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ROHIT PHORE

ODD & EVEN



TAMPERING IS AN ART.
BE IT A BALL OR A MAP.

ROHIT PHORE

ROHIT PHORE

QuickPicks

15 proposals of NBFCs, HFCs worth ₹6,400 cr sanctioned

THE FINANCE MINISTRY on Saturday said 15 proposals worth ₹6,399 crore of stressed NBFCs and HFCs have been sanctioned under the special liquidity scheme announced as part of the ₹20.97-lakh crore 'Aatmanirbhar Bharat' package, reports PTI. The scheme launched on July 1 permits both primary and secondary market purchases of debt and seeks to address the short-term liquidity issues of non-banking financial companies and housing finance companies. PAGE 3

IPL: Puma buys bid document, Adidas too could enter fray

GERMAN SPORTS apparel and footwear major Puma could be the frontrunner in bagging the Indian cricket team's kit sponsorship rights while rival Adidas could also enter the fray, reports PTI. However, it couldn't be confirmed whether Nike would re-bid after refusing BCCI's scaled down bid offer from their ₹370 crore (plus 30 crore royalty), which they paid from 2016 to 2020. "I can confirm you that Puma has bought the ITT (Invitation to Tender) document worth ₹1 lakh. While buying bid document doesn't mean one is bidding, Puma has shown genuine interest in submitting a bid," a senior BCCI official said. PAGE 3

STAKE BUYS

Cross-holding caps likely for OTTs-telcos

Will check monopolies; percentage of cap not yet fixed

FE BUREAU
New Delhi, August 8

WITH THE RECENT stakebuys by Facebook and Google in Jio Platforms, the government has decided to put in place caps in terms of cross-holding OTTs and telecom service providers can have in each other to prevent any monopolies to come up.

Sources said the idea to have a cross-holding cap came up as there's a similar cap in place for telecom firms buying stake into each other. For instance, a telecom firm can either have up to 10% stake in another telecom firm or has to acquire 100% stake. However, at what percentage the cap would be fixed for OTTs and telcos is yet to be decided.

Sources said since lines are blurring between telecom operators and OTT players like Amazon, Flipkart, Google, Facebook, etc., a similar structure needs to be put in place so that future monopolies do not spring up. This struck the authorities after Facebook and then Google picked up 9.9% and 7.7% stake, respectively, in Jio Platforms.

Though these deals need to be approved by the Competition Commission of India (it has

FRAMING GUIDELINES

Officials say the move is necessary as OTTs may form strategic alliances with telcos in getting captive customers

Marketing and advertising synergies may get created that reduce costs for OTTs and telcos

It has not been decided whether this regulatory task would be assigned to CCI or Trai



already approved the FB-Jio deal), there aren't any concrete guidelines based on which such deals are being cleared, officials said, adding that clear guidelines need to be put in place as in future more such deals may take place.

Facebook, Google and Jio do not have any exclusivity clause in the deals, meaning that they are free to have strategic alliance with other telcos. Officials said the FB and Google deals are just the beginning and it's quite possible that other OTTs may also look at some kind of strategic alliances with other telcos.

As authorities launched investigations into the crash that also

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Civil aviation minister Hardeep Singh Puri inspects the crash site of the Air India Express flight, which skidded off the runway while landing, at Kozhikode on Saturday

SIGNS OF RECOVERY?

Export contraction just 5% in Aug: Goyal



Commerce minister Piyush Goyal

FE BUREAU
New Delhi, August 8

MERCHANDISE EXPORTS ARE down by only 5% year-on-year so far in August, and the outbound shipments of core products (excluding oil and gems and jewellery) have, in fact, grown by 10% so far this month, suggesting the worst is well behind us, commerce and industry minister Piyush Goyal said on Saturday.

If the momentum improves in the coming days, it could be the first time since February that exports will grow in a month. Speaking at a CII event, Goyal said the fall in export in July also narrowed to just about 9% from a year before.

Exports had witnessed a record 60% crash in April following a Covid-induced nationwide lockdown, although the contraction narrowed to 37% in May and 12% in June, as the shutdown curbs were lifted last month.

Goyal, who also holds the railways portfolio, said over the past 11 days, freight trains have doubled their speed and moved larger volumes of goods. The average speed of such trains is 46 km per hour, against just 23 km a year before.

Related reports on Page 3

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KOZHIKODE CRASH

Toll touches 18; probe on

PRESS TRUST OF INDIA
Kozhikode, August 8

THE BLACK BOX of the ill-fated Air India Express flight that could throw light on how it overshot the runway here and crashed has been recovered while the toll in the mishap rose to 18 on Saturday with a passenger succumbing to injuries, officials said. Hours after the AIE flight from Dubai with 190 people on board overshot the tabletop runway at the airport here while landing in heavy rains and fell into a valley 35 feet below and broke into two portions on Friday night, investigations into the cause of the mishap are underway with top officials of the airlines and aviation regulator DGCA rushing here.

Puri announced ₹10 lakh interim relief for each of the deceased, ₹2 lakh for the seriously injured and ₹50,000

for those who suffered minor injuries.

Malappuram district collector K Gopalakrishnan said the condition of 16 passengers among 149 those admitted to various hospitals, was serious. Amid the tragedy, coronavirus scare too surfaced with samples of one of the dead passengers testing positive, with state health minister KK Shailaja asking all those engaged in the rescue operations to go on self-quarantine as a precautionary measure and get themselves tested.

The Air India Express said four crewmembers of the flight were safe, while the employees' union of the low-cost air carrier said they were under treatment at the hospital for injuries suffered in the mishap.

As authorities launched investigations into the crash that also

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RISING ASPIRATIONS

Makers bet big on subcompact SUVs, the new youth favourite

VIKRAM CHAUDHARY
New Delhi, August 8

WITH KIA UNVEILING the Sonet on Friday, almost every major carmaker now has a subcompact SUV (under 4 metres in length) offering for the Indian customer.

In the mass market segment, currently there are seven subcompact SUV models (Kia Sonet, Honda WR-V, Hyundai Venue, Mahindra XUV300, Maruti Suzuki Vitara Brezza, Ford EcoSport and Tata Nexon), and two more will be launched soon—Toyota Urban Cross in the festive season, and Nissan Magnite early next year.

Subcompact SUVs, it appears, are the new hatchback/entry-level sedan. "The post-Covid-19 demand return in the new-car market is happening mostly in SUVs," says Gaurav Vangal, associate director, IHS Markit.

During April-June 2020, six

Hyundai hatchback/entry-

CURRENT SUBCOMPACT SUVs

- Ford EcoSport ■ Kia Sonet ■ Honda WR-V
- Hyundai Venue ■ Mahindra XUV300
- Maruti Suzuki Vitara Brezza ■ Tata Nexon

UPCOMING SUBCOMPACT SUVs

Nissan Magnite Toyota Urban Cruiser



REASONS WHY BUYERS PREFER SUVs

- Comparatively more cabin space
- Higher ground clearance
- Higher resale value
- More options in the market
- Can be easily customised

level sedan models (Elite i20, Grand i10, Grand i10 NIOS, Santro, Aura and Xcent) together sold 10,942 units, but its Venue subcompact SUV alone sold 5,371 units.

Similarly, five Tata hatchbacks/entry-level sedans (Altroz, Bolt, Tiago, Tigor and Zest) together sold 10,094 units in the same period but its Nexon subcompact SUV alone did 3,663. Honda's subcompact SUV,

the WR-V (772 units), outsold both the Amaze sedan and the Jazz hatchback put together (279 units). Automotive experts say that amongst all car body types, the SUV is the most practical as a people carrier—as compared to a similarly-sized sedan or hatchback, it has more cabin space, is highly customisable, and egress and ingress is easier.

Continued on Page 11

SMARTPHONE SALES

Samsung regains number 2 position

RISHI RANJAN KALA
New Delhi, August 8

THE SOUTH KOREAN electronics major has regained its number two position among smartphone players in India during the April-June period, piping its Chinese rival Vivo. The number one position continues to be with Chinese major Xiaomi.

According to IDC, Samsung had lost the second slot to Vivo in Q4 2019 calendar year.

"Samsung surpassed Vivo for the second slot despite a strong y-o-y decline of 48.5% in Q2 2020 to 4.8 million units. Galaxy M21 was among the nation's top five shipped models in Q2 2020 and most of its online-exclusive Galaxy M series was opened to offline channels, though at higher prices," the market research firm said.

The company stood second

in the online channel with a share of 22.8% and was the leader in the offline channel with 29.1% share during April-June.

Continued on Page 11



Source: IDC India (April-June 2020)

in the online channel with a share of 22.8% and was the leader in the offline channel with 29.1% share during April-June.

