

"By the time I was a toddler, I had developed the instincts to sense when violence was coming," Carey writes. She recalls numerous physical altercations, including her brother slamming her mother into a wall with such force, it sounded "like an actual gunshot."

She experienced racism and colourism from a young age

When she was four, Carey used a brown crayon to colour her father, who is Black, for a family portrait. She remembers a trio of teachers "cackling hysterically" insisting she'd used the wrong shade.

Her mother was estranged from her parents, who didn't approve of her marriage. Eventually Carey's grandmother allowed her mother to visit, but only with Carey. "I was a 12-year-old little girl and didn't quite understand why she only invited me," she writes. "Looking back, I suspect it was because I was blonde and very fair for a mixed kid."

With her family, she at times felt like 'an ATM with a wig on'

The singer shares occa-

In this novel, women's lives told with sobriety manage to hold the reader till the very end

ASHUTOSH BHARDWAJ

KINTSUGI IS NOT a novel of rich ideas, it's not a grand drama, doesn't attempt any stylistic experiment, and yet managed to hold me till the very end. Impressed by Anukriti Upadhyay's previous novella *Daura*, a layered narrative in multiple and often baffling voices, I had high expectations on *Kintsugi*.

It begins at a languid pace and by the end of the first chapter, which is 60 pages, I had resigned myself to a minor disappointment. But the new novel by the bilingual writer gradually began to gather itself. The interconnected stories of several women characters located in Jaipur and Japan, stories told plainly with little froth touched some subtle corners within. Each chapter narrated from a different perspective conveys some fundamental dilemmas these women face: when things are falling apart, seemingly inevitably and irreparably, should one remain a quiet witness to the broken pieces or try to fix them? Should one follow the dictum of a patriarchal society that it's the job of a "housewife to fix and repair" because women "are handy at mending", or evolve a distinct aesthetics that lends worth to broken pieces as well?

The novel derives its title from the ancient Japanese art of mending broken objects with gold. The novel, then, can be read as a metaphor of fissured relations that cannot be easily mended.

The narrative opens at Johri Bazar in Jaipur that is hosting a Japanese woman Haruko. Here to learn the art of making jewellery, Haruko develops feelings for a young doctor, Prakash. But Prakash is waiting for his fiancée Meena to return from Japan after completing her education. Meena finds other loves in Japan, and the distraught Prakash enters into a brief intimacy with Haruko before she, a little dejected, quietly leaves India.

In Japan, Meena has a sexual bond with another woman Yuri, and is also in love with Hajime. Yuri kills herself because she cannot tolerate Meena with a man. Years later Haruko crosses her path with Hajime in Singapore, when he tells her about his brief romance with Meena.

Among them is Leela, the daughter of an artisan in Jaipur, who aspires to become an artisan, only to be rebuked by her family that it's not a woman's job. She revolts against the family with Haruko's help and sets up an indepen-



The book has interconnected stories of several women characters located in Jaipur and Japan



Kintsugi: A Novel

Anukriti Upadhyay
HarperCollins
Pp 224, ₹499

dent unit of making jewellery.

The plot is impressive, the prose delicate and sober. The strands cross each other at several intersections, leaving the reader alert. But must it be enough?

A bilingual author, Upadhyay has published a story collection in Hindi and two novellas in English. Writers who work in more than one language often carry a distinct sensibility. The creative mind finds itself translating and transcribing the emotions of one language into the other. If the writer is conscious of this creative process that takes place in the subterranean of the mind, the conversation between the two languages can enrich the text in unimaginable ways.

Upadhyay said in a recent interview that she wrote poetry in Hindi and fiction in English. Even the short stories she eventually published in Hindi were first written in English. I like to believe that the first language of several bilingual Indian writers carries an innate lyricism, a mythical element that often receives a

touch of reason and logic when they switch to English. The vice-versa should also be true; the first language lends a dreamy element to their English.

Upadhyay's writings confirm my belief, and hence the expectations.

Kintsugi is an authentic narrative but perhaps needed a little deeper plunge into the inner lives of characters. The relationship between Yuri and Meena could be more incendiary, for instance. The tale of Leela, the youngest among all the women, could be etched out with greater vividness.

I don't buy Ursula K. Le Guin's advice "to avoid fiction about dysfunctional urban middle class people written in the present tense"; I nevertheless believe that this planet has seen too many novels about human relations to not feel a little fatigued of them. Unless it goes way beyond what's already been unearthed about human bonds and digs out a deeper truth, such a narrative may not invite a second reading.

Another issue is about the mode of narration that, I believe, any serious practitioner of the novel, must give a careful thought.

If novelists still want to remain in the realm of realism, used and overused over the last few centuries, then they may either explore some extraordinary ideas (a good recent example is Michel Houellebecq's *Atomised*) or offer blistering details (some of Elena Ferrante's fiction). Else, the novel is likely to suffer from what can be termed as fiction deficit.

I plead guilty of being a reader with high expectations. But it only reflects my unbridled faith in the genre that the novel is—and in the promise that Upadhyay's prose holds. Allow my reader some guilty pleasure, please. Waiting for the next book by Upadhyay.

Shutosh Bhardwaj is an award-winning writer & journalist



Leisure

SUNDAY, OCTOBER 4, 2020

VAISHALI DAR

WHEN HYDERABAD-BASED ARTIST Shankar chanced upon an heirloom tie-dye *dupatta* in her wardrobe during spring cleaning, she instantly thought of reviving the craft. The Jaipur-born and Delhi-bred dance teacher utilised all her weekends during the lockdown to produce vibrant tie-dye home décor pieces, *dupattas* and other knick-knacks. "I was trying to find ways to get rid of my boring work-from-home collection, and so turned around my regular patterns of loungewear into a riot of colours," she says. With this, she gave a second life to her old grubby clothes—in a way upcycling them—as opposed to buying new ones, significantly reducing her carbon footprint. "It is fun to dye your own fabric in different designs... it's DIY at home... twisted, squeezed and tied into one. Plus, it saves you the task of buying new colours. This way, I can conserve what I have and contribute to the environment also," says Shankar.

Traditionally, tie-dye in India is a labour-intensive craft practised by women at home as part of household chores. "Different techniques lead to a myriad of designs and prints. It adds an abstract, fun, colourful and quirky pattern twist to the garment," says Chinara Farooqui, founder and designer, Injiri, a textile and clothing brand based in Jaipur. The ancient technique—with roots in India, Japan, Indonesia and West Africa—is now having a renaissance moment as a homebound activity as people stay in. The art form has worked as a mood-booster for many during the lockdown. Anuradha Kumra, president, apparel, Fabindia, feels it has emerged as one of the year's biggest fashion trends. And why not? DIY tie-dyeing is a fun way to unwind while stuck at home and an easy way to upcycle pieces one may already have in the closet. "Social media influencers have also jumped on to the bandwagon and are sharing tutorials of tie-dyeing their clothes. Every item in the closet—a pair of shorts, shoes, T-shirts, jeans—can get a makeover," says Kumra, adding. "Notably, Christian Dior's spring 2020 collection, 'Quarantine Fashion,' has led the charge and put the trend into overdrive, propelling it into the mainstream. The resurgence also seems reminiscent of the human awakening of the '60s and '70s when this textile art became a symbol of hope, love and peace. It was a time when the world was fraught by war and political madness... we can draw a lot of parallels to today..."

Kumra believes the art form is uniting people in today's time. "It's as if this style has become the pandemic's uniform, uniting us while we're all home together in the fight against coronavirus. With global supply chains adversely impacted, it also reinforces the idea of sourcing locally with focus on indigenous and sustainable techniques," she adds.

As an art form, the technique appeals to people with varied interests. For a designer label, tie-dye, along with other forms of dyeing and material exploration like home-made dyes, is engaging and attractive. "The much needed break from the rat race and spending time with family encouraged us all to engage in activities... and what better than crafting, as it brings people together in ways one can't imagine," says Ekta Gupta, founder of Delhi-based fashion label Ekadi, which exhibits the richness of Indian handicrafts and block prints.

Gupta also utilised her time during the lockdown to explore colours and textures, using eco-printing with traditional *bandhani*. "The charm of the traditional craft can never fade, as it has been part of Indian wardrobes for festivals and weddings regardless of seasons and trend forecasts. Design is all about cherishing details... and as one starts editing and re-editing traditional tie-dye techniques, the sky is the limit. From motif exploration to blending the



Tie-dye apparel from Udaipur-based Aavarana (above) and Delhi-based fashion label Ekadi (below)



COLOURFUL & BRIGHT

The earliest surviving examples of pre-Columbian tie-dye in Peru date from 500 to 810 AD. Their designs include small circles and lines, with bright colours, including red, yellow, blue and green

SHIBORI STYLE

Shibori is an age-old Japanese manual resist dyeing technique, which produces a number of different patterns on fabric. Shibori artists use thread to isolate many small repeated points on the fabric after dyeing these spots of colour, creating captivating designs that tend to be far more intricate and detailed than modern tie-dye.



BAG THAT!

Louis Vuitton's LV Escale bag collection for April is infused with a tie-dye vibe, perfect for a laidback day. Inspired by shibori, three colourways form the collection: a gradation of deep blues (reminiscent of traditional indigo), beachy pastels (recalling pink sands and blue skies) and deep pink and red variations (inspired by traditional beetroot dyes). The print is giant monogram.

A tie-dye sari from Fabindia; and (below, far left) an outfit by Injiri, a textile and clothing brand based in Jaipur

dying clothes at home. Former US First Lady Michelle Obama, too, looked radiant in a tie-dye cable-knit sweater by Polo Ralph Lauren at a recent reading series by Penguin Random House called 'Mondays with Michelle'.

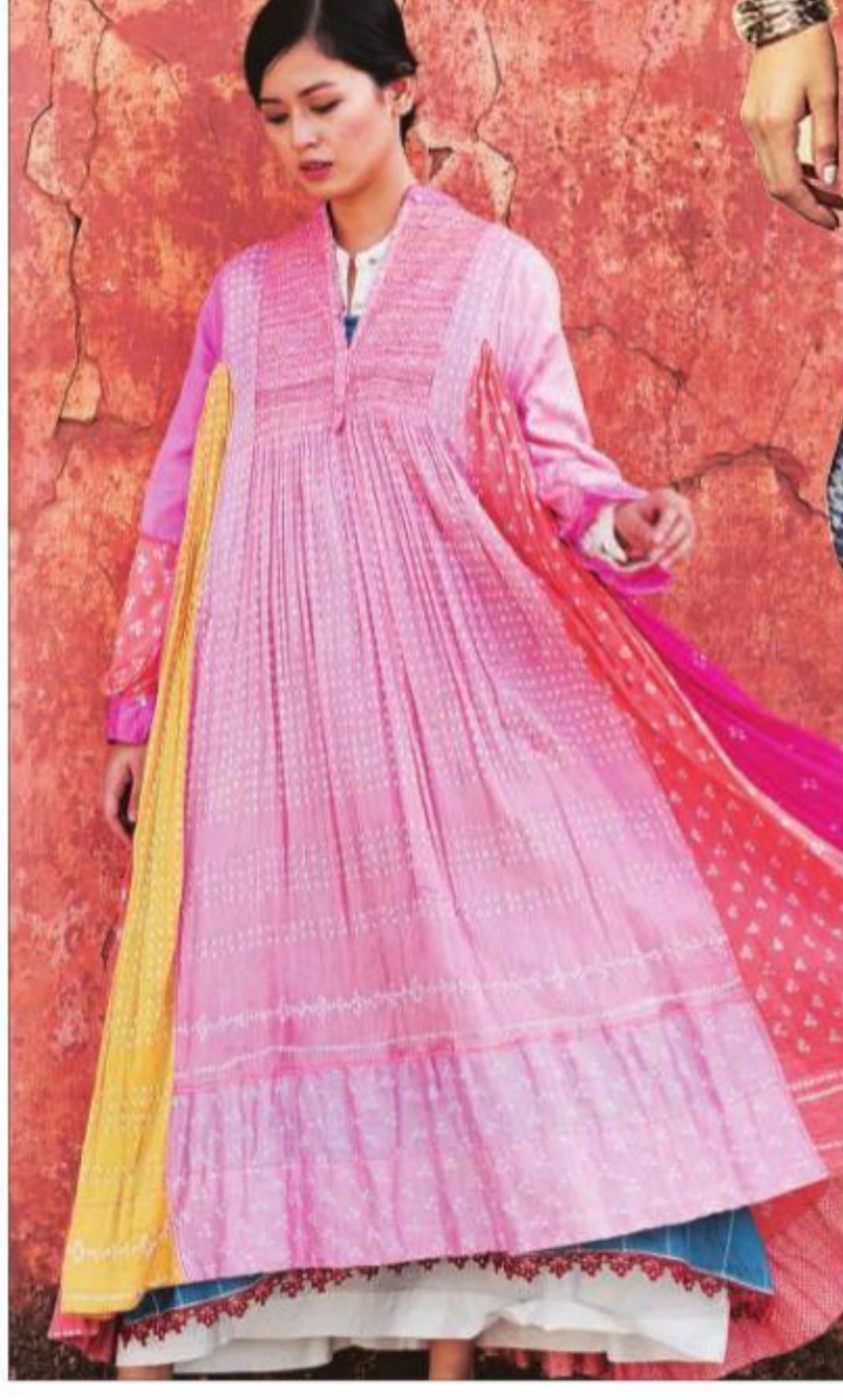
Tie-dye is a technique that has been part of textile craft in India for years now and has been a life skill for many communities. It's also an intrinsic part of the culture. For instance, tie-dye *odhanis* are worn by women of farming communities in Rajasthan as part of their traditional culture—it's worn with *phentiya* skirt (*ghagra* or *lehenga*). These women, therefore, know and follow the tie-dye technique since childhood.

Adaptations galore

From loungewear to home linen, the technique can be adapted and customised for a variety of product lines.

Ekadi's Gupta feels this fashion is timeless. "In our capsule edits, we combine two techniques... like a traditional *bandhani* can be blended with *sujni* (embroidery work of Bihar), block printing, as well as eco-printing," she says. Injiri's Farooqui, on the other hand, makes scarves using tie-dye along with a range of saris in bright and dark shades.

Then there is Aavarana, an Udaipur-based global sustainable brand of contemporary clothing, which specialises in dabu mud resist, hand-dyed, block-printed apparel and products in different categories, including mats, coasters, napkins, women's pants, tunics, kurtas, short tops, etc. Alka Sharma, the brand's founder, says they are seeing great interest and demand for local techniques. Talking about tie-dye, she says, "This craft requires minimal infrastructure and, hence, we can easily modify and make variations in products. The beauty of the technique is that it can swing from being subtle to bold depending on the design."



TIE-DYE HAS BEEN A PART OF TEXTILE CRAFT IN INDIA FOR YEARS NOW. IT IS ALSO A LIFE SKILL FOR MANY COMMUNITIES

On the coffee trail

International Coffee Day has just gone by and the new world seems intrigued by coffee, the serious kind and not just the Dalgona-for-Instagram type

BETWEEN SIPS



Magandeep Singh

THE WORLD IS A NEW place and no morning passes me by without serving a generous dose of this realisation. For example, just this week past, instead of grabbing my usual iced green tea latte at the airport Starbucks (yes, I am a tea person; yes, I used to fly a lot; no, I don't know if they still serve IGTL), I sat before my laptop, logged into a Zoom call, waiting to be let into the launch event of the Diwali blend by Starbucks.

Even though most of us were physi-

cally 1,000 km apart, the energy in the virtual room was palpable. And no, it wasn't on account of the cold brew I had already downed in the name of breakfast. See, tea person to hipster cold brew, that's the new normal for you.

The event was curated well. The Starbucks team brought in their best tasting talent to lead us through a fairly informative seance of their new product, starting us off with a sweet sour lozenge to help reset the tastebuds. Oh, sorry I missed this, but the preparedness extended to the point that we had all received the coffee blend along with the other requisites, a spoon and a bowl, to follow the steps and prepare our brew. It was professionally conducted and helped the new blend show well.

But more than just the blend, what I was



YES, YOU CAN ENJOY YOUR COFFEE WITH SUGAR AND CREAM/MILK. AND NO, COLD BREW ISN'T A BAD THING

impressed most with was the idea that these beans can be ground to our desired level of fineness, depending on how we wish to use them. The coarser the grain, the longer the steeping time, an adage the Starbucks team reiterated for me. So if I wanted to use this blend with my espresso machine, I would need it ground finer and their outlets would handle that request for me.

I was too chatty during the Q&A (I blame all that coffee!), but I am happy to report that none of my questions received boilerplate answers. Yes, you can enjoy your coffee with sugar and cream/milk. No, cold brew isn't a bad thing. Sure, the coffee box says consume within one week from opening, but it can last longer—the taste may change, but it won't entirely deteriorate.

Then, as if the coffee gods had heard of this event, more brews turned up. Rage Coffee sent me a pack of the instant kind, something I would never even bother to take out time to scoff at, but this promised to deliver something more than the usual quick cuppa. Trials followed and while I do still feel queasy about trying pre-flavoured coffees, I have also enjoyed the convenience of having a balanced creme caramel

or Irish hazelnut at hand, especially when I wish to make a quick-fix brew, possibly using cold water and/or milk. It dissolves fast and tastes pretty decent, and allows me to adjust the sweetness. The typical burnt caramel taste of instant coffees (one which I loathe) is not entirely absent, but definitely curtailed. At no point will I mistake these brews for a fresh espresso (or even a curated blend like the one above), but it's fit for situations when one isn't entirely nerding over the coffee being served. In short, if you are not a coffee hipster and just wish for a reliably good instant brew, these will do the job just fine.

So there you have it. International Coffee Day has just gone by and the new world seems very intrigued by coffee, the serious kind and not just the Dalgona-for-the gram type. For the next column, I intend to stay in this space and delve further into more coffee-ness, or tea-ness, or maybe both. At the time of writing this, I have had six cups since the morning event and, so far, the typing seems to be fine even if it is (curiously) slightly elevated at 80 words per minute.

The writer is a sommelier

SUNDAY, OCTOBER 4, 2020

Fe Lines

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



A file photo of activists in red robes, from the climate protest movement Extinction Rebellion, marching in London BLOOMBERG

Rebels with a cause

A band of protesters is raising awareness about the climate crisis in unique ways to draw attention and compel action

VAISHALI DAR

SUSTAINABILITY IS AN omnipresent phenomenon on runways and streets today. From New York, Milan and London to Paris and India, fashion designers are increasingly becoming conscious of how damaging fast fashion is to the environment. And slowly, they are moving over borrowed references and use of certain colours to focus exclusively on making sustainability a norm.

Sadly, though, not all have been able to achieve the same. Therefore, some eco-friendly warriors stress on raising awareness about the climate crisis. Recently, Extinction Rebellion (a global environmental movement) protestors stripped naked to protest fast fashion in the UK. Abbreviated as XR, the group demonstrated the environmental harms of fast fashion by glueing their hands to the windows of an H&M store in early September.

This is, however, not the first time that XR has taken such action. The movement started with the aim of using non-violent civil disobedience to compel government action to avoid tipping points in the climate system, biodiversity loss and the risk of social and ecological collapse. It was established in the UK in May 2018, with about 100 academics signing a call to action in support in October 2018. XR was launched by Roger Hallam and Gail Bradbrook along with other activists from the campaign group Rising Up!

In 2019, the protesters also disrupted the London Fashion Week—with a die-in performance—covered in fake blood, while other members

dressed in sombre funeral attire. In another protest last year, a dozen largely naked climate change protesters disrupted a Brexit debate at the House of Commons to draw politicians' attention to the climate and ecological crisis. They even stripped down to their underwear and painted slogans over their bodies at a march in Melbourne, Australia. Yet again, in 2019, they sprayed fake blood over the Treasury building in central London and parked an old fire engine outside the 100-year-old building with 1,800 litre of coloured water to highlight the inconsistency between the UK government's insistence that it is a world leader in tackling climate breakdown and the vast sums it pours into fossil fuel exploration and carbon-intensive projects.

Here the cause of concern is the environmental hazard that the fashion world (one of the major polluting industries) poses, contributing to divergent forms of environmental pollution, including water, air and soil pollution. Overproduction of fashion items, use of synthetic fibres and agriculture pollution of fashion crops are just a few factors that contribute to waste pollu-

tion. Polyester is one of the most popular fibres used in fashion, but it is non-biodegradable and can never be converted to a state that is naturally found.

Fast fashion refers to quick and affordable trends available to consumers. Mass production combined with cheap labour makes clothes cheaper and allows these trends to enjoy economic success, but the amount of waste produced is massive.

If the fashion sector continues on its current trajectory, its share of the carbon budget could jump to 26% by 2050, according to a 2017 report from Ellen MacArthur Foundation. The foundation also reports that more than \$500 billion of value is lost every year due to clothing under-utilisation and lack of recycling. For instance, the total greenhouse gas emissions from textiles production (at 1.2 billion tonnes annually) are more than those of all international flights and maritime shipping combined. Trends point to these negative impacts rising inexorably, with the potential for catastrophic outcomes in the future.

In 2013, Levi's launched its WasteLess range of jeans, composed of a minimum 20% post-consumer recycled content from an average of eight plastic bottles. Even though the WasteLess range is no longer marketed, Levi's has continued to offer sustainable fashion with its current Wellthread collection, featuring the first ever commercialised use of cottonised hemp and fully recyclable nylon board shorts.

The environmental impact of clothing production has long been criticised. What fashion brands need to do is make the supply chain carbon neutral and use recycled or sustainable materials.

EXTINCTION REBELLION IS A MOVEMENT WITH THE AIM OF USING NON-VIOLENT CIVIL DISOBEDIENCE TO COMPEL GOVERNMENT ACTION TO AVOID TIPPING POINTS IN THE CLIMATE SYSTEM

SOCIAL MEDIA SYNDROMES

The Netflix docufilm *The Social Dilemma* talked about the many ills of social media, one of them being Snapchat dysmorphia syndrome, which arises out of the need for social recognition and acceptance. We take a look at some of the modern-day disorders born out of social media that are engulfing today's generation. By Reya Mehrotra



Phubbing

The most common practice associated with the excessive use of social media is ignoring one's family members or friends by constantly being on the phone. It impacts relationships and makes face-to-face conversations distant and harder. While one may be termed rude and arrogant because of this habit, it is a threat to self-esteem and meaningful existence.

Social media anxiety disorder

SMAD is when social media starts affecting the mental and physical well-being of an individual. Some of the most common symptoms include adding strangers to social media accounts, spending eight or more hours on social media, a sense of anxiety when there are no comments or pictures are not posted correctly, checking the number of followers constantly, a sense of attachment to devices, checking

Facebook depression

According to research by the American Academy of Pediatrics (AAP), Facebook depression is common in children and teens today. It is related to feeling unpopular while checking news feeds, photos, wall posts, etc, and may result in low self-esteem, especially in young children. Researchers say that social media usage might not directly cause depression, but youngsters who are already feeling depressed can fall into severe depression when negatively impacted and exposed by social media. What if they post a photo or write something and no one likes it? This thought troubles those suffering from Facebook depression.



social media accounts even when around family or friends, etc. Such people also tend to have low self-esteem, dysfunctional families, body image issues, clinginess and extreme loneliness.

Phantom ringing syndrome

Also called phantom vibration syndrome, it is a perception that one's phone is vibrating or ringing when it is not. It is also called phonotom, ringxiety or fauxalarm. It is a form of tactile hallucination in which the brain receives signals that do

not exist. The ringing can be experienced anytime. Spending excessive time with phones usually causes the syndrome and it starts occurring usually after a month to a year of excessive usage. Some complain of hearing the vibrations daily, while others might experience them occasionally or once every two weeks. One can turn off the phone vibration or change the ringtone to avoid the same.

Nomophobia

'No mobile phone phobia' is the fear of

not having your phone around or being able to use it. It is so severe that it may even start impacting one's daily life.

Some believe nomophobia is phone addiction. Its symptoms can include irritation, stress, anxiety or panic on not being able to find one's phone. Shaking, tightness in chest, increased sweating and breathing are also dominant. Those affected tend to take their phones everywhere—to the bathroom and even in the shower—check it constantly, feel helpless without it and spend a major part of



Snapchat dysmorphia syndrome

This is a form of body dysmorphic disorder, which causes people to be extremely conscious of a perceived flaw that might seem minor or nonexistent to others. Such people tend to obsess over their bodies and may even get surgeries to look picture-perfect or close to Snapchat filters. The accessibility of ample editing options to look flawless on social media is a reason behind this.

the day with the phone.

Cyberchondria

Cyberchondria is when one searches everything related to one's health online, including diagnosis and cure. There is a tendency to interpret even the slightest of things, which might be normal otherwise, as a disease or health concern based on information from the internet. One is said to be a hyper cyberchondriac when one spends hours searching for symptoms one might have and illnesses related to it. There is also the fear of having different diseases even when the health is perfectly fine.

Google effect

This is also called digital amnesia. It means forgetting information that can be easily accessed online. Such people are less likely to remember information that can be available through search engines. It was first identified in 2011. Instead of remembering details, even personal information like phone numbers, people tend to use phones or the internet to access it.

FOMO

FOMO is social anxiety rooted in the fact that a person might miss out on fun or an important event when they are not present. This makes people socially active all the time. Social networking worsens FOMO, as it can lead to phone and social media addiction. It impacts psychological well-being, mood, long-term goals and life satisfaction. It starts if a person's psychological needs have not been satisfied over a long term.

TECH-NOW-LOGY

Bonanza bouquet

Online platforms are making the most of people staying in, rolling out one new feature after another to keep them hooked and entertained

SHRIYA ROY

IN THE PAST FEW months, the tech world has proven to be a saviour, enabling not just remote working, but also prompt delivery of good and services as a majority of people stay at home. Not surprisingly, tech firms have taken advantage of this, rolling out one new feature after another to keep users hooked and entertained. There's been a remarkable boom in updates, services and upgrades.