Continued on Page 11

Let's get phygital, say retailers as pandemic revolutionises shopping

■ A blend of e-commerce, virtual tours, personal shoppers defines new experience

REYA MEHROTRA
New Delhi, August 8

IN 2019, FUNAN Mall in Singapore introduced virtual shopping experiences. One could book a

parking space much before arriving. A facial recognition turnstile would welcome you into the mall, where you would treat yourself in the food court by ordering through Facebook and paying digitally or through cryptocurrency. Instead of strolling across the mall, one could just browse stores and their products on a digital touchboard and then decide where to head. Even the trial room has an electronic queuing system. What then seemed far ahead of its time is already a reality today, replicated in malls across the country. The future of shopping is clearly here. A few years ago, e-commerce

and digitalisation revolutionised the way we shop. The pandemic has brought in a second revolution, where shopping is now a 'phygital' experience.

■ In-store experiences go online through video calls, virtual tours

■ Digital payments, smart parking, food orders by QR code

■ Contactless soap dispensers, water spouts and sensor-based taps

■ Sanitisation mats for shoe soles, social distancing stickers to ensure six-feet distance

between people

■ Acrylic shield barriers at all desks

■ Personal shopper, concierge services

■ Mandating Aarogya Setu app

the mall premises.

Malls are also reaching out to regular customers through phone, offering to home deliver their regular items. Several shoppers said they received offers from stores like Allen Solly in The Great India Place mall in Noida and Pantaloons in Bengaluru to shop on video calls. The staff assists one to choose according to their preferences and style and deliver the goods at home while receiving payment online.

As Prashant Gaurav Gupta, business head of DLF Luxury Malls that include DLF Emporio and The Chanakya in Delhi, says, "We are providing a phygital experience by taking the in-store experience online, and the online experience in-store. At DLF Emporio, we are focusing on meeting purposeful needs via efficient omni-channel strategies and generating meaningful content that inspires, engages and entices our consumers."

Phoenix Marketcity in Bengaluru is soon launching an app that will help in pre-booking a visit to the mall, select, book and pay for parking, contactless dining, finding stores and their catalogues, and check-in of bags for hands-free shopping.

Opinion

SUNDAY, AUGUST 9, 2020

A FEW DAYS ago, Dr Manmohan Singh co-authored with Mr Praveen Chakravarthy (*The Hindu*, August 3, 2020) an essay on reviving the Indian economy. It contained three simple objectives: restoring confidence among people, restoring confidence among bankers, and restoring confidence among international organisations. The prescription under each was detailed, but not beyond the comprehension and capacity of a caring, competent government.

Predictably, there has been no official reaction to the essay. Of course, one can ask 'should the government react to every essay?' The answer is, no, but this was no ordinary essay. It was co-authored by Dr Singh, the author of India's path-breaking economic reforms and a former finance minister (5 years) and former prime minister (10 years).

Be that as it may, are the Singh-Chakravarthy prescriptions valid? Each one of you may relate the ideas therein to the reality you see around you. I have tried to do that in my native Sivagangai district and neighbouring districts of Tamil Nadu. Here are the voices from the ground.

Among the people

Among the people, there is fear of spending. They don't have enough money, many have lost their jobs or fear losing jobs, and what if someone falls ill and needs to be hospitalised? People are hoarding the little money they have. If some have large amounts of cash, they are putting it in gold (buying gold reflects uncertainty). Currency with the public was ₹26,72,446 crore on July 31. Demand and Time deposits have grown 12.0% and 10.5% respectively in 12 months. The only places where the people are willing to spend are *kiranā* stores, vegetable and fruit shops, and pharmacies. As a result, many retail outlets are without customers — clothing, footwear, furniture, toys, diners/restaurants, electronics etc.

The fear of infection is so pervasive that many people don't visit doctors or hospitals. Many general practitioners have shut their clinics. Local *raids* are in demand for *kashayam*. AYUSH is making a comeback.

How will demand revive in such circumstances? Hence, Dr Singh has reiterated the need for cash transfers to the people. India is perhaps the only large country that has shunned cash transfers, even while it is feared that millions of people just above the poverty line may slide into poverty.

Among bankers (and borrowers)

No one I have spoken to gives a tuppence for the exhortations of the finance minister. Bankers listen to the RBI that has warned that NPA may rise to 14.7% by March 2021. No banker will lend on the strength of the current balance sheets of potential borrowers. Look at the fate of the ₹3 lakh crore credit guarantee scheme announced amidst great fanfare. We were led to believe that the government will guarantee to the banks that it will pay up to ₹3 lakh crore against loan defaults. We believed that the total lending can be up to ₹30 lakh crore (assuming an NPA of 10%). Apparently, we were wrong. Government has now hinted that it had promised only total loans up to ₹3 lakh crore; of which ₹1,36,000 crore have been sanctioned and ₹87,227 crore have been disbursed! I am reminded of the Tamil proverb that the

ACROSS THE AISLE

P Chidambaram



A worm's-eye view



Former PM Manmohan Singh and Congress president Sonia Gandhi at the 75th birth anniversary of Rajiv Gandhi at Vir Bhoomi, Delhi

EXPRESS PHOTO : PREM NATH PANDEY

donkey has reduced itself to a black ant! Amidst little enthusiasm for lending and more fanfare, the scheme has been enlarged to lend to bigger businesses and self-employed professionals.

However, there is no confidence among borrowers. The Tirupur garment industry is producing at 30% of capacity. Job work units are working at 60% of capacity. A hardware merchant, cement dealer or tyre dealer struggles with a turnover of 20% of normal in order to keep his dealership. The potential borrower is worried he would not be able to repay the loan. If he has his own money, he ploughs it into the business; if not, he is content to operate at lower capacity.

Large businesses have publicly announced they will cut back capital expenditure and conserve cash. Renowned business houses have declared their intention to become debt-free. All this will tell on growth and job-creation.

Among international organisations

The way the government has disregarded free trade has created deep suspicion around the world. India speaks openly about breaking WTO rules and has positioned itself against multilateral and bilateral trade agreements. Import substitution is the new (old?) road to prosperity. Quantitative restrictions, high tariffs and non-tariff barriers are back. I call it the Trump effect; government calls it Atmanirbhar, no different from the autarchic policies followed between 1960 and 1990.

Take a count of the institutions that are a pale shadow of what they ought to be: Information Commission, Election Commission, Competition Commission, Niti

Ayog (formerly Planning Commission), PM's Economic Advisory Council, Office of Chief Economic Adviser, Office of Comptroller & Auditor General and more. The various Rights Commissions are in deep slumber, none more than the Human Rights Commission. Today, opinion about India among businesses, Institutional investors, Pension funds and Wealth funds is generally negative.

The triple crises — the mismanagement of the economy, the spread of the pandemic and the confrontation with China — have exposed India's weaknesses. Dr Singh, patriot to the core, and Mr Chakravarthy have shown a practical and feasible way to navigate India out of the economic crisis.

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T

Remember me?

Tiger Woods headlines a clutch of ex top-ranked pros mounting comebacks at the PGA Championship

OVER THE TOP

Meraj Shah



QUESTION IS, WHO'S surprised? Yes, he's got a stiff back — no small cause for alarm given the beating and rectifying surgeries Tiger Woods' spine has gone through over the course of his career. And the 44-year-old has had little match practice when he teed it up on Thursday at the 2020 PGA Championship, it was only the fourth time Woods has played competitive golf all year. And yet, when a rusty Woods poured in some incredible putts and scrambled his way to an excellent finish in the first round of the PGA Championship, no one was the least bit surprised.

The same rules just don't apply to Woods. In any case, Woods is no has-been; no Hall-of-Famer whose credentials, storied as they may be, lie firmly in the past. No sir, the 15-time Major winner also happens to be the reigning Masters Champion. And he certainly played like one in his first outing at Harding Park shooting a two-under 68 — three strokes adrift of the leaders. "I let a couple go here and there, but for the better part of the day, it was a very solid round,"

said Woods. "I'm happy and content." He's really mellowed, Tiger has. I can't remember the last time he was happy with a round unless it had been especially spectacular. Not that a two-under round is a walk in Harding Park: Rory McIlroy, the world No one three weeks ago, shot a level-par 70 while Justin Thomas, the top-ranked player in the world right now, shot a 72. So there you have it: the man's in the mix, and as improbable a TW victory seems on paper, it's entirely possible. Coming from Woods, the extraordinary is totally par for the course.

Woods' performance set the stage for a bunch of players seeking redemption from the golfing Gods to make a run for it. Former world number one Justin Rose hasn't had much to be pleased about recently. "Nine times out of ten, you walk off slightly frustrated because you've left a few out there, but today was one of those rare days where you got the most out of your round of golf," quipped Rose after a classic four-under 66 to open his account.