Social media giant Facebook has been at the forefront of this, launching a new feature almost every week. Interestingly, it has cashed in on the things that people have been missing sorely. One of its most recent features, for instance, focuses on college students who have had a rough year so far. For them, Facebook has introduced the 'Facebook Campus' feature, which is a college student-only social network. It offers the students a private space to connect with classmates, join groups, discover campus events and get updates from their college's administration. The new platform, which is built within a dedicated section of the Facebook app, however, requires a school email address (.edu) to join.

"We wanted to create a product where it would be easy for classmates to meet each other, foster new relationships and easily start conversations," Charmaine Hung, product manager, Facebook Campus, said. "We think Campus is more relevant than ever right now. With Covid-19, we see that many students aren't returning

to their campus in the fall. Classes are being held online and students are trying to react to this new normal," she added.

Another feature that the tech giant has added to its kitty has been the co-viewing experience in Facebook Messenger called 'Watch Together'. This feature allows friends and family to watch videos together over Messenger. It works with all Facebook video content, including original programmes, user uploads, creator content, livestreams and music videos. To use the feature, users have to first be in a Messenger video call or a Messenger Room. From there, they can start a co-watching session.

The pandemic has also encouraged a number of streaming services and OTTs, including Hulu, Plex and Amazon Video, to adopt co-viewing features or permit third-party apps that enable co-watching like Netflix Party. The co-watching space has, in fact, gained a lot of traction due to the restrictions in place and with people being unable to hang out together.

Instagram, too, has released its 'Reels' feature worldwide to give people something more to spend time on. Apart from that, the platform has also introduced a new 'co-watching' feature for those missing out on regular social interaction. This new feature helps users connect via video chat with the option of scrolling through their Instagram feed while still being connected via video link. They can also share what they see.

Snapchat, on the other hand, has

invested to provide some cheer to its users in these sombre times. It has introduced a special lens and AR game experience on its app. The new lens, developed in association with the World Health Organization, gives users more easily digestible information on how to stay safe using augmented reality. The AR game, on the other hand, busts some common myths around coronavirus and helps users learn pertinent facts.

WhatsApp, too, has increased the number of people (from four to eight) who can join the video call feature. Payment app Google Pay also introduced a new feature during the lockdown to help users find essential things. 'Nearby Stores' was launched to help users see which stores, providing essential goods, are open in their vicinity.

Dating apps like Tinder, Bumble and Hinge, which heavily depend on people meeting physically, also adapted to make things as easy as possible for users. Video dating became the go-to thing for all these apps, becoming the topmost feature.

Music streaming platforms, too, have stepped up their game to keep people engaged and entertained through innovative initiatives. Apps like Spotify and Gaana, for instance, have incorporated features to run donation campaigns within their user interface to help those in need in these trying times.

All these platforms have not only cashed in on the fact that people are staying home, but have also provided the much-needed support in these tough times.



Footloose

SUNDAY, OCTOBER 4, 2020

ELAINE GLUSAC

IN THE TRAVEL wreckage caused by the pandemic, home-sharing has emerged as battered, but with a steady pulse, as rental houses became social-distancing refuges for the travel-starved. Home rentals have outperformed hotels in 27 global markets since the onset of Covid-19, according to a report by the hotel benchmarking firm STR and the short-term rental analysts AirDNA.

Still, global restrictions have squeezed every aspect of the travel industry, including vacation rentals. Across home-sharing platforms, according to STR and AirDNA, occupancy fell by almost half between mid-March and the end of June to between roughly 33 and 36%, depending on the size of the rental (hotels by comparison fell to an average of 17.5% occupancy).

The biggest player in the short-term rental market, with more than seven million listings in over 220 countries, is Airbnb. Over the years, its rampant growth and lack of transparency have made it a target for everything from charges of fuelling overtourism and turning formerly residential neighbourhoods into tourist zones to enabling raucous parties despite complaints and virus-related restrictions on gatherings. After laying off a quarter of its work force in the spring, Airbnb jettisoned some new ventures, including forays into transportation and entertainment, and hunkered down to focus on its core strength, lodging, even as its valuation fell from a high of \$31 billion to, recently, \$18 billion, according to *The Wall Street Journal*.

Now, as Airbnb prepares to go public, we talked to Airbnb's co-founder and chief executive, Brian Chesky, along with other industry experts, about some of the company's challenges and the ways it is changing travel. "People want to travel, they just don't want to get on airplanes," Chesky said. "They don't want to go for business. They don't want to stay in the really big cities as prevalently as they used to. They don't want to be in crowded hotel districts." But, he said, "they do want to get out of the house. And so we think demand is going to be strong in the future. I'm very optimistic, actually, about the industry."

Lifestyle vs vacation

Airbnb has touted privacy and guests' control over their environment — including having your own kitchen in lieu of patronising restaurants — as safeguards during the pandemic. It instituted new cleaning guidelines and indicated in late August that more than one million listings had earned the "Enhanced Clean" certification, which involves training in new guidelines that detail how and what to wash and sanitise. The procedures recommend 45 minutes of cleaning per room. Some listings guarantee a 72-hour vacancy window before check-in.

The company says its offerings are aligned with the way people are travelling now, in family and friend groups to less populated destinations. "We're seeing a little blurring between travelling and living," Chesky said. "Before the pandemic, you lived somewhere 50, 51 weeks of the year, and if you were so fortunate, you'd go on your once- or twice-a-year vacation. Now the pandemic is changing how people want to work, travel and live." Remote school and work unbind families from their homes. "People are living differently and people want to live anywhere," he added. Whether travel truly turns into nomadism remains to be seen, though the average length of stay since May 1 increased 58% to more than four days, and fall bookings are stronger than usual, according to AirDNA.

Overtourism, rising rents and housing shortages

Cities around the world, from Barcelona to Vancouver, are looking to curb Airbnb and other short-term rental companies, which many blame for hollowing out neighbourhoods as real estate managers took long-

The future of Airbnb

Home-sharing's challenges are not only about social distancing and hygiene. Fee transparency, overtourism and controlling the party crowd are also in the mix



term leases and listed them as more lucrative short-term rentals. "You can earn more renting out apartments and houses on Airbnb than renting to locals," said David Wachsmuth, an associate professor in the School of Urban Planning at McGill University in Montreal. "What's happened on their platform is that actual home-sharing is a fraction of the activity. It's dominated by commercial interests."

Research published in the *Harvard Business Review* found that as listings rise in a city, so do rents. Analyses by the Economic Policy Institute, a non-partisan think tank, found the costs to local communities of having Airbnb listings, including rising housing prices and shrinking availability, likely outweigh the benefits.

"The problems of overtourism were in the making for a long time," said Makarand Mody, an assistant professor of marketing in the School of Hospitality Administration at Boston University. "Airbnb came along

and made it worse. It was seen as one evil that needs to be sorted out, but there are much deeper societal and economic issues. Airbnb is just the supply side. But demand has increased so much."

By 2019, the rise of the middle class globally contributed to expanding tourism above the rate of worldwide economic growth for nine years in a row, according to the World Travel & Tourism Council.

In Airbnb, many travellers found affordable accommodations that allowed them to stay in neighbourhoods rather than business centres. Now that the pandemic is the ultimate overtourism disrupter, Chesky believes travel has been redistributed in a lasting way to places beyond bucket-list capitals. "It's kind of redeemed our vision," he said. "What I would love is to be able to help spread out travel to as many communities as possible rather than over-concentrating them in any one place."

"My speculation is that the world does not quickly snap back to the way it was," he added. "I don't think travel will ever, ever look like it did in January. The world can't change so dramatically like it has and then one of the industries that's been hit hardest just looks exactly like it did before."



Often, these rentals are in residential neighbourhoods, triggering noise complaints and health concerns about large gatherings. In Miami Beach, short-term rentals were closed this summer, though those within condo and apartment buildings were allowed to reopen, with capacity limits, in August. That month, the city of Los Angeles cut the power on a house (not an Airbnb property) rented by prominent TikTok stars during a large party.

In August, Airbnb pulled the plug, too, announcing a global ban on party houses, defined as those that persistently generate complaints from neighbors. The company says 73% of listings already ban parties, though hosts often allow small gatherings like baby showers and birthday parties. Occupancy is now limited to 16 people.

Airbnb imposed a similar restriction in Canada earlier this year after a party in Toronto ended in three shooting deaths, according to BBC News. It's too soon, say

SHARING HOME

Home-share was originally set up to benefit older people who needed support to live independently, but the concept has been adapted to meet the needs of new-age tourists in recent times

BLOOMBERG

observers, to know if the ban is working. "The issue with Airbnb party houses is enforcement," Binzer said. "It's a little like having the fox watch the henhouse."

The \$52 rental with a \$125 cleaning fee

On September 14, a Twitter user wrote, "Found a cheap @Airbnb for 52 dollars. Cleaning fee for 1 night, 125. Nonsense." It's a typical complaint about the platform, which lists attractive nightly rates, but buries the fees until users begin booking. Cleaning and service fees can be modest — zero to \$25, say — or add \$450 to a booking, reflecting a mix of mandatory and optional host-applied fees. Sometimes there are additional occupancy taxes. And in some countries, Airbnb applies a Value Added Tax on its service fees.

Under Airbnb's pricing structure, hosts pay the company 3% of the booking subtotal, which includes the nightly rate plus any cleaning fee and fees for additional guests. Most guests are charged a service fee of less than 14.2% of the booking subtotal, which goes to Airbnb. (If hosts elect to cover the fee entirely, they normally pay Airbnb 14 to 16% of the subtotal.)

Because of their variability and lack of transparency, fees are the latest financial facet users have fixated on after the company created its extenuating circumstances policy during the pandemic. It said that travellers who had reservations made on or before March 14 could cancel and not be subject to cancellation fees, even if, in their rental agreement, they were in the penalty period. The policy has been extended several times, now to October 31.

Airbnb said it aims to introduce a redesign of price displays this year. "We're trying to partner with hosts to create clear standards and change the search line, so if someone has higher cleaning fees, that affects their placement" in search results, Chesky said. "We've heard from travellers that they want a simpler way for us to show more of the price up front."

NYT

6 things to know about your used car

Sales of previously owned vehicles are booming, but many new owners may not realise what they're in for in terms of upkeep

PAUL STENQUIST

THE PANDEMIC HAS led many people to avoid public transportation in favour of walking, bicycling or driving a motorised vehicle. If the first two options aren't practical, an automobile may be the best choice. Sales of used cars have, in particular, boomed in the last

few months. If you're among the buyers, here's what you need to know.

Tires come between you and the road

They are critical. Check air pressure weekly with a reliable gauge. Simply unscrew the tire's valve cap, place the gauge over the valve and press down. Do it before driving because pressure will rise with tire temperature. Inflate the tires to the vehicle manufacturer's specification.

Check & change the oil

For owners of vehicles with internal combustion engines, oil keeps things humming. All cars use some in normal driving,



BEFORE PURCHASING A USED CAR, MAKE SURE ALL THE LIGHTS WORK. THEREAFTER, CHECK THEM ONCE A MONTH

and a used car may use a quart or slightly more between oil changes. If you allow the oil level to drop well below what is prescribed, it could damage your engine and void any warranty. To check, simply pull out the dipstick. It probably has a colourful handle to help you find it. Wipe it, stick it back in and pull it out again. The correct

level will be indicated on the dipstick. Don't add oil until it's at least a quart down. Use the type prescribed by the vehicle manufacturer. Oil becomes contaminated over time, so it must be changed regularly.

Eyes on the road

If your windshield streaks when you turn on the wipers, it's time to replace them. You'll find instructions in your owner's manual.

Make sure you get the correct blades for your car. If you don't want to attempt the job, most service stations will do it while you wait.

Let your lights shine

Before purchasing a used car, make sure the lights work — high- and low-beam headlights, taillights, turn signals and brake lights. Thereafter, check them once a month. Some bulbs are easily serviced.

Others such as complex LED arrays and headlights may require more disassembly work than you want to tackle. But don't drive without a full complement of lights. That could earn

you a ticket or cause an accident.

Don't be caught dead

A set of jumper cables can help you start your car if its battery is drained and won't turn the engine. But if the failure is because of a charging system problem or battery defect, a jump won't help. If you have to jump your car from someone else's, make sure the transmissions of both vehicles are in Park, and shut off the donor car. Attach the red clip to the positive terminal of your battery. Connect the other red clip to the positive terminal of the donor car. Attach one black clip to the negative terminal of the donor car before connecting the other one to an unpainted steel part of your car.

Keep it clean

Washing your car will keep it looking good and protect it. Insects, tree sap and other nefarious substances can damage paint and speed corrosion. So regular washing is recommended.

NYT

Mind & Games

SUNDAY, OCTOBER 4, 2020

A theory about conspiracy theories

In a new study, psychologists tried to get a handle on the personality types that might be prone to outlandish beliefs

BENEDICT CAREY

MORE THAN ONE in three Americans believe that the Chinese government engineered the coronavirus as a weapon, and another third are convinced that the Centers for Disease Control and Prevention has exaggerated the threat of Covid-19 to undermine President Trump. The numbers, from a survey released on September 21 by the University of Pennsylvania's Annenberg Public Policy Center, may or may not taper off as communities begin to contain the virus. But they underscore a moment when a particular brand of conspiracy theory is emerging in the mainstream: a belief that the "official story" is, in fact, a Big Lie, being told by powerful, shadowy interests.