The blast-from-the-past honours though belonged entirely to Martin Kaymer. The German is a bit like Timothy Dalton — who briefly played James Bond in the 1980s. Fans remember him as that obscure British actor who played Bond in just two films. Kaymer too has the distinction of being that German player, who was



Tiger Woods at the 2020 PGA Championship

once the top-ranked golfer in the world. Since his heyday, Kaymer has slid down a greasy pole in the rankings and is currently placed 125th in the world. After shooting a four-under 66 in the first round, Kaymer said he'd gone back to watching tapes of his

2014 US Open triumph just to get his mojo back. "I went on YouTube and I found that video of us playing the back nine. I know you shouldn't live in the past, but if the past can help you in the present moment, I'll take it," he reflected. 2014 was a watershed

year for Kaymer: he won this event at Whistling Straits as well as the Players' Championship.

Then there's Zach Johnson — the doughy player famous for playing with a hooded clubface. Johnson whon won a Major over a decade back and hasn't contended for ages is lying tied-third after a first round 66. Rounding off the comeback challenge is the co-leader Jason Day. The Australian has seen better days, specifically, the 2015-16 season in which he rattled off seven victories including the PGA Championship, the Players' and a WGC event. Day, also a former world number one, hasn't won since the 2018 Wells Fargo Championship and dropped out of the World's Top-50 rankings. Day, self-admittedly has been drowning in self-pity. "I finally had enough of feeling sorry for myself, and it's easy to do that in this game because it is so mentally tough. You can start blaming everything else but yourself. Sometimes you've just got to pull your pants up and just move on," Day said. The recalibration has thrown instant results: Day has had three straight Top-10s leading into the PGA Championship and now sits right on top of the leader-board. Talk about the power of manifestation.

But all these players — Woods, Rose, Day, and certainly Johnson and Kaymer — are still outliers. The firm favourite is two-time defending champion Brooke Koepka, who's looking at matching Walter Hagen's feat of three consecutive PGA Championship titles. The Major specialist shrugged off his golf-hibernation with a flawless

four-under 66 to trail the leaders by one. Koepka has been amongst the top three on the leaderboard now for eight consecutive rounds of this tournament. Chew on that for a bit before you negate his hat-trick bid for the Wanamaker Trophy. The man himself is embarrassingly confident. "I just need to tidy a few things up, and we'll be there come Sunday on the back nine. You know, to win three in a row here, it would be special." Can't argue with his record. Koepka knows how to win this thing.

I've left my favourite subject for the end: the proponent of the greatest golf swing experiment in the modern era — Bryson De Chambeau. By now everyone has heard the story of how the golf scientist dramatically overhauled his swing and body during the lockdown to come out looking like The Hulk that could smash the golf ball 320 yards... on average. Chambeau's near-200 miles-per-hour ball speed has never been seen in competitive golf before, and no one was surprised after his driver shaft snapped in two after a particularly violent lash. Chambeau was allowed a replacement, and didn't speculate on why the shaft broke. "Material is material. You keep wearing it and using it like that, you know, stuff is going to break down. I'm just glad it lasted this long," he said with a straight face.

It's a unique, spectator-less PGA Championship folks, and it's got the biggest field we've seen in 2020. The final round gets underway tonight — don't miss it.

A golfer, Meraj Shah also writes about the game

SPECIAL LIQUIDITY SCHEME

15 proposals of NBFCs, HFCs get govt clearance

Finance ministry sanctioned plans worth ₹6,400 cr as part of the 'Aatmanirbhar Bharat' package

PRESS TRUST OF INDIA
NEW DELHI, AUGUST 8

THE FINANCE MINISTRY on Saturday said 15 proposals worth ₹6,399 crore of stressed NBFCs and HFCs have been sanctioned under the special liquidity scheme announced as part of the ₹20.97-lakh crore 'Aatmanirbhar Bharat' package.

The scheme launched on July 1 permits both primary and secondary market purchases of debt and seeks to address the short-term liquidity issues of non-banking financial companies (NBFCs) and housing finance companies (HFCs).

"The Special Liquidity Scheme (SLS) of ₹30,000 crore was announced as a part of the #AatmanirbharBharat package with an aim to improve the liquidity position of NBFCs and HFCs," finance minister Nirmala Sitharaman said in a tweet.

Sharing implementation status update of the scheme, she said, 15 proposals with a total sanc-



As many as 37 more applications, seeking financing of up to ₹11,037 crore, are under process

tioned amount of ₹6,399 crore have been cleared as of August 7 while 37 more applications, seeking financing of up to ₹11,037 crore, are under process. NBFCs and HFCs came under stress following a series of defaults by IL&FS group firms in September 2018.

Any NBFC including micro-finance institutions registered with RBI under the RBI Act, 1934 (excluding those registered as Core Investment Companies), and any HFC registered with the National Housing Bank under the National Housing Bank Act, 1987, which is complying with certain specified conditions, are eligible to raise funding from this facility.

The Reserve Bank of India has provided funds for the scheme by subscribing to government-guaranteed special

securities issued by a trust set up by SBI Capital Markets (SBI-CAP). The scheme is being implemented by SLS Trust, the SPV set up by SBI-CAP.

The special liquidity scheme is open for three months for making subscriptions by the Trust.

Under the scheme, the government will provide an unconditional and irrevocable guarantee to the special securities issued by the Trust.

The instruments will be commercial papers and non-convertible debentures with a residual maturity of not more than three months and rated as investment grade. Therefore, those market participants who are looking to exit their standard investments with a residual maturity of 90 days may also approach the SLS Trust.

Assam Baghjan well fire: NGT rejects OIL objections

PRESS TRUST OF INDIA
New Delhi, August 8

Adidas could also enter the fray. While Puma has over 350 exclusive stores, Adidas has more than 450 outlets, which make these two the most sought after

make these two companies the most sought after. A senior industry insider explained the whole sponsorship issue in these turbulent economic times. "Don't be surprised if the new rights holder pays something around ₹200 crore for a five-year deal which will be significantly less than what Nike paid during previous term," the industry veteran explained.

"Look BCCI offered Nike the first right of refusal and that too a scaled down offer which they declined. This could mean two things. Either they are not interested or may submit a bid which is even more scaled down than what BCCI offered," he said.

As far as Puma is concerned, it has had an increased interest in the Indian market over the years especially through IPL but now it also has India captain Virat Kohli as its brand ambassador along with KL Rahul.

"Puma has been a part of IPL for some years now and with Virat in their roster, it would only enhance their presence in Indian market," he added.

THE NATIONAL GREEN Tribunal has rejected the objections raised by Oil India to a preliminary report filed by a committee on the fire incident at Baghjan well number 5 in Assam.

Oil India had raised doubts over the findings of the committee headed by former high court judge B P Katakey saying its report was based on desk research and secondary data which needs to be verified.

A bench headed by NGT chairperson Justice A K Goel agreed with the finding of the committee, which has made three categories of persons entitled to interim compensation.

The committee has made three categories — houses completely gutted by fire, whose houses have been severely damaged and those have been moderately/partially damaged or whose standing crops and horticulture have been partially damaged. The scale of interim compensation has been fixed as ₹25 lakh, ₹10 lakh and ₹2.5 lakh, respectively. According to OIL, a compensation of ₹20 lakh has already been paid to persons covered under the first category while other two categories have not been identified. Additional compensation for the first category is also not justified, OIL said.

Team India kit sponsorship: Puma buys bid document

PRESS TRUST OF INDIA
New Delhi, August 8

GERMAN SPORTS APPAREL and footwear major Puma could be the front runner in bagging the Indian cricket team's kit sponsorship rights while rival Adidas could also enter the fray.

However, it couldn't be confirmed whether Nike would re-bid after refusing BCCI's scaled down bid offer from ₹370 crore (plus 30 crore royalty), which they paid from 2016 to 2020.

"I can confirm you that Puma has bought the ITT (Invitation to Tender) document worth ₹1 lakh. While buying bid document doesn't mean one is bidding, Puma has shown genuine interest in submitting a bid," a senior BCCI official told PTI on condition of anonymity.

It is learnt that Adidas, too, has shown interest but whether it will be bidding for the sponsorship rights is still not known. Even though some feel that the German giant could independently bid for merchandise products, which will be a separate tender.

Selling of exclusive merchandise products depends on how many exclusive stores a company has along with the point of sales (shops that sell your company's products).

While Puma has over 350 exclusive stores, Adidas has more than 450 outlets which

make these two companies the most sought after. A senior industry insider explained the whole sponsorship issue in these turbulent economic times. "Don't be surprised if the new rights holder pays something around ₹200 crore for a five-year deal which will be significantly less than what Nike paid during previous term," the industry veteran explained.

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Will take corrective action after receiving plane crash probe report: AAI chief

PRESS TRUST OF INDIA
New Delhi, August 8

THE AIRPORTS AUTHORITY of India (AAI) chairman Arvind Singh on Saturday said "corrective action" would be taken after receiving the probe report on the Air India Express plane crash at Kozhikode airport on Friday.