At its extremes, these theories include cannibals and satanic pedophiles (courtesy of the so-called QAnon theory, circulating online); lizard-people, disguised as corporate leaders and celebrities (rooted in alien abduction stories and science fiction); and, in this year of the plague, evil scientists and governments, all conspiring to use Covid-19 for their own dark purposes.

Estimates of how many Americans firmly believe at least one discredited conspiracy theory hover around 50%, but that may be low (to paraphrase a popular bumper sticker: If you don't think someone is plotting against you, you're not paying attention). Still, psychologists do not have a good handle on the types of people who are prone to buy into Big Lie theories, especially the horror-film versions.

In the most comprehensive analysis to date of people who are prone to conspiracy beliefs, a research team in Atlanta sketched out several personality profiles that appear to be distinct. One is familiar: the injustice collector, impulsive and overconfident, who is eager to expose naïveté in everyone but him- or herself. Another is less so: a more solitary, anxious figure, moody and detached, perhaps including many who are older and living alone. The analysis also found, at the extremes, an element of real pathology—of a "personality disorder" in the jargon of psychiatry.

"With all changes happening in politics, the polarisation and lack of respect,



conspiracy theories are playing a bigger role in people's thinking and behaviour possibly than ever," said Shauna Bowes, a research psychologist at Emory University who led the study team. "And there was no consensus on the psychological bases of conspiracy beliefs. In this work, we tried to address that."

Conspiracy theories are as old as human society, of course, and in the days when communities were small and vulnerable, being on guard for hidden plots was likely a matter of personal survival, some scientists argue. In the modern era, scholars like Theodor Adorno and Richard Hofstadter have identified conspiracy beliefs and paranoia as central elements in political movements.

Psychologists have picked up the topic in earnest only in the past decade or so, and their findings have been piecemeal and roughly in line with common

wisdom. People often adopt conspiracy beliefs as a balm for deep grievance. The theories afford some psychological balance, a sense of control, an internal narrative to make sense of a world that seems senseless.

The belief that drug companies invent illnesses to sell their products, for instance, can provide a way of processing a grave diagnosis that arrives out of nowhere. The advent of the pandemic, and its injection into partisan politics in the United States and abroad, lend an urgency to a deeper understanding of conspiracy theories, given that false beliefs—that the CDC is politically compromised, one way or another—can lead millions to ignore public health advice.

"You really have a perfect storm, in that the theories are directed at those who have fears of getting sick and dying or infecting someone else," said Gordon Pennycook, a behavioural scientist at the University of Regina's school of business, in Saskatchewan. "And those fears distract people from judging the accuracy of content they may read online."

In the new study, titled *Looking Under the Tinfoil Hat* and posted online in the *Journal of Personality*, Bowes and Scott Lilienfeld led a team that administered a

PEOPLE ADOPT THESE BELIEFS AS A BALM FOR GRIEVANCE, SAY PSYCHOLOGISTS. THE THEORIES AFFORD A CERTAIN SENSE OF CONTROL

battery of standardised personality surveys to nearly 2,000 adults.

The study had two elements. First, the team rated each person on their level of proclivity for conspiracy theories. Participants were asked to rate the probable veracity of general statements such as "Some UFO sightings and rumours are planned or staged in order to distract the public from real alien contact" or "The government uses people as patsies to hide its involvement in criminal activity."

The volunteers were then asked to do the same for statements about specific events, such as "US agencies intentionally created the AIDS epidemic and administered it to Black and gay men in the 1970s."

The study included participants recruited both online and in person, at Emory. About 60% scored low on the scales, meaning they were resistant to such theories; the other 40% ranged above average or higher.

In the second phase, the research team gave the participants several standard personality questionnaires. One parsed general, fairly stable traits, like conscientiousness and sociability; another asked about moods like anxiety and anger; and a third addressed extremes, like narcissistic tendencies. ("I often have to deal with people who are less important than me.")

To rough out a personality profile, or profiles, the research team measured which facets of personality were most strongly correlated to higher levels of susceptibility to conspiracy beliefs. The findings were at least as notable for the associations revealed as for those not found. For example, qualities like conscientiousness, modesty and altruism were very weakly related to a person's susceptibility. Levels of anger or sincerity bore no apparent relation; nor did self-esteem.

"Keep in mind, personality tests are not very good measures of things we don't understand very well," Bowes said. "You're going to get a fuzzy picture, especially the first time through."

The personality features that were solidly linked to conspiracy beliefs included some usual suspects: entitlement, self-centered impulsivity, cold-heartedness (the confident injustice collector), elevated levels of depressive moods and anxiousness (the moody figure, confined by age or circumstance). Another one emerged from the questionnaire that aimed to assess personality disorders—a pattern of thinking called "psychoticism".

Psychoticism is a core feature of so-called schizo-typal personality disorder, characterised in part by "odd beliefs and magical thinking" and "paranoid ideation". In the language of psychiatry, it is a milder form of full-blown psychosis, the recurrent delusional state that characterises schizophrenia. It's a pattern of magical thinking that goes well beyond garden variety superstition and usually comes across socially as disjointed, uncanny or "off".

In time, perhaps some scientist or therapist will try to slap a diagnosis on believers in Big Lie conspiracies that seem wildly out of line with reality. For now, Pennycook said, it is enough to know that, when distracted, people are far more likely to forward headlines and stories without vetting their sources much, if at all.

"As a rule, people don't want to spread false content," he said. "But at a time like this, when people are worried about the virus, headlines like 'Vitamin C Cures Covid' or 'It's All a Hoax' tend to travel widely. Eventually, these things reach the Crazy Uncle, who then shares it" with his like-minded network.

Conspiracy theories about secret government plots will probably never go out of style, and at some level they function as safeguards against real conspiracies, official and otherwise. As for the blood-sucking, cartoon versions, those are likely to be keepers too, the new research suggests. They have a core constituency, and in the digital era its members are going to quickly find one another.

NYT



Some tips on how to save seeds

- "Save seeds from the best-looking plants in your garden," says Rowen White, who directs the Native American Sovereignty Alliance's effort to preserve the wide variety of plants traditionally grown by indigenous communities across the US.
- Most people would be best served by saving what White calls a "functional workhorse collection" of five or six species. Start with a few self-pollinating plant varieties like beans, peas, tomatoes and lettuce.

- For beans and peas, let the pods stay on the vine until they are leathery and you can hear the seeds rattling. Pick them and let the beans dry indoors for a week or so.

- For tomatoes, save only seeds from heirloom varieties and not hybrids, whose offspring won't taste the same as the parent plant. Pick the fruit ripe, scrape the seeds into a jar, add water and let them sit to ferment. The flesh and goo rise to the top, and the seeds sink to the bottom. After about a week, rinse the seeds and spread them out on a tea towel to dry.
- For lettuce, let a vigorous-looking head bolt into bloom. Once you see the flowers turn into white fluff, like dandelions, shake the stalks into a paper bag.

- Store seeds in glass jars to protect them from insects and rodents. Label jars with the name, harvest date and place and any information you have about who and where the seeds came from.

MALIA WOLLAN/NYT

CROSSWORD



ACROSS

- 6 Hides out (4,3)
- 7 A body of soldiers (5)
- 9 ___ Patel: Match-winning off-spinner of yore (4)
- 10 Lapse into a worse condition; descend (2,8)
- 11 Agreeable to reason (8)
- 13 Pour oil on troubled ___ : attempt to calm a difficult or tense situation or an argument? (6)
- 15 Big name in camera film makers (4)
- 17 Sanjay Dutt's first movie (5)
- 18 Bausch & ___ Ltd: manufacturers of contact lens, etc. (4)
- 19 ___ the losses: make a profit now to break even? (6)
- 20 Set out on an enterprise or subject of study (5)

(8) 23 Seoul state (5,5)

26 Drudgery or hard work (4)

27 Tata's wrist watch company - quite strong, you agree? (5)

28 Encouraging advice - though somewhat old-fashioned? (4,3)

DOWN

1 "S" in SEBI (10)

2 Large rounded vessel for holding liquids (6)

31 ___ him money: I had to return or give him some money? (4)

4 Illegal passenger (8)

5 ___ ka naya daur-

Sahara team India

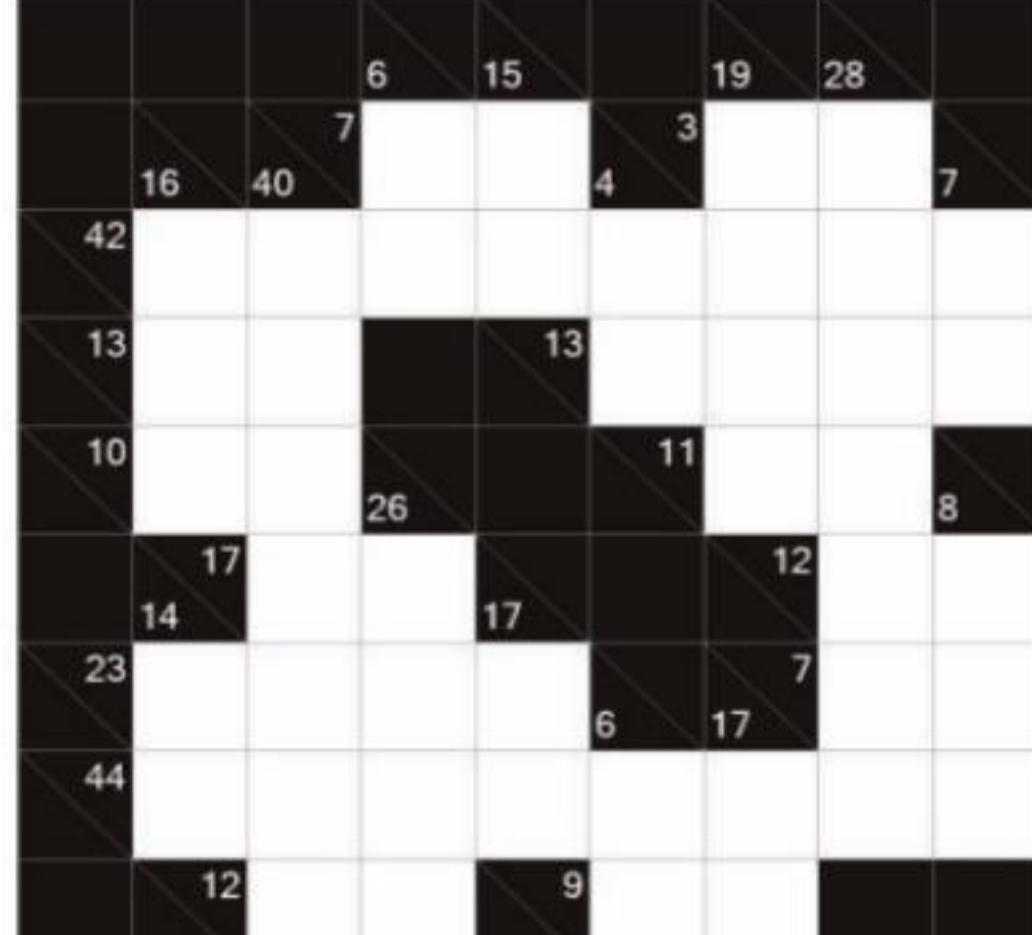
2001 to 2009 (4)

6 South American animal (5)

8 His progress is narrated by Bunyon (7)

12 Filthy ___ : pots of money (5)

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. India has announced establishing a 'Green Strategic Partnership' with which country?

2. Bombay Stock Exchange (BSE) partners with which bank to empower small and medium enterprises?

3. Until which month has the government allowed mandatory export of sugar quota allocated for this year?

BUZZ WORD

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

by trial and error.

Today's clue: BFY equals SAC

Mltmwl ejfc mfi qtd cjpqkb gleid ytumwfpq. Pcb ejl kxi itx kpel btulcipgk et ejfc itx yfg'c mwlfbl. - Spww Dtkldb

BRIDGE BOUTS

L SUBRAMANIAN

DON'T GET DISTRACTED

None of the declarers in today's deal from a match-point event, was able to exploit the information they had gained during the bidding and subsequently after the opening lead. See whether you would have found the play they missed.

Dlr: South
Vul: N-S
S Q J 8 6
H K 7 4 3 2
D 8 4 2
C J

W
N
E
S
1D
3S

*unusual, 5C+5H

N
S
SAK 5 4
H J
D K T 6 5 3
CA 7 5

Contract: 4S by south. West cashes the DA and shifts to the CK. Take a full minute of your time to plan the play and come up with the solution please.

How the play went: Winning the club shift, declarers led the HJ from hand and put up the king when west followed small. East won and played the DQ. West ruffed declarer's king and exited in a trump. Declarer had to lose a trick to the DJ and so went down. The complete hands were:

S Q J 8 6
H K 7 4 3 2
D 8 4 2
C J

ST 3
H T 9 8 6 5
DA
C K Q T 8 6

N
S
9 7 2
HAQ
D Q J 9 7
C 9 4 3 2

SAK 5 4
H J
D K T 6 5 3
CA 7 5

Correct play: Win the club shift and ruff a club immediately. Cash the SQ-J in dummy. When west follows to the trumps, lead a diamond from dummy. Let us say east follows with the jack. Win with the king and ruff another club and play a diamond. If east wins with the queen and plays a fourth club, ruff, remove the lurking trump, and cash out your diamonds for ten tricks.

Discussion: Declarers were distracted by the HK in dummy. Playing west for the HA, they led a heart towards dummy to set up a winner in HK, a trick they did not require. The point of the hand is declarer should set up diamond winners in hand and not go after the HK in dummy. That west's distribution was 2-5-1-5, was quite evident. Yet, none of the declarers exploited this knowledge to their advantage.

Play out the hand with a deck of cards to appreciate the suggested sequence of play.

Did you find the play?

LEXICON

SPEAKO

■ *n.* An error in speaking, especially when dictating to a voice recognition system.

Speech recognition systems are seeing increased use in warehouses, although users must avoid substituting 'speaks' for 'typos' when designing the system. Strings of alphanumeric codes can be jumbled as easily when speaking as writing.

—Bert Moore,
"Today's mobile devices give users more options,"
Frontline Solutions, March 1, 2001

From the Front Page

'Interest relief only for the vulnerable'

Affirming its commitment to protect the borrowers, whose repayment capacity has been affected by Covid-19 and the lockdown, the apex court, in an interim order on September 3, had asked the government and RBI that the accounts which were not declared NPA as on August 31, the day a six-month moratorium period ended, should not be treated as NPAs till its further orders. It also asked banks not to take any coercive action against borrowers. These orders stay.

A bench headed by Justice Ashok Bhushan is likely to take up the matter for hearing on October 5. The court's decision will be eagerly watched, as an extension of the waiver to other classes of borrowers could exacerbate the government's already precarious fiscal position.

The finance ministry stated in the affidavit thus: "This category of borrowers, in whose case the compound interest will be waived, would be MSME loans and personal loans up to ₹2 crore of the following category — MSME loans, educational loans, housing loans, consumer durable loans, credit card dues, auto loans, personal loans to professionals and consumption loans."

The platform is mooted creating originals in Telugu at a later stage as Viacom 18's Colors Telugu channel has a considerable base in the market.

Ali Hussein, CEO at Eros Now, said being a mass platform, regional movies are central to the firm's programming strategy and will continue doing so. While the focus languages will primarily be south Indian, Bengali and Marathi, the company is also mooted addition of a couple of more languages to its movie library. Besides, Eros, which has had a fair run with Hindi original series, plans to launch regional web series in due course. The

According to the affidavit, "as part of effective fiscal planning...a delicate balancing act is required in dealing with the financial impacts of the pandemic. It has to conserve financial resources for the long and uncertain battle on the public health front which has its own huge financial implications."

Despite a series of hearings on the issue, the apex court and the government-RBI-banks combine could not find a meeting ground. As the court found a dichotomy between the moratorium and 'penal' (compound) interest, the government through its top attorneys stressed that waiver of interest or interest on interest is in conflict with the basic canons of finance. The government continued to draw the court's attention to the facility of one-time restructuring of loans being made available to borrowers of assorted nature and loans of various kinds, and flagged it as a viable way of addressing the plight of borrowers, who are not defaulters by nature, without compromising on financial stability.

OTTs place their bets on regional content

The firm announced an upcoming slate of 25 original series and two direct-to-digital releases taking the total number of such films to three.

"We want to capitalise on the opportunity as not many

films are getting released. While we made inroads into tier II and III towns during this period, we also acquired customers in places like Argentina and Sweden," Mohta told *FE*. About 40% of the platform's revenues come from international users.

Voot Select will soon make its foray into regional originals. To begin with, the platform will produce shows in Kannada, Marathi, Bengali and Tamil. At present, Voot's regional library is limited. Gourav Rakshit, COO, Viacom18 Digital Ventures, said the platform's proposition to stream television shows 24 hours prior to TV broadcast clicked well with the audiences in regional markets, thereby promoting the company to consider producing original regional series.

Rakshit hopes the regional play will help shore up its subscriptions in tier II cities and beyond, the markets they are targeting and where the company's broadcast business already has a fair share of consumers. At present, consumption on Voot Select is skewed towards the metros. "Although the time is ripe to raise the pricing, we will not do so, as affordability is key to winning customers in tier II cities and beyond," Rakshit said.

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strategy is to run 80-100 minutes of regional content under the Eros Quickie category that streams short format programmes primarily for catering to mobile audiences. The section is behind payroll within the main app. The ownership of Eros Now Quickie further allows the firm to strategise for long-form originals. "Regional languages are increasingly gaining precedence. For instance, in certain pockets of Maharashtra as an example, the share of time spent on Marathi content is surpassing that of Hindi in terms of overall consumption," Hussein said.

Nachiket Pantvaidya, Group COO, Balaji Telefilms and CEO at AltBalaji, said people sampled OTT content during the pandemic and the firm did not have to spend money to acquire new customers. Earlier, the company's focus was on the top eight cities but now the idea is to broaden the base in tier II, III cities and the programming strategy will be pivoted around these markets. AltBalaji, which has a product shelf of 64 Hindi shows and a further 20 to 24 shows in the pipeline for the fiscal, aims to launch shows in one south Indian language in the next nine-12 months. "We have refocused our creative strategy on tier II, III towns and mass India, hence the proportion of shows meant for the top eight cities has gone down. People like the content that we put out and we are well-positioned for mass India," Pantvaidya said.

Analysts at Deloitte estimate the online video services industry to grow at a CAGR of 30% during FY20-24 to reach \$2.5 billion. The industry size was pegged at about \$0.6 billion in FY19.

Automatic car sales accelerate

But the major reason for this shift is affordability.

Prior to 2014, the automatic technologies available in India (DCT, CVT and AT) were at least ₹1 lakh more expensive than manual. While this worked for expensive cars, automatics could never find mass appeal.

In 2014, Maruti Suzuki launched the Celerio with AMT — the price gap was about ₹45,000 — nudging the buyer towards trying out this technology. Today, Maruti Suzuki offers seven models with AMT — Alto K10, WagonR, Celerio, Swift, Ignis, S-Presso and Dzire. It also offers CVT (Baleno) and AT (Ciaz, Ertiga, XL6, S-Cross and Vitara Brezza).

"In the Celerio, 25% sales are of the automatic, in the WagonR it is 17%, in the Ignis 29%, in the S-Presso 23%, and even in the Alto, which is a very price-conscious segment, sales of the AGS variant are about 15%," says Shashank Srivastava, executive director, marketing & sales, Maruti Suzuki India.

The company has sold over five lakh automatic cars since 2014 at a CAGR of 58%; last year, it sold 1,32,000 automatic cars.

"Affordability along with driving conditions (longer time spent in traffic), need for stress-free driving and increasing awareness amongst buyers are the factors responsible for the rising popularity of automatic cars," Srivastava adds.

Hyundai has taken the 'choice' route to popularise this technology. Tarun Garg, director, sales & marketing, Hyundai Motor India, says the company was quick to spot this opportunity early on, and today it offers five automatic options, in addition to a technology that falls somewhere between the automatic and the manual, ie the iMT (intelligent manual transmission). "We don't want to limit the choice for the buyer, but have instead brought in all the technologies available globally," Garg

The investment will add fire to Ambani's battle for dominance in the retail mar-

says. "While our automatic penetration is 25-30%, there are some customers who want to buy a manual but without the hassles involved, like the clutch, so we are also offering the iMT."

For Hyundai, the sales share of automatic variants in CY19 was as follows: Santro 22%, Creta 17%, Verna 20%, and Nios 28%.

While automatic percentage is rising in sub-₹10 lakh cars, it is already above 30% in cars costing more than ₹10 lakh. For example, over 30% new Creta bookings have been of the automatic variant and 40% for the new Verna, and it is a high 54% for the Toyota Yaris. As prices rise, the automatic percentage also rises. Toyota's premium models — the Innova Crysta and the Fortuner — have an automatic sales share of 29% and 61%, respectively. Naveen Soni, senior vice-president, sales & service, Toyota Kirloskar Motor, says the manual-to-automatic trend, in particular, is applicable to self-driven vehicles. "We see demand trend going up in the near future due to the convenience an automatic vehicle offers the driver."

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The investment will add fire to Ambani's battle for dominance in the retail mar-

ket that is also being eyed by Jeff Bezos' Amazon and Walmart's Flipkart. TPG has more than \$83 billion of assets under management across a wide range of asset classes, including private equity, growth equity, real estate and public equity. Over TPG's nearly 30-year history, the firm has built an ecosystem made up of hundreds of portfolio companies and a value-added network of professionals, executives, and advisors around the world. Mukesh Ambani, chairman and managing director of Reliance Industries, said, "TPG has a proven track record of being a valuable partner to global technology businesses and industry leaders and we look forward to their guidance and support in our journey."

Jim Coulter, Co-CEO, TPG, said, "Regulatory changes, consumer demographics and technological disruption are creating seismic shifts across the entire retail value chain in India. In the midst of this transformation, Reliance Industries has utilised technology and scale to position Reliance Retail as an incredibly strong, well-organised, and innovative leader. We are excited to join with them as they seek to create a more inclusive retail industry that allows Kirans and Indian consumers to benefit from the connectivity, efficiency, and accessibility of the Reliance Retail omnichannel platform."

The transaction is subject to regulatory and other customary approvals. Morgan Stanley acted as financial advisor to Reliance Retail and Cyril Amarchand Mangaldas and Davis Polk & Wardwell acted as legal counsels. Deloitte Touche Tohmatsu India acted as financial advisor to TPG and Shardul Amarchand Mangaldas & Co acted as legal counsel to TPG.

Pursuant to Regulation 29 & 47 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, Notice is hereby given that the Meeting of the Board of Directors of the Company will be held on Saturday, October 10, 2020 inter alia to consider and approve the Unaudited Standalone & Consolidated Financial Results for the quarter and half year ended on September 30, 2020. The said Notice is also available at Company's website - www.gtp.net & on the websites of stock exchanges at www.bseindia.com & www.nseindia.com.

For GTPL Hathway Limited Hardik Sanghvi Company Secretary & Compliance Officer FCS: 7247

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Pursuant to Regulation 29 & 47 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 201

कैंपरा बैंक  **Canara Bank**
(A Govt. of India Undertaking)

Canara Bank, MID Corporate Branch:
8A, 1st Floor, Nehru Ground,
NIT Faridabad-121001(Haryana)

POSSESSION NOTICE [SECTION 13(4)]

Whereas:
The undersigned being the Authorised Officer of the Canara Bank under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as "the Act") and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated 04.12.2019 calling upon the borrower M/s Shakti Component Venture Pvt. Ltd. having its registered office at Plot No. 21, Road No. 1, Krishna Colony, Opp. Sector-25, Faridabad, Haryana represented by its Directors Mr. Purushottam Radhakisan Bhalya, St. Yugesh Bhalya and Smt. Gauri Bhalya to repay the amount mentioned in the notice, being Rs. 8,61,25,464.90 (Rupees Eight Crore Sixty One Lacs Twenty Five Thousand Four Hundred Sixty Four and Paise Ninety Four Only) together with the further interest and incidental expenses & cost within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general, that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act, read with Rule 8 & 9 of the said rule on this 28th day of September of the year 2020.

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 the Canara Bank for an amount of Rs. 8,61,25,464.90 (Rupees Eight Crore Sixty One Lacs Twenty Five Thousand Four Hundred Sixty Four and Paise Ninety Four Only) together with the further interest and incidental expenses & cost thereon.

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

Description of the Immovable Property

1. All the piece and parcel of the property situated at Mausa Gaunchi, Tehsil Ballabhgarh Dist. Faridabad, Comprising part of Khetwadi Khatoni No. 1308/2210, Mustali No. 79, Killa No. 12/1(1-5), 16(8-0), 17(8-0), 18(8-0), 19(1-18), 20(1-43), measuring 1 Kanal, now known as Plot No. 21, Gall No. 1, Krishna colony, Ballabhgarh Dist. Faridabad registered with Sub-Registrar at Ballabhgarh on 31.07.2006 bearing its Document no. 4601 in the name of Mr. Yugesh Bhalya (Director)

South : Road
West: Other's Property

2. All the piece and parcel of property comprising property forming part of Khetwadi Khatona No. 1308/2210, Mustali No. 79, Killa No. 12/1(1-5), 16(8-0), 17(8-0), 18(8-0), 19(1-18), 20(1-43), measuring 1 Kanal, now known as Plot No. 21, Gall No. 1, Krishna colony, Ballabhgarh Dist. Faridabad registered with Sub-Registrar at Ballabhgarh on 31.07.2006 bearing its Document no. 4601 in the name of Mr. Yugesh Bhalya (Director)

North : Other's Property
East: Other's Property

South : Road 20 ft. wide
West: Other's Property

DATE : 28.09.2020
PLACE : Faridabad

Authorized Officer
Canara Bank

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

RELEVANT PARTICULARS

1. Name of the Corporate Debtor **M/s KPG International Private Limited**

2. Date of incorporation of Corporate Debtor 31/10/2016

3. Authority under which corporate debtor is incorporated / registered Registrar of Companies, NCT of Delhi Under Companies Act, 2013

4. Corporate identity number / limited liability identification number of corporate debtor U17299DL2016PTC307725

5. Address of the registered office and principal office (if any) of corporate debtor B-354, Block-B, Mangal Puri Industrial Area, Phase-1, New Delhi - 110083

6. Insolvency commencement date of the corporate debtor 29/01/2020

Vide NCLT Order No.- IB-2083(ND)/2019 dated 27/01/2020, certified copy received on 29/01/2020

7. Date of invitation of expression of interest 04/10/2020

8. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at The eligibility criteria for prospective resolution applicants can be accessed from <https://ibbi.gov.in/legal-framework/act> or can be obtained by email to irpkpg2020@gmail.com

9. Norms of ineligibility applicable under section 29A are available at: The ineligibility criteria for prospective resolution applicants can be accessed from <https://ibbi.gov.in/legal-framework/act> or can be obtained by email to irpkpg2020@gmail.com

10. Last date for receipt of expression of interest 19/10/2020

11. Date of issue of provisional list of prospective resolution applicants 29/10/2020

12. Last date for submission of objections to provisional list 03/11/2020

13. Date of issue of final list of prospective resolution applicants 13/11/2020

14. Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants 03/11/2020

15. Manner of obtaining request for resolution plan, evaluation matrix, information memorandum and further information The Interim Resolution professional will share the document through Email : irpkpg2020@gmail.com in accordance with the provisions of the code and regulations made there under.