The airport in Kerala, which has a tabletop runway, is operated by state-owned AAI.

Aircraft Accident Investigation Bureau (AAIB) is probing the accident at the Kozhikode airport that has left at least 18 people dead, including the two pilots of the plane. The Digital Flight Data Recorder (DFDR) and the Cockpit Voice Recorder (CVR) have been recovered at the crash site. Singh said rescue work was underway for the crash would be known once the AAIB report comes.

"This report will tell us about all the issues... we are awaiting the inquiry report and then we will take corrective action," he told PTI. On whether there were any safety issues had come to the notice of the AAI in recent times, Singh replied in the negative.

He noted that prior to Covid-19, there were around 70 departures as well as 70 arrivals at

Pilot one of most experienced: Puri

PILOT IN COMMAND of the crashed Air India Express flight Captain Deepak Vasant Sathe, among those killed in the accident here, was one of the most experienced commanders with more than 10,000 flying hours and had landed aircraft 27 times at the Karipur airport in the past, civil aviation minister Hardeep Singh Puri said on Saturday. The minister was speaking to mediapersons after arriving in the crash site to take stock of the crash of the Dubai-Kozhikode AIE flight with 190 people on board here on Friday night.

—PTI

the Kozhikode airport on a daily basis.

After domestic flights resumed on May 25, there have been 10 departures and 10 arrivals everyday.

Gadkari bats for social micro-finance institutions

FE BUREAU,
New Delhi, August 8

MINISTER FOR ROAD transport & highways and MSMEs Nitin Gadkari on Saturday said 'social micro-finance institutions' would help create two crore employment opportunities in the country.

Addressing CII's India@75 summit, the minister said that these institutions, where government will have no control, would function with proper licence from the Reserve Bank of India (RBI).

However, RBI will give the



Addressing CII's India@75 summit, the minister said that these institutions, where government will have no control, would function with proper licence from the Reserve Bank of India

license to these institutions on easier terms and without much paper work. These institutions will provide finance up to ₹10 lakh to one account and would act as pro-

moting entrepreneurship.

"The proposed micro-finance institutions will have potential to create two crore jobs in the country. The proposal needs approval from

the finance ministry and the union cabinet though," the minister said. These institutions will provide easy finance to small entrepreneurs and encourage entrepreneurship.

Gadkari said eradication of poverty and generation of employment remained the biggest challenges for the government at present; but at the same time, without creating employment, poverty cannot be eradicated.

He also emphasised on the need of making Indian MSMEs equipped enough that they can substitute

imports and the country become self-reliant. By technology upgradation, India can also look for new export avenues in MSME sector. This will help grow a large number of ancillary units.(ends)

The government has recently expanded the MSME umbrella and industry with investment value upto ₹50 crore and turnover upto ₹250 crore has been covered in the new definition of MSME. Also, the manufacturing and service sectors under MSME have been brought together by giving similar definitions to both.

Bengal's logistics policy ready, says Mitra

PRESS TRUST OF INDIA
Kolkata, August 8



WESTBENGAL FINANCE minister Amit Mitra said on Saturday the state was ready with a logistics policy and would soon seek feedback from the industry.

"After the oath ceremony,

Mitra came to the CAG office, where he was welcomed by the senior officers of the Indian Audit and Accounts Department," said the official statement from his new office.

Before his appointment as the Lt Governor of Union Territory J&K, he served as joint secretary in the Department of Expenditure, additional secretary in the Department of Financial Services and Department of Revenue. Later, he served as special secretary in the Department of Expenditure before being appointed as the full-fledged secretary of the department.

And before his tenure at the Centre, Mitra served on important assignments in Gujarat.

water, roads and railways, Mitra said. The size of the state's logistics market is \$20 billion, which makes it an attractive proposition for businesses, he said.

The consumer base in Kolkata alone is 14 million, the minister said. He said the government was promoting logistics hubs in Siliguri, Malda, Tajpur and Durgapur. Some of the focus sectors are tea, chemicals and petrochemicals, food processing, renewable energy and jute products. The state is also part of international corridors like BBN, BCIM and BIM-STEC, he said.

CIL revises FY21 output target to 650-660 MT

FE BUREAU
Kolkata, August 8

COAL INDIA, THE world's largest coal miner, has revised its production target downwards to 650-660 million tonne (MT) for the current fiscal year against the initial production target of 710 million tonne due to Covid-related disruptions.

Coal India chairman-cum-managing director Pramod Agrawal said at least 650 to 660 million tonne of coal were expected to be produced by the end of this financial year, ensuring that coal shortage was not felt by the industry.

"Covid-19 has adversely affected demands. However, now demand is returning. We expect it will improve further," Agrawal said at an e-session organised by the Bharat Chamber of Commerce on Saturday.

Demand for coal fell nearly 16-17% during the first half of FY21 compared to the same period last financial year. In the first few days of August, the company has witnessed around 13-14% growth in demands over the same period last year. Coal offtake was expected to improve fur-

ther from September, Agrawal said.

He stressed that the progress of the Jharia Coal Project in Jharkhand for the mining of coking coal was temporarily stalled due to Covid-19 disruptions. Till July, Coal India's production and coal offtake saw a growth of 9.7% and 18%, respectively, at 158.37 million tonne and 164.02 million tonne, respectively.

Currently, Coal India is working on offering the mineral to consumers who depend on imports in the Western and Southern regions. The company has recently introduced a special spot e-auction scheme for importers.

In contrast to apprehensions that commercial mining may hurt interests of Coal India, Agrawal said it would help introduce, "a market-linked price mechanism" and this would only benefit the state-run coal miner as its regulated price would be far cheaper.

On the coal quality issues, he stated that the third-party coal quality assessment system had to be reformed and, in this regard, efficient international quality control consultants would be hired for more credible results.

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Liquidator's Address: BCC Tower, 1008, Lucknow-Sultanpur Road, Arjun Ganj, Near Saheedpath, Lucknow-226002
E-mail: Shrawan.vishnoi@yahoo.com • Ph. No.: +91 9839443555

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Notice is hereby given to the public in general under the Insolvency and Bankruptcy Code 2016 and regulation thereunder, that the properties stated in Table below, will be sold by E-Auction through the service provider M/s Linkstar Infosys Private Limited - via website <http://www.eauctions.co.in>

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Last Date for Submission of EMD	26 AUG 2020 BEFORE 05:00 PM
Inspection Date & Time	10.08.2020 To 25.08.2020 (From 12:00 PM TO 05:00 PM) The person to be contacted for inspection is Name:- Mr. Shrawan Gupta Phone No.:-9559261666
Lot No	Particulars
1	Plot No-E-18, situated in Industrial Area, Panki Site-II Kanpur Nagar, Admeasuring 1098.39 Sq. Mtrs.
	Reserve Price (in Crores) EMD (Rs.) (in Crores)
	1.78 0.18

The EMD (Refundable) shall be payable by interested bidders through NEFT/ RTGS on or before 26th AUGUST 2020 in the bank account of "KOTHARI FOODS AND FRAGRANCES PVT. LTD. - IN LIQUIDATION A/C" having Account No. 6950211000496 and IFSC Code BKID0006950 OR by DD/Pay order favouring "KOTHARI FOODS AND FRAGRANCES PVT. LTD. - IN LIQUIDATION A/C". For detailed terms & conditions of E-auction sale, refer TENDER DOCUMENTS available on <http://www.eauctions.co.in/> or For any query regarding E-Auction, contact Mr. Dixit Prajapati (M-7874138237) or admin@eauctions.co.in or Liquidator his E-mail-shrawan.vishnoi@yahoo.com