16. Last date for submission of resolution plans 03/12/2020

17. Manner of submitting resolution plans to resolution professional The Resolution plans will be send on Email: irpkpg2020@gmail.com

18. Estimated date for submission of resolution plan to the Adjudicating Authority for approval 02/01/2021

19. Name and registration number of the resolution professional Sunil Kumar Agrawal
Reg No.: IBBI/PA-002/PP-N00081/2017-18/10222

20. Name, Address and e-mail of the resolution professional, as registered with the Board Sunil Kumar Agrawal
E-29, South Extension- II, New Delhi- 110049
Email: aggarwalsk21@yahoo.com

21. Address and email to be used for correspondence with the resolution professional 904, GF, Sector- 7C, Faridabad- 121006
Email: irpkpg2020@gmail.com

22. Further Details are available at or with Further details can be bought by the Email: irpkpg2020@gmail.com

23. Date of publication of Form G 04/10/2020

Sunil Kumar Agrawal
Reg. No.: IBBI/PA-002/PP-N00081/2017-18/10222
E-29, South Extension- II, New Delhi- 110049

Date : 04.10.2020
Place: New Delhi

Interim Resolution Professional of M/s KPG International Private Limited

Resolution Professional for Sainov Spirits Private Limited
Reg. No.: IBBI/PA-001/PP-01739/2019/2020/12694

Office Address: G - 8 & 9, Hans Bhawan, BSZ Marg, New Delhi - 110002
Telephone No: 011- 23370091

Date : 04.10.2020
Place: New Delhi

Email Id: cirp.sainovspirits@gmail.com, capawaninvited@gmail.com

24. Authorised Officer: Canara Bank

Branch: Hassanpur Road, Hodal, Distt. Palwal

POSSESSION NOTICE (U/s 13(4) for Immovable Property)

Whereas, the undersigned being the Authorised Officer of the Canara Bank, Branch:

Hassanpur Road, Hodal, Distt. Palwal under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) and in exercise of the powers conferred under section 13 (12) read with Rule 3 of the Security Interest

(Enforcement) rules 2002, issued a demand notice calling upon the borrowers on below mentioned date, to repay the amount mentioned in the notice, within 60 days from the date of receipt of the said notice.

The Borrower(s) having failed to repay the amount, notice is hereby given to the Borrower/ Guarantor and the public in general, that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with Rule 8 & 9 of the said rule on this 28th September of the year 2020.

The Borrower(s)/Guarantor(s) in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Canara Bank, Branch: Hassanpur Road, Hodal, Distt. Palwal for an amount mentioned herein below beside with future interest and other expenses, cost, charges etc against the under mentioned account.

The Borrower(s)/Guarantor(s) attention is invited to provision of section 13(8) of the Act, in respect of time available, to redeem the secured assets.

Name & Add. of Borrowers / Guarantors Description of Immovable Property Outstanding Amount Date of Demand Notice

Borrower's: All that part and parcel of the property consisting of House Comprising it's Ep. No. 149, measurement Approx 180 Sq. Yds. Situated within the Municipal Limit of Hodal with property No. 217/4 ward no. 1 with in the registration Tehsil Hodal and District Palwal in the name of Smt. Lakshmi Devi W/o Dhiram Chand. **Property Bounded as under :- By North:** House of Ram Lal, **By South:** Rasta Sare Aam, **By East:** Property of Smt. Devi Mata, **By West:** House of Hemmat Ram.

All that part and parcel of the property plot area measuring 195 Sq. Yds. which is the forming part of Rect. No. 188/22 (8-0) total measuring 08 Kanal 00 Marla to extent of 13/32 share i.e. 6.5 marla situated at Pati Tiwah Hodal Tehsil and District Palwal in the name of Smt. Satyawati W/o Lekhraj. **Property Bounded as under :- By North:** Rasta, **By South:** Rasta, **By East:** Rasta, **By West:** Plot of Parsi Taneja.

Date : 04/10/2020 Place: Hodal

Authorised Officer: Canara Bank

FOR SALE OF IMMMOVABLE PROPERTIES

[Under Proviso to Rule 8(6) of Security Interest(Enforcement) Rules]

M-82, Main Market G.K-II, New Delhi -110 048, Phone : 011-29210118 Email: lob725@obj.in

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

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

Sr. No. Names of Borrowers Amount Due To Indian Overseas Bank Description of the Immovable Property Known Encumbrances If Any Type of Possession Reserve Price Earnest Money Deposit Date of Auction Last Date for submission of BID

1. M/s Nitin International Rs. 1,53,31,051.86 E/M of Residential property in the name of Nitin International Proprietor :Mr.Baldev Seth S/ O.P.Seth measuring 211 Sq.Yds. situated at TA-250,Tughlakabad Extension, New Delhi-110019 **Bounded by:** East- Property No-248, West- Property No-268, North- 20'wide Road, South- Service lane/Gali No-04

None

Rs.284.78 Lakh

Rs.28.48 Lakh

21.10.2020

20.10.2020

Wherever applicable, the Reserve Price is inclusive of 0.75% Tax under Sec. 194(IA) of IT Act

For detailed terms and conditions of the sale, please refer to the link provided on Indian Overseas Bank's website i.e. www.lob.in/TenderDetails.aspx?TenderType=E_Auction or www.lob.in

This may also be treated as a Notice under rule-8(6) / Rule 9(1) of Security Interest (Enforcement) Rules,2002 to the borrower/s and guarantor/s/mortgagors of the said loan about holding of e-auction on the above mentioned date

Submission of EMD starts from 03.10.2020

Place: New Delhi Date: 03.10.2020 Authorised Officer, Indian Overseas Bank

financialexpress.epaper.in



INDIAN OVERSEAS BANK

Greater Kailash-II Branch
M-82, Main Market, Greater Kailash-II, New Delhi -110 048
Phone 011-29217715/29218690, Email: lob725@obj.in

POSSESSION NOTICE (For Immovable Property) [(Rule 8(1))]

Whereas the undersigned being the Authorized Officer of the Indian Overseas Bank under the 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 a Demand Notice dated 03.07.2020 calling upon the borrowers / mortgagors / guarantors Mr. Atul Chhabra and Ms. Priya Chhabra (hereinafter referred as "borrowers") address of D-83, 2nd floor, Malviya Nagar, New Delhi-110017 to repay the amount mentioned in the notice being Rs. 22,34,748.01 (Rupees Twenty Two Lakh Thirty Four Thousand Seven Hundred & Sixty Eight and one paisa only) as on 02.07.2020 with further interest at contractual rates and rests, charges etc till date of realization within 60 days from the date of receipt of the said notice.

(1) The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on this 3rd day of October of the year 2020.

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 the Indian Overseas Bank for an amount of Rs. 8,61,25,464.90 (Rupees Eight Crore Sixty One Lacs Twenty Five Thousand Four Hundred Sixty Four and Paise Ninety Four Only) together with the further interest and incidental expenses & cost within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general, that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act, read with Rule 8 & 9 of the said rule on this 28th day of September, 2020.

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 the Indian Overseas Bank for an amount of Rs. 8,61,25,464.90 (Rupees Eight Crore Sixty One Lacs Twenty Five Thousand Four Hundred Sixty Four and Paise Ninety Four Only) together with the further interest and incidental expenses & cost thereon.

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

Description of the Immovable Property

<p

BCL Industries Limited
Regd. Office: Haz Rattan Link Road, Post Box No. 71,
Bathinda-151001 Ph. : 0164-2240163, 2240443, 2211628, Fax: 0164-
503638 Website: www.bcl.ind.in, Email: info@bcl.ind.in
CIN: L24231PB1976PLC003624

NOTICE

Further to our Notice/Intimation of AGM already published in Newspapers and Annual Reports and Notice sent to Members on 01.10.2020 for 44th Annual General Meeting (AGM) of the Company to be held on Saturday, the 31st day of October, 2020 at 3.00 P.M. through Video-Conferencing ("VCT") ("OAVM"), as already informed, the remote evoting facility for Members holding shares both in physical and demat as on cut off date i.e. Saturday, the 24th day of October, 2020, will commence on 28th day of October, 2020 (9.00 a.m. IST) and ends on 30th day of October, 2020 (5.00 p.m. IST). The Members who e-vote prior to the AGM may attend the AGM but cannot cast their vote again. The Annual Report and AGM Notice alongwith detailed instructions are available at Company's BSE/RTA websites www.bcl.ind.in, www.bseindia.com and www.investorlinkintime.co.in. Any query/grievance relating to evoting or any person becoming Member after dispatch of the Notice of the AGM and holding shares as of the cut off date, may obtain the login ID and password by writing to Mr. Gurinder, Company Secretary at Regd. Office. Email: cs_bcl@mttalgrouppc.in, phone 01642240163 or RTAs at enotices@linkintime.co.in, phone : 022 - 49186000.

For BCL Industries Limited
Sd/-
(RAJINDER MITTAL)
Mg. Director DIN-00033082

DATE- 03.10.2020

Place - Bathinda (PB.)

**Manali Petrochemicals Limited**

Regd. Off: "SPIC House", 88, Mount Road, Guindy, Chennai - 600 032.
TeleFax: 044 - 2235 1098, CIN: L24294TN1986PLC013087,
Website: www.manalipetro.com E-mail: companysecretary@manalipetro.com

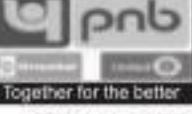
NOTICE

Request has been received for issue of Duplicate Share Certificates in lieu of Certificate reported lost and not traceable as per details given below:

Folio No.	Name of the Shareholder	Certificate No.	Distinctive No.	No. of Shares
C0022998	Asit Kumar Das	34189	35380397-35381596	1200
C0059972	Madhu D Kedia	44961	38506126-38506575	450
C0130615	Jitl Dinesh O Kedia	92428	88944197-88945021	825
C0096736	Simla Binani	67889	82492657-82493406	750

Objections if any to the above shall be lodged with the Company within 15 days failing which Company will proceed to issue the duplicate share certificates.

For Manali Petrochemicals Limited
R. Kathandaraman
Company Secretary
Date: 01.10.2020
Place: Chennai

**पंजाब नैशनल बैंक**

...the name you can BANK upon

Together for the better
A GOVERNMENT OF INDIA UNDERTAKING

ZONAL OFFICE: GURUGRAM Plot No-5, Institutional Area, Sector-32
Gurugram (Haryana) Email- zogurugram@pnb.co.in

"Notice for Pre-qualification / empanelment of contractors"

Applications are invited from reputed firms for prequalification of contractors for different disciplines as mentioned in application for carrying out works in our existing and new branches/ offices in areas which falls under purview of Gurugram Zonal Office covering area of Faridabad, Gurugram, Hisar, Rewari, Rohtak, and Sirsa Circles of our Zone.

The firms / contractors meeting the minimum qualifying criteria as mentioned in pre-qualification document, for the respective disciplines / categories may download the application and apply.

For download of application and guidelines please visit our website <https://www.pnbindia.in/tender.aspx>

Complete applications duly filled along with related testimonials reflecting satisfactory performance / experience in the line of business along with non-refundable DD of Rs.590/- (500+GST) drawn in favour of Punjab National Bank, payable at Gurugram, should reach in our office in sealed cover scribed as APPLICATIONS FOR EMPANELMENT OF

(name of discipline) should reach us on or before **02.00 Hours, dated 18.10.2020.**

Separate applications may be submitted for different disciplines of work.

Bank reserve the right to accept/ reject any or all offers submitted in response to this advt.

without assigning any reason whatsoever the case may be.

Date: 02.10.2020
New Delhi

Authorized Officer
Punjab National Bank, Zonal Manager

**Canara Bank**

A Government of India Undertaking
IARI Pusa Campus - 9029
Pusa Campus, New Delhi-110012
Phone: 011- 25843038
Email: cb19029@canarabank.com

POSSESSION NOTICE [Appendix IV under the Act Rule-8(1)]

Whereas, the undersigned being the authorized officer of the Canara Bank (E-Syndicate Bank) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 11/02/2020 calling upon the borrower/surety/owner of the property, Sri Smt Mohd Jubair Chaudhary S/o Late Mohd. Hafizuddin R/o Plot No 264 Flat No 302, Shalimar Garden, Extension Krishan Kunj II, Ghaziabad-201001 to repay the amount mentioned in the notice being Rs. 13,68,751/- (Rupees Thirteen Lakh Sixty Eight Thousand Seven hundred Fifty one only) within 60 days from the date of the said notice.

The borrower/surety/owner of the property having failed to repay the amount, notice is hereby given to the borrower/surety/owner of the property and the public in general that the undersigned has taken the possession of the property described herein below in exercise of powers conferred on him/her under sub section (4) of section 13 of the Act read with rule 8 of the Security (Enforcement) Rules, 2002 on this the 29th day of September, 2020.

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

The borrower/surety/owner of the property 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 the Canara Bank, Pusa Campus, Delhi branch for the amount of Rs. 13,68,751/- (Rupees Thirteen Lakh Sixty Eight Thousand Seven hundred Fifty one only) and interest there on costs etc.

Description of the Immovable Property

All that part and parcel of Plot No- 284 Flat No 302, Shalimar Garden, Extension, Krishan Kunj II, Ghaziabad owned by Jubair Chaudhary, Bounded as: North - Service Lane 10FT Wide, South - 40FT wide Road, East - Plot no 283, West - Plot no 285

Date : 29-09-2020, Place : Delhi Authorised Officer, Canara Bank

INDIAN OVERSEAS BANK**MEGA E-Auction UNDER SARFAESI Act , 2002. On 21.10.2020**

Regional Office: Building No. 80, First Floor, Near BSNL Office, Tejgarhi Crossing, Meerut -250005. Ph. 0121-2761701, 2762124. Fax: 2761703

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES.

Sale of Immovable properties/mortgaged to Bank under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No.54 of 2002) Whereas the Authorised Officer of Indian Overseas Bank has taken possession of the following property/ies pursuant to the notice issued under Section 13(2) of the Security interest (Enforcement) Rules 2002 in the following loan account with right to sell the same on "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" for realisation of Bank's dues plus interest as details hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act proposes to realise 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 ([https://www.mstcecommerce.com/auctionhome/ibapi](http://www.mstcecommerce.com/auctionhome/ibapi)).

S. Name of the Branch	Name of the Borrower	Bank Dues	Details of Security Placed on auction	Reserve Sale Price	EMD/bid multiplier	Branch Contact Details
1. ALIGARH	USMA ENTERPRISES	Rs.2,66,15,482.47/- As on 31.12.2019 Along with further interest at contractual rates and res. besides costs / charges incurred till the date of repayment in full.	Property situated at F. No. 215, Rasoolpur Swad, Tehsil Koil, Aligarh Owner of Property Smt. Sabra Begum W/o Shabbir Khan Boundaries:- North: House of Mallu, South : Rasta 10" wide, East: Rasta 12" wide, West: House of Ibrahim	Rs. 34.72 Lac	Rs 3,48,000/- (Bid Multiplier Rs. 25000)	Indian Overseas Bank, Near Novelty Talkies, G.T. Road, Aligarh (UP)- Phone No-0571-2420925/26 Email: ib0564@iob.in ; Concerned Person: Mr. Varun Kumar Sharma (Branch Manager, Mob: 8532089263)
2. ALIGARH	MAMTA RANI & rajvir singh	Rs.14,82,931.52/- As on 31.12.2019 Along with further interest at contractual rates and res. besides costs / charges incurred till the date of repayment in full.	All that part and parcel of the property consisting of Flat No A-141 having area 88.20 sqm Situated at Silver Street, "Sangwan City" Ph-II,Village – Asadpur Qayam, Pargana and Tehsil Koil, Aligarh U.P.- 202001. Bounded: - East : 9.0' Mtrs Wide Road, West : Park, North: Built up Unit noA – 140, South : Built up Unit noA – 142	Rs. 26.21 Lac	Rs 2,63,000/- (Bid Multiplier Rs. 25000)	Indian Overseas Bank, Near Novelty Talkies, G.T. Road, Aligarh (UP)- Phone No-0571-2420925/26 Email: ib0564@iob.in ; Concerned Person: Mr. Varun Kumar Sharma (Branch Manager, Mob: 8532089263)
3. AMHERA ADIPUR	SHAHID S/O AMIRUDDIN	Rs. 940117.75 as on 30.09.2020	Property at House No. L-423, Pocket –L, Dr. Ram Manohar Lohiya Nagar, Meerut (UP) owned by Mr. Shahid s/o Amiruddin having area 29.75 Sq. Mtr.	Rs. 9.36 Lac	Rs 94,000/- (Bid Multiplier Rs. 25000)	Indian overseas Bank, Amhera Adipur Branch , Village Amhera Adipur , Meerut (UP)-250001 Mr. Sawan Kumar Mobile no.9528105404
4. AMROHA-JYOTI BA PHULEY NAGAR	SHIFA TEXTILE TRADERS	Rs. 991935.12 as on 30.09.2020	All that part and parcel of the property situated at (Takia Moti Shah Near Railway Crossing , Kakar Sarai Road Amroha 244221 having area 490.00 sq. mtrs in the name of Firdaus Jahan W/o-Mehrul hasan.	Rs.10.25 Lac	Rs. 1,03,000/- (Bid Multiplier Rs.25000)	'Indian overseas Bank, Amroha Branch , Pakka bagh Bijnor Road Amroha-244221 Mr. Peeyush Kumar Bajpai Mobile No-9479019270
5. BAREILLY	M/S BABA GORAKHNATH ENTERPRISE	Rs. 3,56,201/- as on 30.09.2020	Property situated at Plot E-14, Road No. 3, Industrial Area, Parsakhera, Bareilly admeasuring 1049.00 Sq. Mtrs owned by Mr. Jitendar Singh s/o Ram Kumar	Rs.69.50 Lac	Rs. 6,95,000/- (Bid Multiplier Rs.25000)	'Indian overseas Bank, Bareilly Branch, 47, Civil Lines, Bareilly Mr. Rajiv Ranjan Bharti Mobile 8464865638
6. BAREILLY	BADAL RESTAURANT	Rs. 45,99,166/- as on 30.09.2020	Property an extent of 650.72 sq yards situated at Khasra No 05, in village Nakasua Pargana and Tehsil Faridpur Distt Bareilly, recorded in name of Smt.Anita Devi W/o Shri Sukhlal	Rs. 36.75 Lacs	Rs. 3,68,000/- (Bid Multiplier Rs. 25000)	'Indian overseas Bank, Bareilly Branch, 47, Civil Lines, Bareilly Mr. Rajiv Ranjan Bharti Mobile 8464865638
7. BAREILLY	IMRAN KHAN	Rs. 19,15,036/- as on 30.09.2020	Property to the extent of 240.00 Sq yards situated at part of Khasra No 115 Ba dairy at Swaley Nagar Nawadia, District Bareilly owned by Anwar Khan S/o Sri Akbar Khan	Rs. 15.52 Lacs	Rs. 1,56,000/- (Bid Multiplier Rs.25000)	'Indian overseas Bank, Bareilly Branch, 47, Civil Lines, Bareilly Mr. Rajiv Ranjan Bharti Mobile 8464865638
8. BAREILLY	RIZWAN KHAN	Rs. 30,02,819/- as on 30.09.2020	Residential property land and building to an extent of 83.61 sq Meter situated at Mohalla Swaley Nagar Nawadia, Phool Bagh Distt Bareilly, recorded in name of Mr Rizwan Khan & Sri Imran Khan S/O Anwar Khan	Rs. 33.50 Lacs	Rs. 3,35,000/- (Bid Multiplier Rs.25000)	'Indian overseas Bank, Bareilly Branch, 47, Civil Lines, Bareilly Mr. Rajiv Ranjan Bharti Mobile 8464865638
9. BAREILLY	FAYYAZUDDIN	Rs. 17,34,035 as on 30.09.2020 plus undebited interest	RESIDENTIAL Property to the extent of 167.21 Sq Meter situated at part of Khasra No 856 in village Surkha Chawani, Bahar Chungi (Hartmann Crossing to Kodesia Crossing Eastern Part) , Bareilly owned by Mr. Nadeem s/o Shri Shafruddin	Rs. 20.14 Lacs	Rs. 2,02,000/- (Bid Multiplier Rs.25000)	'Indian overseas Bank, Bareilly Branch, 47, Civil Lines, Bareilly Mr. Rajiv Ranjan Bharti Mobile 8464865638
10. BAREILLY	BAJRUDDIN	Rs. 16,56,705/- as on 30.09.2020 plus undebited interest	Residential Property to the extent of 249.23 Sq Meter situated at part of Khasra No 06 Min, 8 Min, 9 Min, 10 Min, 112 Min in village Partapur Chowdhary,Bareilly owned by Sri Bajruddin S/o Sri Ismail	Rs. 15.06 Lacs	Rs. 1,51,000/- (Bid Multiplier Rs.25000)	'Indian overseas Bank, Bareilly Branch, 47, Civil Lines, Bareilly Mr. Rajiv Ranjan Bharti Mobile 8464865638
11. BULAND-SHAHAR	SALEEM AHMAD	Rs.234087/- as on 20.10.2020	EM of one residential flat bearing No. FF-42/EWS of block F having covered area of 21.074 sq mtrs situated at Yamuna Puram Awasiya Yojna, Bulandshahr, Pargana Baran, Kasba Baran Tehsil & Distt Bulandshahr.	Rs. 3.70 Lacs	Rs. 37,000/- (Bid Multiplier Rs.25000)	'Indian Overseas Bank - Bulandshahar Branch '' Plot No.5/3, Ansari Road, Bulandshahr-203001. Mr Abhishek Yadav. Mob no: 7021569350
12. BULAND-SHAHAR	JAGVIR SINGH	Rs.1618163/- as on 20.10.2020	All that part and parcel of the property consisting of one residential house No EWS / B 332 measuring 34.20 Sq Mts situated at Yamuna Puram Colony Pargana Baran, Tehsil & Distt Bulandshahr.U.P.-203001.	Rs. 15.75 Lacs	Rs. 1,58,000/- (Bid Multiplier Rs.25000)	'Indian Overseas Bank - Bulandshahar Branch '' Plot No.5/3, Ansari Road, Bulandshahr-203001. Mr Abhishek Yadav. Mob no: 7021569350

VIRUS TREATMENT**Trump doing well, undergoing remdesivir therapy: WH doctor**

The White House administration had issued an emergency use authorisation for remdesivir after the drug showed moderate effectiveness in hospitalised patients

PRESS TRUST OF INDIA
Washington, October 3

US PRESIDENT DONALD Trump, who was shifted to a military hospital after being tested positive for Covid-19, is undergoing remdesivir therapy and is "doing well", the White House physician has said.

The Trump administration had issued an emergency use authorisation for Remdesivir earlier this year after the drug showed moderate effectiveness in improving outcomes for patients who were hospitalised with the coronavirus.

Trump, 74, was flown to Walter Reed Military Medical Centre in Bethesda, a Maryland suburb of Washington DC, on Friday.

White House physician Sean Conley said medical specialists have recommended Remdesivir therapy to treat the president's Covid-19 infection.

"This evening, I am happy to report that the President is doing well," Conley said in a health bulletin on the night, after the president was moved to the military hospital as a precautionary measure. "He is not requiring any supplemental oxygen, but in



President Donald Trump leaves the White House to go to Walter Reed National Military Medical Center

PRESS TRUST OF INDIA

Washington, October 3

President Trump
tweeted to thank
everyone for their
support and said he
was doing well
and has been in
good spirit

consultation with specialists we have elected to initiate Remdesivir therapy. He has completed his first dose and is resting comfortably," he said.

Conley, in a White House memorandum, said he recommended Trump be moved to Walter Reed Military Medical Centre "for further monitoring".

Trump and First Lady Melania Trump, 50, tested positive for Covid-19 on Friday. While the president was taken to the military hospital, the First Lady stayed back at the White House.

President Trump, in a

video shared on Twitter, said he thinks that he is "doing very well" and thanked people for their support.

"I want to thank everybody for the tremendous support. I am going to Walter Reed hospital. I think I'm doing very well but we're going to make sure that things work out," Trump said in a short 18-second video that he tweeted moments after he arrived at the Walter Reed military hospital in Bethesda. "The first lady is doing very well. So, thank you very much. I appreciate it. I will never forget it," said the president.