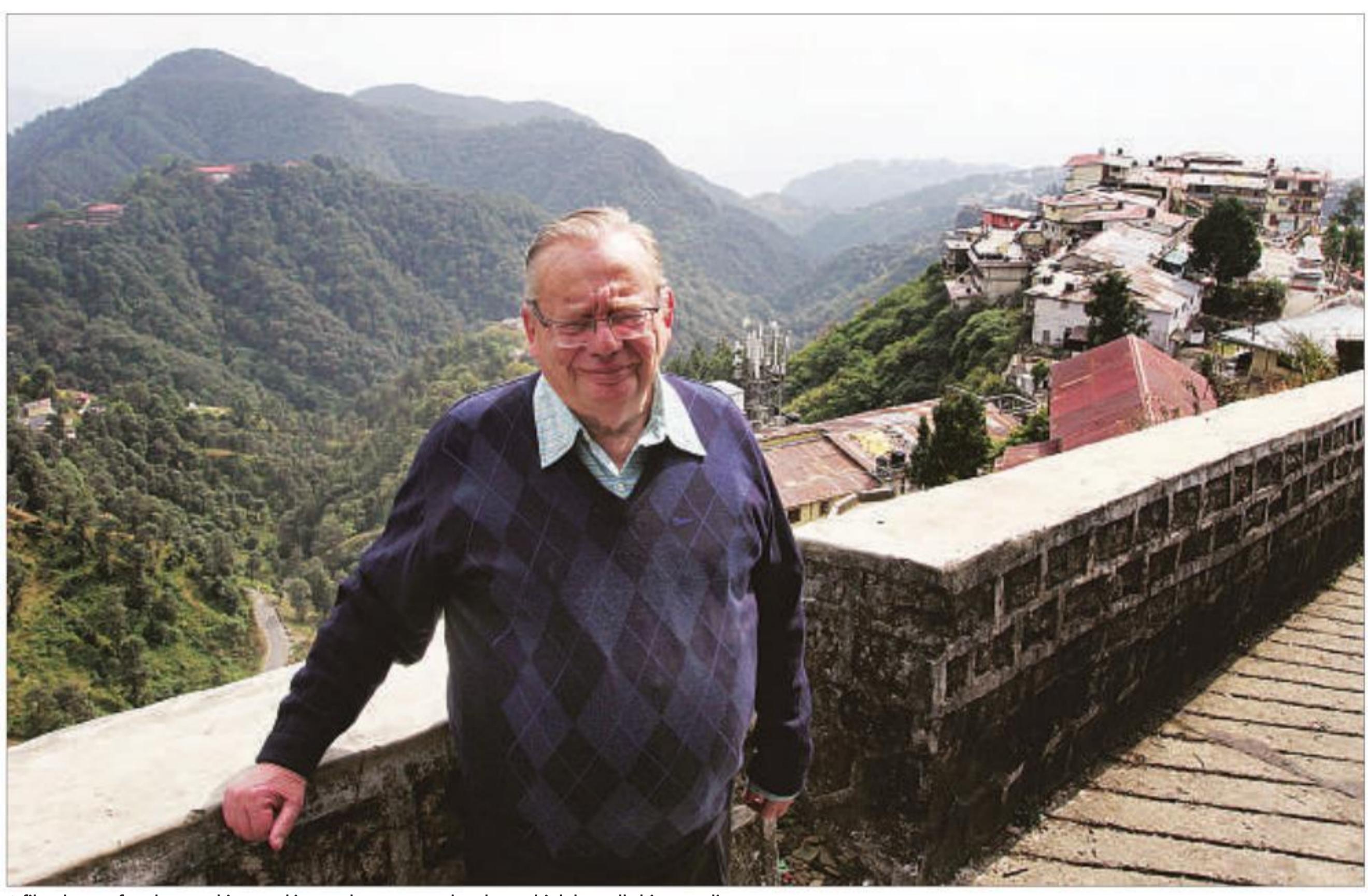
For M/s Kothari Foods and Fragrances Pvt. Ltd. (In Lqn.)
CS Shrawan Kumar Vishnoi
Liquidator
IBBI/IPA-002/IP-N00040/2016-2017/10079

Place : Lucknow
Date : 09.08.2020

Regd. Off.: Lotus Green City, Sector 23 & 24 Bhiwadi, Alwar Bypass, 75 Mtr. Road, Daruhera, Rewari-123401
Phone: 91

Words Worth

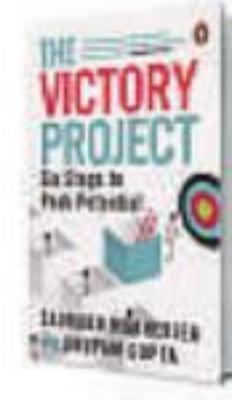
SUNDAY, AUGUST 9, 2020



A file photo of author Ruskin Bond in Landour near Dehradun, which he calls his paradise

EXPRESS PHOTO

ON THE SHELF



THE VICTORY PROJECT
Saurabh Mukherjea and Anupam Gupta
Penguin Random House Pp304, ₹599

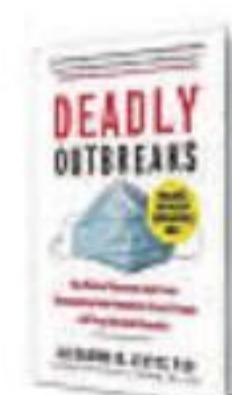
The generation that propelled India's economic growth is facing rising levels of stress. The new generation entering the workforce faces a highly competitive work environment. How can both generations lead fulfilling lives? This book attempts to answer this.

HOPE IN HELL
Jonathon Porritt
Simon & Schuster Pp384, ₹699



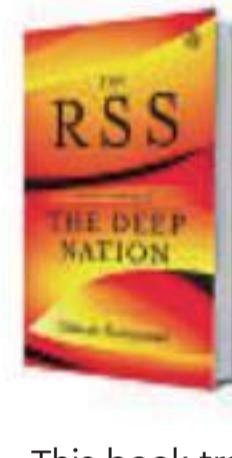
Climate change is the defining issue of our time—we know, beyond reasonable doubt, what that science now tells us. Just as climate change is accelerating, so must we—summoning up a greater sense of urgency, courage and endeavour than humankind has seen before.

DEADLY OUTBREAKS
Alexandra Levitt
Simon & Schuster Pp256, ₹699



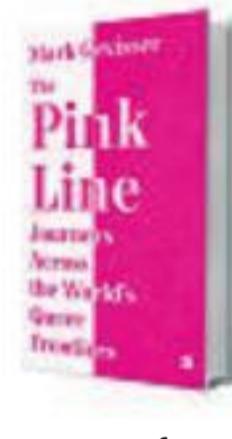
Infectious microbes continue to be a formidable adversary to scientists and doctors. *Deadly Outbreaks* recounts the scientific adventures of a special group of intrepid individuals who investigate these outbreaks around the world and figure out how to stop them.

THE RSS AND THE MAKING OF THE DEEP NATION
Dinesh Narayanan Penguin Random House Pp344, ₹699



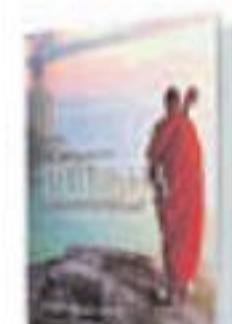
This book traces the RSS's roots and nearly century-long operations in the pursuit for ideological dominance in a nation known for its diversity of thought, custom and ritual. The author relies on research, interviews with insiders and analysis of current events.

THE PINK LINE
Mark Gevisser HarperCollins Pp568, ₹699



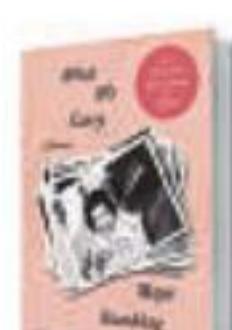
From refugees in South Africa to activists in Egypt and transgender women in Russia, *The Pink Line* follows protagonists from nine countries to tell the story of how LGBT rights become one of the world's new human rights frontiers in the 21st century.

ON THE TRAIL OF BUDDHA
Deepankar Aron Niyogi Books Pp310, ₹1,995



On the Trail of Buddha is a sojourn in search of the spiritual, philosophical and cultural linkages that bind India to east Asian civilisations. From the wandering monks of Asia to the temples and monasteries they visited, it explores 'ancient India'.

WHATWE CARRY
Maya Shanbhag Lang HarperCollins Pp288, ₹499



Maya Shanbhag Lang grew up idolising her mother, an accomplished physician who immigrated to the US from India and completed her residency all the while raising her children. Maya's mother had always been a source of support until Maya became a mother herself.

All books available as e-books

An everlasting bond

Ruskin Bond's latest memoir takes readers on a nostalgic trip to the Doon of his adolescent years

REYA MEHROTRA

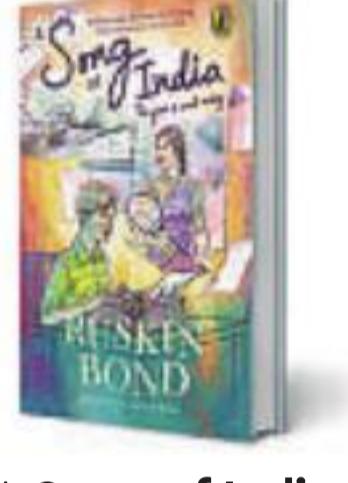
IN HIS LATEST book, *A Song of India*, an 86-year-old Ruskin Bond peers out the windows of his top-floor room in the hills of Landour, reminiscing about his 16-year-old self: "Sixteen! What a wonderful age to be. It comes only once in a lifetime... Treasure it, remember it, hold it close to your bosom. I'm glad I remember it so well, and that I can bring it to life again..." he writes.

And bring it to life he does in the memoir, pulling out tales from his bag of stories and taking readers on a nostalgic ride to the Doon of his adolescent years. *A Song of India*, which has been beautifully illustrated by Mihir Joglekar, describes Bond's "last year in Dehra, of love, friendship, writing, teaching, learning, playing games, hoping, dreaming and just being sixteen" For the author, Doon (which he calls his "paradise") is the land where he had grown up and

couldn't get out of my system".