According to the White House, the president walked from his residence to take Marine One at the South Lawns of the White House to travel to Walter Reed hospital. "President remains in good spirits, has mild symptoms, and has been working throughout the day," Press Secretary Kayleigh McEnany said, a day after the President tested positive for Covid-19. — PTI

Trump to work from Walter Reed office

US President Donald Trump arrived at the Walter Reed military hospital from where he will work for the next few days, his spokesperson said. "Out of an abundance of caution, and at the recommendation of his physician and medical experts, the president will be working from the presidential offices at Walter Reed for the next few days," White House Press Secretary Kayleigh McEnany said, a day after the President tested positive for Covid-19. — PTI

World leaders wish Donald Trump a speedy recovery



File photo of US President Donald Trump meeting North Korean leader Kim Jong Un

FILE PHOTO: AP

US DEMOCRATIC PRESIDENTIAL candidate Joe Biden and several other politicians have wished President Donald Trump and First Lady Melania a quick recovery from the novel coronavirus.

"Jill and I send our thoughts to President Trump and First Lady Melania Trump for a swift recovery. We will continue to pray for the health and safety of the president and his family," Biden tweeted.

Former US president Barack Obama also wished the couple a speedy recovery. "Michelle and I hope that the President, First Lady, and all those affected by the coronavirus around the country are getting the care they need and are on the path to a speedy recovery," he said.

The coronavirus has so far infected 7,332,019 people and claimed 208,693 lives in the US — both the numbers highest in the world.

Former US president Bill Clinton hoped for the safety of the White House staff, the Secret Service and others putting their lives on the line.

In her message, Trump's 2016 Democratic challenger Hillary Clinton said the pandemic has affected so many and "we must continue to protect ourselves, our families, and communities".

Democratic vice-presidential candidate Kamala Harris, former US Ambassador to the UN and the first ever Cabinet-ranking Indian-American in any administration Nikki Haley, senators Dianne Feinstein and Chris Coons were among other leaders who prayed for the president and the first lady's good health.

"This is praying for — and wishing the greatest President ever — Trump, and First Lady a swift recovery," said Al Mason, co-chair of Trump Victory Indian American Finance Committee.

North Korean leader Kim Jong Un sent a message of sympathy to President Donald Trump and his wife Melania, wishing they would recover from illness, state

Trump gets experimental drug aimed at curbing severe illness

ASSOCIATED PRESS
Washington, October 3

THE EXPERIMENTAL ANTIBODY drug given to President Donald Trump has been called one of the most promising approaches to preventing serious illness from a Covid-19 infection.

Its maker, Regeneron Pharmaceuticals Inc., said the company agreed to supply a single dose, given through an IV, for Trump at the request of his physician under "compassionate use" provisions, when an experimental medicine is provided on a case-by-case emergency basis, while studies of it continue.

The new drug is in late-stage testing and its safety and effectiveness are not yet known. No treatment has yet proved able to prevent serious illness after a coronavirus infection.

Trump was given the experimental drug at the White House on Friday before he was taken to Walter Reed National Military Medical Center, where he'll be monitored, officials said. So far, Trump has had only mild symptoms, including fatigue.

Several physicians who treat Covid-19, including Dr David Boulware at the University of Minnesota, had speculated that doctors might use the antibody drug, given that this approach has worked against other diseases in the past. "They're not going to just sit around and watch to see if he gets sick," Boulware said.

Antibodies are proteins the body makes when an infection occurs; they attach to a virus and help the immune system eliminate it.

Vaccines trick the body into thinking there's an infection so it makes these antibodies. But it can take weeks for them to form after natural infection or a vaccine. The drugs aim to give that protection immediately.

media reported.

"He sincerely hoped that they would recover as soon as possible. He hoped they will surely overcome it," the Korean Central News Agency reported. "He sent warm greetings to them."

Kim and Trump once exchanged threats of total destruction and crude insults after North Korea in 2017 carried out a series of high-profile weapons tests aimed at acquiring an ability to launch nuclear strikes on the US mainland. Both leaders met three times, starting with a summit in Singapore in June 2018 that made Trump the first sitting US president to meet a North Korea leader since the end of the 1950-53 Korean War. But their meetings made little headway since their second summit in Vietnam ended without any deal following disputes over US-led sanctions on North Korea.

— With inputs from AP

Coronavirus toll in India crosses one-lakh mark

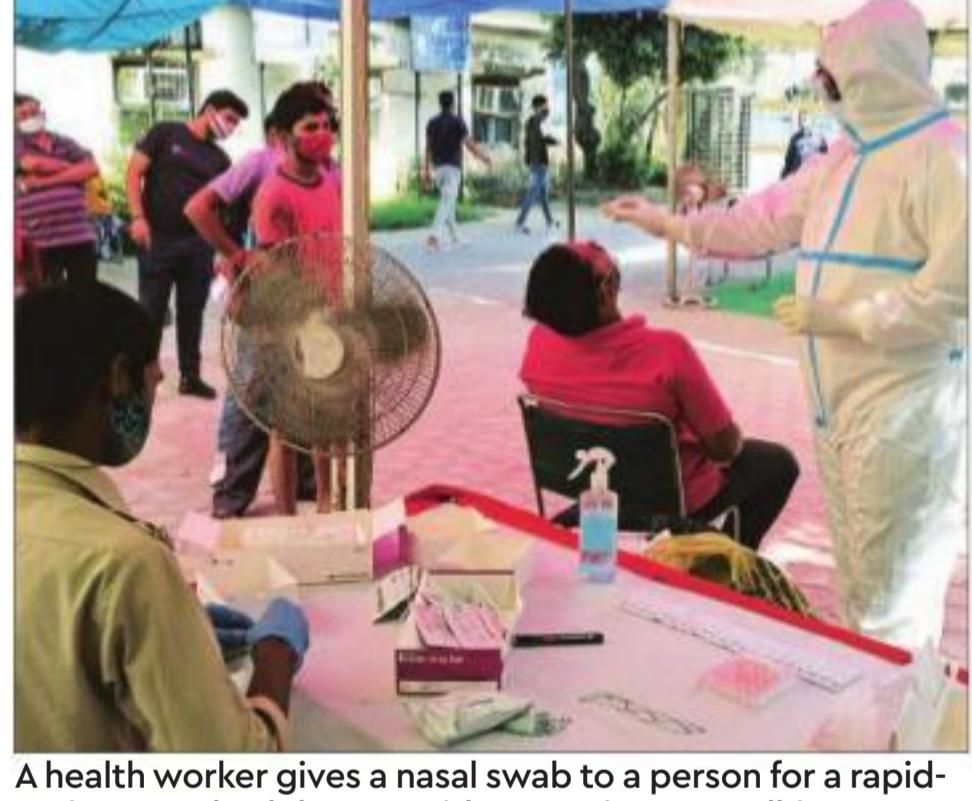
PRESS TRUST OF INDIA
New Delhi, October 3

INDIA'S COVID-19 DEATH toll crossed one lakh and the infection tally climbed to 64,73,544, while the number of people who have recuperated from the disease crossed 54 lakh pushing the recovery rate to 83.84 %, the Union Health Ministry said on Saturday.

The total coronavirus cases mounted to 64,73,544 with 79,476 new infections being reported in a day, while the death toll climbed to 1,00,842 with the virus claiming 1,069 lives in a span of 24 hours.

The total recoveries have surged to 54,27,706, while there are 9,44,996 active cases of coronavirus infection in the country which comprises 14.60 per cent of the total caseload, the data showed. The Covid-19 case fatality rate was recorded at 1.56 %. India's Covid-19 tally had crossed the 20-lakh mark on August 7, 30 lakh on August 23 and 40 lakh on September 5. It went past 50 lakh on September 16 and crossed 60 lakh on September 28.

According to the Indian Council of Medical Research (ICMR), a cumulative total of 7,78,50,403 samples have



A health worker gives a nasal swab to a person for a rapid antigen methodology Covid-19 test in New Delhi

BLOOMBERG

been tested up to October 2, of which 11,32,675 were tested on Friday.

The 1,069 new fatalities include 424 from Maharashtra, 125 from Karnataka, 67 from Tamil Nadu, 53 each from Uttar Pradesh and West Bengal, 50 from Punjab, 37 from Delhi, 36 from Madhya Pradesh, and 31 from Andhra Pradesh. Total 1,00,842 deaths reported so far in the country includes 37,480 from Maharashtra, followed by 9,653 from Tamil Nadu, 9,119 from Karnataka, 5,917

from Uttar Pradesh, 5,900 from Andhra Pradesh, 5,438 from Delhi, 5,070 from West Bengal, 3,501 from Punjab, and 3,475 from Gujarat. The health ministry stressed that more than 70 % of the deaths occurred due to comorbidities.

"Our figures are being reconciled with the Indian Council of Medical Research," the ministry said on its website, adding that state-wise distribution of figures is subject to further verification and reconciliation.

PRESS TRUST OF INDIA

London, October 3

THERE WAS A three-fold increase in the number of people reporting significant depression and anxiety problems during lockdown, according to a new study.

The study conducted by an international team of experts from universities in three countries — UK, Austria and Belgium — also highlighted regional variations in psychological wellbeing which show that socioeconomically deprived areas of the UK reported more severe levels of depression.

The research, which involved scientists from the UK-based University of Sheffield, revealed that during the coronavirus lockdown in April, the proportion of people reporting clinically significant depression and anxiety problems reached 52 %, three times more than the pre COVID-19 average of 17 %.

The findings, published in the journal Psychosomatic Medicine, also show that the mental health impacts of the pandemic were especially pronounced in younger people, women and those who were unemployed or on low income.

Study shows depression and anxiety tripled during the lockdown months



There was a three-fold increase in the number of people reporting significant depression and anxiety problems during lockdown

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Dr Jaime Delgadillo, from the Department of Psychology at the University of Sheffield and Director of Psychological Therapies Research at Rotherham Doncaster and South Humber NHS Foundation Trust, said: "We are drawing attention to an urgent problem concerning the mental health of the nation."

"Historically, mental health care has been underfunded. Mental health problems are very serious health conditions that can become highly disabling if left untreated. This

evidence calls for policy makers and health services to look after the mental health of the population during this challenging time," Delgadillo said.

According to Michael Barkham, Professor of Clinical Psychology at the University of Sheffield, the study is an evidence that COVID-19 is associated with a mental health crisis.

Dr Christoph Pielh, chief investigator based at Donau-Universität Krems in Austria, said: "As Covid-19 is a new disease and the worldwide

lockdown measures are unprecedented for our generation, relatively little is known about the mental health impacts of the current pandemic. We conducted this study to examine several indicators of psychological wellbeing and mental health of the nation."

The study was a collaboration of Austrian, Belgian and British scientists, led by Professor Christoph Pielh and Professor Thomas Probst at Donau-Universität Krems, Austria.

IACC honours Ratan Tata with lifetime achievement award



Ratan Tata receives award from IACC leadership

FE BUREAU
Mumbai, October 3

THE INDO-AMERICAN CHAMBER of Commerce (IACC) bestowed a lifetime achievement award to Indian business icon Ratan Tata, as part of their recent global leadership awards. Tata, who grew the revenues for India's largest conglomerate, The Tata Group to nearly a \$100 billion by 2011-12, remains an influential industrialist, philanthropist and humanitarian to the day.

The IACC leadership bestowed the award to Tata at a closed-door meeting, owing to ongoing Covid crisis.

Tata, who has accepted fewer awards over the last few years, received the honour as he believed that these awards inspire future global leaders and strengthen bilateral economic ties between India and the USA.

They do so by fostering a sense of achievement and cooperation and highlighting leaders and go-getters from both Indian and American businesses.

"We believe Mr Tata was the first Indian to recognise and tap the potential of the US market. Under his leadership, the TATA group had transformed into the largest Indian employer in the USA in a matter of three decades", said Naushad Panjwani, Regional President, West India Council, IACC.

Vaccine roll-out expected in less than 3 months in the UK: Report

REUTERS
October 3



Syringes of Covid-19 vaccine on display

AP

The European Medicines Agency (EMA) said on Thursday it has started reviewing

data on AstraZeneca and Oxford University's potential Covid-19 vaccine, in real time, the first of such moves aimed at speeding up any approval process in the region for a vaccine.

The news of the European review also raises chances of the British vaccine, which is seen as leading the race for a successful vaccine against Covid-19, becoming the first to be approved in Europe for the disease caused by the novel coronavirus which has killed more than a million people globally.

Sexual, gender minorities much likelier to be victims of crime

ASSOCIATED PRESS

Phoenix, October 3

THE FIRST STUDY of its kind found that people who are gay, lesbian, bisexual, transgender, queer or gender non-conforming are nearly four times as likely to be victims of violent crime than those outside such communities.

Although other research has long shown that LGBTQ people and gender minorities are disproportionately affected by crime, the study published in Science Advances, a multidisciplinary journal, on Friday looked at data that has only

been collected since 2016, making for the first comprehensive and national study to examine the issue.

It found that members of such communities, referred to as sexual and gender minorities, experienced a rate of 71.1 violent victimisations per 1,000 persons a year, compared with 19.2 per 1,000 a year among non-sexual and gender minorities.

But it was the fact that sexual and gender minorities are victims of such a variety of crimes at such disparate rates "and who they're victimised by" that surprised researchers, said lead author Andrew R. Flores, an assistant professor at American University.

For example, researchers found that such a population is much more likely to be victimised by someone they know well than a person who is a non-sexual and gender minority.

"We believe that sexual and gender minorities are victims of such a variety of crimes at such disparate rates "and who they're victimised by" that surprised researchers, said lead author Andrew R. Flores, an assistant professor at American University.