Seven decades would make for a blurred past, but not for Bond who pens down the memoir from the mind of a 16-year-old. "I do have a good visual memory for people and places, especially childhood and boyhood days, and that helps me in my writing. Maybe writers do have a good memory for childhood. I can think of many writers who wrote vividly about childhood, but not about their grown-up days because they did not want to reveal too much. At times, I might remember some things differently from what others do, but that's okay," he tells us on phone.

This was the time when his parents were thinking of serious career choices for him, but the young Ruskin dreamt of visiting the land of Charles Dickens and Shakespeare, of having tea with the King of England, of becoming a famous author. He would stroll alone along the hilly paths, sometimes observing, sometimes thinking, most times day-



A Song of India
Ruskin Bond
Penguin Random House Pp128, ₹250

dreaming of going to England. No wonder, he was the "road inspector" of his time. The solitude, however, is something that the writer still loves. "Solitude helps me think... to sort of withdraw yourself from the hurly-burly of things around you, see things in perspective. I don't say that one should be looking for solitude all the time. In fact, with my adopted family, I am not often

alone, but sometimes it's good to be alone. After all, writing is a lonely profession. When you sit down to write, you are doing it alone and not performing, like an artist," he says.

From celebrating his first big pay-check of ₹50 to having a life today that feels like a party, he tells us what has changed. "I still celebrate, but I am usually quite happy to sit at home and just read or write or enjoy some music. Rather my adopted family, friends and even the local bookshop arrange a party with every success. So now, whether I want it or not, I am in the middle of a party. But there were times when I was in my 20s and 30s, living alone abroad and no one even knew it was my birthday," Bond shares.

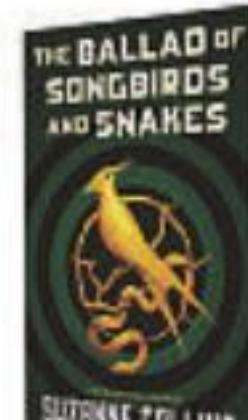
So how is writing a memoir different from writing a novel? For starters, he says, one has to be factual. "One can use facts to write fiction, but that's not the case with memoirs. It would be human nature to gloss over a few things, but one must try not to do that and, anyway, I am sure if a writer does make a mark, 50-60 years down the line, someone else is going to come and dig up what you had tried to cover up," he says.

It is perhaps true that memoirs are



The book delves into the mind of a young President Snow

Where it all began



The Ballad of Songbirds and Snakes
Suzanne Collins
Scholastic Pp 528, ₹899

world, and ultimately, life itself. As the President's favourite phrase goes, "Snow lands on top", the entire story explains his desire to be the ultimate leader, his need to be in charge. His complicated past and mentality is well-explained, as is what the country of Panem, the setting of the main series, was like 65 years earlier. The book has the perfect setting, amazing writing and fabulous characters, even if the beginning is stronger than the ending, which lacks a sense of satisfaction, as though the intricate character of Coriolanus hadn't been given full justice. Even then, the book is packed with emotions as we see each character grow. It has a great moral lesson too, and is worth reading, providing a good sense of closure to those who wonder what the country of Panem was like before Katniss was ever heard of.

New Delhi

On a roller coaster

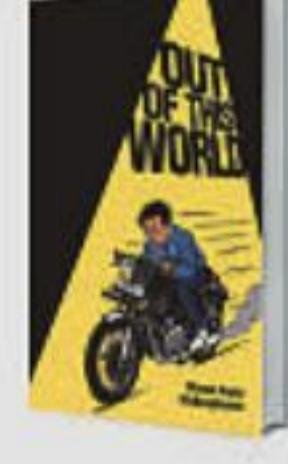
Mystery, culture and humour combine for a rollicking read

SHRIYA ROY

DHIMAN GUPTA'S COMIC *Out of this World* is a short read that takes the reader along on yet another adventure with the protagonist DaBong, this time in Ladakh, along the border between India and China. The story engrosses the reader in a mystery surrounding a monastery close to the Kongka La Pass, which is infamous for its sightings of unidentified flying objects and alien visits.

The story engages the reader until the very end, and the graphics and pictures in the comic add to the mystery factor, expressing a sense of urgency. The story is structured in a graphic novel-comic book form where the visual flow remains to be the single-most important factor.

The comic book weaves itself quite similar to the typical Satyajit Ray's *Feluda* and Sharadindu Bandyopadhyay's *Byomkesh* detective narrative style, with the protagonist, DaBong, being a Bengali photojournalist who owns a cat and loves to solve puzzles. A lot of the clues that he solves are in the form of puzzles. When he is asked to find out about the mysterious happenings in Kongka La Pass, he teams up with Mr Singh, the police officer who is his partner in the story.



Out Of This World: DaBong Diaries
Dhiman Gupta
Independently published
Pp 64

The story follows the detective thriller genre, as the reader flips through pages to find an unexpected end to the journey through Ladakh. Although a short read, every character in the story has their own distinct behaviour, characteristics, which has its root in the rich cultural heritage of India.

Author Dhiman Gupta is a creative director who strategises for brands on the digital medium. He is a storyteller who created DaBong and his series of adventures, mixing many strange characteristics and portions from across India. He has also drawn the graphics of the entire comic himself. *Out of this World* is the latest addition in the *DaBong Diaries* series, which includes *The Museum of the Future* and *A Rare Eggs-perience*.

The prequel tells of the origins and roots of Snow, as well as the girl who came like a hurricane into his life, and created a strong vacuum upon her exit, the girl who changed the way Coriolanus saw the

Spotlight

SUNDAY, AUGUST 9, 2020

SHRIYA ROY

THE PANDEMIC HAS unleashed a volley of troubles on the world. But while its impact on people, businesses and industries has been dwelt upon in detail, one issue that seems to have slipped through the cracks is its impact on women. From domestic abuse and mental stress to financial instability and lack of access to healthcare, the virus has dealt a severe blow to women of all ages and across countries.

The 2020 World Population report by the United Nations Population Fund (UNFPA), in fact, warns that the pandemic could reverse all the gains achieved so far in the fight against harmful practices against women worldwide. Interestingly, data suggests that epidemics and pandemics have always affected women in far greater ways than men. The 2014-16 Ebola outbreak in West Africa, for instance, destroyed the livelihoods of many traders in Sierra Leone and Liberia, 85% of whom were women, as per reports.

What makes the scenario more worrisome is that is only a minority of governments collect and share aggregated sex and gender data during an infectious disease. Analysis is often conducted much later and with incomplete information. The truth, however, remains that beneath the surface of the current pandemic lurks a global human rights crisis for women.

Violence & abuse

Domestic violence cases increased by 20% worldwide during the lockdown, as per the UN, which termed this rise a "shadow pandemic". While many countries reported a spike in calls to domestic abuse hotlines, in many others, especially developing ones, reporting of cases was lower due to limitations on access to phones and helplines, and disrupted public services like police, justice and social services.

In India, the National Commission for Women received more than 300 such complaints from the start of the lockdown in March till April. As per their data, compared to the pre-lockdown period, the number of complaints doubled starting the first week of lockdown itself in late March.

Delhi alone saw around 1,600 women calling emergency helpline numbers between March and April to report domestic violence, as per various reports. The Delhi Commission for Women, however, maintains that there was a decrease in the number of such calls during the lockdown. "It was seen that reporting of cases decreased manifold in the initial days of the lockdown," says Swati Maliwal, chief, Delhi Commission for Women. This decrease, however, could be attributed to women not being able to access help due to close proximity with their abusers. "It becomes harder for women to get away from the house and so long as they are in the same space as the abuser, the violence continues," says Bengaluru-based activist Tara Krishnaswamy, a member of the civic group Citizens for Bengaluru.

Agrees journalist Namita Bhandare, who writes on gender issues: "Empirical data on a wide scale is lacking. However, there is most definitely a domestic violence pandemic that is raging. Calls to helplines, in fact, may be down because, during the lockdown, women might have experienced lack of privacy to place a call. Moreover, due to economic hardships, many women might not have been able to recharge phones or even access phones," she says.

Shakti Shalini, a New Delhi-based NGO which operates shelter homes for women, said in a recent report that their helpline responded to 77 calls in April. That number, however, rose to 115 in May. Interestingly, through the lockdown, victims contacted majorly between 9 pm and 10 am when most of their family members would be asleep, the NGO said.

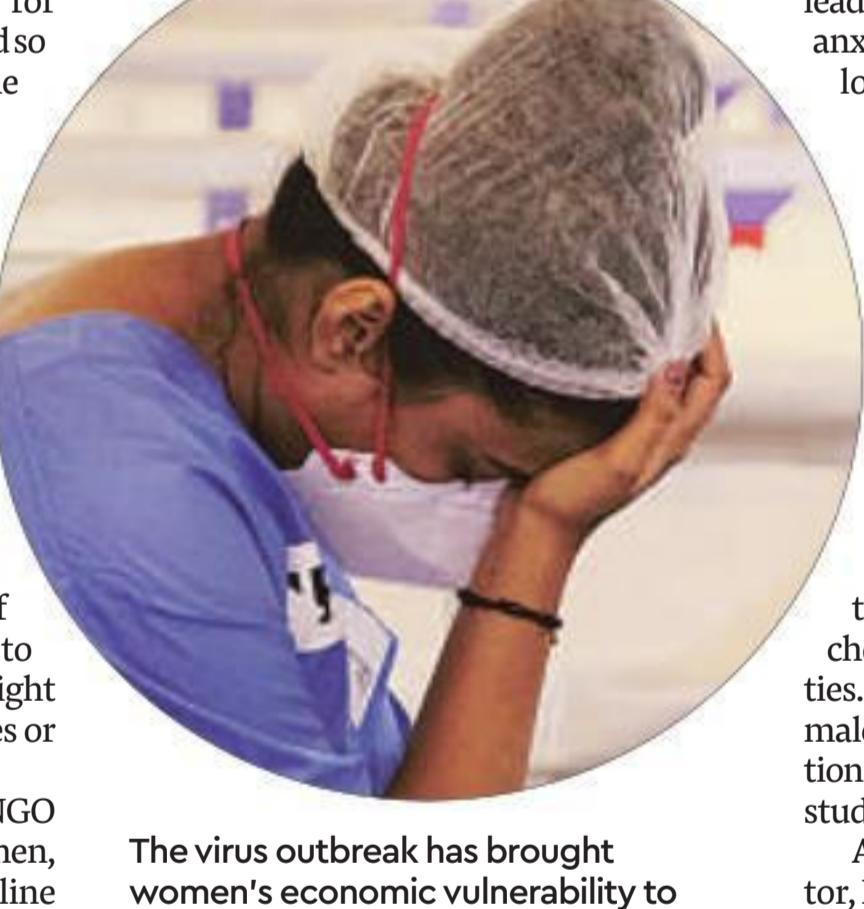
Noting the seriousness of the situation and in response to a petition filed by the All India Council of Human Rights, Liberties and Social Justice, the Delhi High Court directed the Delhi government and the Centre on April 24 to ensure effective implementation of the Protection of Women from Domestic Violence Act, 2005. Other countries, too, are stepping up efforts to check the menace. While Italy has increased the number of helplines, Australia has boosted funding for anti-violence organisations, including those that offer safe accommodation. Kenya, too, has bolstered telephone counselling services for those facing domestic violence.

Healthcare disrupted

During the lockdown in the country, there were several reports of women giving birth on Shramik trains that were arranged to transport migrant workers back to their home states. The access to maternal healthcare was close to nil, increasing the risk of infection to both mother and baby. Other pregnant women in the country, too, had to face a hard time as it became tough to get to the hospital due to lack of transportation. The lockdown also made it harder for women, especially those in rural areas, to access sexual or reproductive health services. "When it came to availability of essentials like sanitary napkins, it was

THE HIDDEN CRISIS

Beneath the surface of the pandemic lurks a human rights crisis for women. From domestic abuse to lack of access to healthcare, they have been dealt a severe blow by the virus



The virus outbreak has brought women's economic vulnerability to the forefront; and the ILO says women are at greater risk of infection, as they make up the vast majority of health and social care workers globally

twice as hard for poor women as shops were shut. Those that were open ran out of stock. Plus, they had no access to delivery services," says Krishnaswamy.

Not just that, around 1.85 million women were denied access to abortion services in India due to the restrictions, as per a recent study conducted by Ipas Development Foundation (IDF), a Delhi-based non-profit organisation. In Italy, abortions were cancelled during the lockdown and still remain restricted in some parts.

It's a fact that global health emergencies limit and create a disruption in normal healthcare services. But one of the worst affected are women who suffer from a severe lack of access to sexual and reproductive health services. Researchers at UNFPA predict that 47 million women in 114 low- and middle-income countries could lose access to contraception in 2020, leading to unplanned pregnancies. "Past pandemics such as Ebola have shown that there is a definite rise in unplanned and teen pregnancies caused by lack of access to birth control," says Bhandare.

Besides limiting access to healthcare, the pandemic is also disrupting supply chains. Many types of contraceptives are expected to be in short supply in the coming months in more than a dozen developing nations, warns the UNFPA, which says healthcare professionals may be too busy tackling Covid-19 to be able

to provide other services.

Government response in countries around the world differs widely. While England changed its legislation in March to permit medical abortion at home through the use of pills, US states like Texas, Ohio, Iowa, Oklahoma and Alabama further restricted access to abortion, deeming it a non-essential service. Some states in the US, in fact, claimed that abortions need to be stopped altogether during the pandemic to preserve hospital beds. Closer home, ministry of health and family welfare guidelines declaring maternal health services as 'essential' came only on April 13, the third week of the lockdown.

Mind & wellness

Historically, women have played the part of primary caregivers in families. During the current crisis, though, the social isolation measures have resulted in women reeling under an increased workload as family members remain home-bound for a continued period of time. For women with jobs, it has become even more difficult, as they have to juggle work, household chores, domestic responsibilities and parenting duties. If we just talk of India, data collected over time by the Organisation for Economic Cooperation and Development shows that Indian women do nearly six hours of unpaid care work each day. Men, on the other hand, spend less than an hour on an average doing the same. The task of taking care of kids and the elderly also falls upon the woman in the house. "In most households in India, if a woman is working, there is this unsaid assumption that she won't drop household responsibilities unlike men," says Krishnaswamy.

This increased work load, however, is leading many women to experience stress, anxiety and other mental health issues. A lot of women have also experienced 'mom rage', anger as a result of social isolation, lack of support and high levels of frustration.

A London School of Economics student, who is from India and works as a healthcare volunteer in London, says gender gap in mental health existed before the lockdown, but the isolation has only widened it. "Isolation is draining women disproportionately because our patriarchal society demands that they take on additional domestic chores, as well as child-care responsibilities. In many households, even though the male partners are contributing, the emotional burden still falls on women," says the student, who didn't wish to be named.

Agrees Japleen Pasricha, founder-director, Feminism in India, a feminist media organisation: "Women are the primary caretakers in a family and since everyone is at home now, they have to manage household chores, online classes, the children, as well as the elderly. With increased household work, aggravated domestic violence and no leisure time for themselves, women remain one of the worst-hit sections of society," says Pasricha.

Home is also not a great support system for everyone. Many working women, for whom the workplace provided an escape, have been facing emotional abuse at home now. "Work from home has made things worse not only do I have to stay at home, but also undergo emotional abuse. I try to be as normal as possible for my daughter, but staying at home all the time is getting harder," says 38-year-old Amrita (name changed on request), a professional based in Delhi.

Financial fallout

The virus outbreak has also brought women's economic vulnerability to the forefront. According to a July 15 report by management consultant firm McKinsey & Co, female job loss rates resulting from Covid-19 are about 1.8 times higher than male job loss rates in India and the US. As per various unemployment surveys in India, women account for 23% of the overall job losses—at least four out of 10 women in India lost their jobs due to the pandemic, reveals a survey by the Centre for Monitoring Indian Economy.

Globally, too, women's jobs are 19% more at risk than men, as per the report by McKinsey & Co. Across the US, the impact



SHADOW VIOLENCE

During the 2014 Ebola outbreak in Guinea, sexual and gender-based violence rose by 4.5% compared with pre-outbreak levels, according to the country's minister of social action, women and children



Empirical data on a wide scale is lacking, but there is most definitely a domestic violence pandemic that is raging

— NAMITA BHANDARE,
JOURNALIST & WRITER



With increased household work and no time for themselves, women are one of the worst-hit sections of society

— JAPEEN PASRICHA,
FOUNDER-DIRECTOR, FEMINISM IN INDIA

on female jobs is already visible. The latest unemployment figures show that women held 55% of the 20.5 million jobs lost between April-May in the US.

Sectors which traditionally have a larger female workforce, such as retail, hotels, tourism, parlours, etc., also shut overnight. The latest International Labour Organization (ILO) report revealed that the proportion of women working in the hard-hit sectors was particularly high in Central America (58.9%), south-east Asia (48.5%), southern Europe (45.8%) and South America (45.5%). "The bigger the loss in employment during the lockdown phase and the greater the scarcity of jobs in the aftermath of the crisis, the harder it will be for women's employment to recover," said the ILO in the report, adding that women were disproportionately affected post the lockdown around the world, with almost

40% of all employed women experiencing job loss compared to 36.6% of men.

This loss of financial independence may further threaten their safety and autonomy at home, Bhandare points out that frontline health workers like accredited social health activists (ASHA), who have been working without adequate protection gear or even compensation in the country, are all women. "In many states, not only have their regular honorariums been delayed, but they haven't also received the additional ₹1,000 a month promised to them by the Centre for their additional Covid-related work," she says. The ILO says women are also at greater risk of infection, as they make up the vast majority of health and social care workers globally.

Krishnaswamy warns that women's economic situation is going to get worse not only in formal, but informal labour too. "People are paranoid about getting their house helps back, and the majority of them are women who come from abusive households. The two issues are, therefore, interconnected," she says.

Women working from home are also struggling to balance work and life, in some instances with less pay. "Work from home is an attractive option for many, but it can work for women only if they get help with household work and it doesn't become an excuse for companies to pay them less for equal work," says Bhandare.

The depth and magnitude of the impact of the pandemic on women is yet to be fully discovered, but timely steps in the form of committed efforts by public and private institutions ranging across mental and physical healthcare, legal support, rehabilitation programmes, etc., may aid future response to such outbreaks.

SUNDAY, AUGUST 9, 2020

Fe Lines

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



Hand and glove

Washing hands or wearing gloves, which is the more effective way to prevent Covid? Experts provide some insights

VAISHALI DAR

THE FIRST THING that the WHO recommended in the fight against the pandemic was hand hygiene. So now, everyone knows that hand washing is one of the key measures to prevent Covid transmission. However, there is a lack of access to basic amenities like water and soap in many countries, which also have limited healthcare capacity.

Researchers from the Institute for Health Metrics and Evaluation (IHME) at the University of Washington in the US found that without access to soap and clean water, over two billion people in low- and middle-income nations—a quarter of the world's population—have a greater likelihood of transmitting the virus than those in wealthy countries. In another study, published in the journal, *Environmental Health Perspectives*, more than 50% people in sub-Saharan Africa and Oceania lack access to effective hand washing. The study found that in 46 countries, more than half of the people lacked access to soap and clean water. In India, Pakistan, China, Bangladesh, Nigeria, Ethiopia, Democratic Republic of the Congo and Indonesia, more than 50 million people in each country were estimated to be without hand washing access, according to the study.

As the 'contactless' business becomes the new normal, a host of products now address the issue of

touch—contactless dining, payments, delivery, work solutions and even social interaction via video chat. Additionally, the newest Apple Watch update, watchOS 7, will have a feature that can detect when the wearer is washing their hands and prompt them to do it for at least 20 seconds. The feature, expected to be out in the fall, will rely on motion sensors and sounds to know when the wearer is washing hands. When it is detected, the watch will set a 20-second countdown timer.

Hand washing is easier and more recommended than wearing gloves. We touch a variety of things—from the mobile phone to the bathroom door—in a span of a few minutes and if done wearing the same pair of gloves, the germs can get carried to different surfaces. "If one continues to use the same pair of gloves throughout the day, it becomes a source of infection, whereby we can spread the virus to others, as well as to ourselves while inadvertently touching our face. Hand washing with soap and water is the most desirable and effective way. Sanitiser can be used in places where there is no access to water and soap. It is impossible to sanitise gloves with sanitisers and as such, the habit of wearing gloves should be discouraged for better hygiene," says Ajay Agarwal, head of department, internal medicine, Fortis Hospital, Noida.

Gloves, which are primarily recommended for doctors and other health-care workers, reduce the risk of exposure to blood-borne pathogens during surgery. KK Aggarwal, president, Confederation of Medical Associations in Asia and Oceania (CMAAO) and Heart Care Foundation Of India (HCFI), says gloves are an integral part of PPE kits. "Hand hygiene is a must, both before and after gloving, even for healthcare workers. Gloves are not an assured protective mechanism against the virus, as wearing them may still lead to spread of the infection. If you touch a surface or any object that is potentially contaminated, the virus could stick to the gloves and can spread the infection," says Aggarwal, who has been the past national president of the Indian Medical Association (IMA).

Contactless processes have also caused a sort of phobia among people. "We do not tend to wash hands when gloved. Hence, gloves need to be periodically changed, especially by those who handle food and edible items. They can use degradable plastic gloves instead of surgical ones. Gloves need to be worn if you are continuously working on the food counter and should be replaced every time you leave and come back. Washing hands is better than sanitising, but sanitisers mostly mask germs, whereas hand washing removes them," says Manoj Kutteri, wellness director, Atmantan Wellness Centre, Pune.

THE POST-PANDEMIC TRIP

The world is opening up gradually and people are beginning to make travel plans. However, it's important to choose a safe place to stay. Here are the top-ranked hotels from across the world, as per Travelers' Choice Best of the Best rankings, which represent the most highly-rated properties based on authentic reviews and ratings on TripAdvisor. **By Reya Mehrotra**



Ikos Olivia

Ikos Olivia

Occupying the second rank is this hotel, which is based in Halkidiki, Greece. Among other safety precautions, it has doctors available 24x7. It is situated close to the Thessaloniki International Airport. The 22-acre masterpiece has an exclusive location on the Gulf of Thermaikos and offers activities like beach volleyball, windsurfing, tennis, live music, beach parties and a number of other fun things. The hotel also offers a personal deluxe concierge who takes care of everything during the stay.



LUX Belle Mare

The fourth on the list, LUX Belle Mare is situated on the east coast of Mauritius, Africa. It provides a wellness concierge who helps you remain fit while on holiday. Guests can taste 112 types of rum and 12 different local variations of sugar tastings. There are cocktail-making sessions, sega dancing classes and musical acts as well. One can also go horse riding on the beach.

There's a chocolate workshop as well.

Le Blanc Spa Resort Cancun

The Mexican hotel, which is ranked fifth, is an adults-only resort—it is famous for providing honeymoon and wedding packages. It offers jungle tours, snorkelling, tour of Mayan monuments and boat rides through the mangrove

jungles of the lagoon.

All Inclusive VilaVip Hotel Fazenda

This hotel in Serra Negra, Brazil, has been rated the sixth best. Its nearby attractions include Church of Nossa Senhora do Rosario, Cristo Redentor of Serra Negra statue, among others. An indoor pool, fitness centre and sauna are



Grand Velas Los Cabos

The Mexican hotel has been ranked third in the list. It provides luxury experiences like brunch at sea, stargazing, picnics and adventures like hang gliding, off-road trekking, deep diving and safaris. One can have a virtual tour of the property on their website before travelling. It has an exclusive kids' and teens' club for the young. The ballrooms and ocean-front terrace make it a good location for weddings as well.

Akumal Bay Beach & Wellness Resort

The seventh in the list is this Mexican resort. 'Akumal' literally means 'a place of the turtles'. The resort offers a beach view and snorkelling with sea turtles. You can top dive into the life that thrives within the live coral reef

just steps away from the rooms. Nearby destinations include Cenote Santa Cruz, Centro Ecologico Akumal, among others. The sanitised rooms are sound-proof and Wi-Fi-enabled. Daily meditation and yoga classes add to the calmness.

Grand Velas Riviera Nayarit

This is an all-inclusive luxury hotel in Mexico, ranked the eighth best in the world. One can go snorkelling and scuba diving, explore beautiful beaches, go on sunset sails on the Bay of Banderas and discover the local culture and nightlife of Puerto Vallarta while playing golf there. Services include digital detox, baby's concierge, baby's first haircut, etc.

Voyage Bodrum

Situated at the heart of Bodrum, this Turkey-based hotel ranks ninth on the list. Nightlife thrives here with performances by stars and groups all summer. It also offers a photographer, hairdresser and a mini market in summers. There are options for sports like foosball, bocce, darts, American billiard, table tennis, water sports apart from medical spa therapies. It is situated at a distance of 40 km from the airport.

Le Blanc Spa Resort Los Cabos

The hotel, ranked 10th, provides a free butler who takes care of all your needs personally. The hotel has a fitness centre, hydrotherapy, wedding facilities and special Le Blanc massages, including an 80-minute four-hand massage.

TECH-NOW-LOGY

A keen alternative

Google's AI-powered platform Keen, being pitched as a rival to Pinterest, aims to be an alternative to 'mindlessly' browsing online feeds

SHRIYA ROY

EVERYONE, ESPECIALLY millennials, are familiar with Pinterest. A social networking site, it allows users to share and discover new interests by posting (also known as 'pinning') images or videos to their own or others' boards. They can also browse what other users have pinned. The platform is focused on the concept of allowing users to share their tastes and interests with others and discovering those of like-minded people. Launched in 2010, the app was touted as a rival to social media giant Facebook.

In the latest technological development, though, Google has taken on Pinterest with its new artificial intelligence-powered app, Keen. Google is pitching Keen as the new way to "share your passions" with people. On Keen, users can curate special boards based on their interests. For example, if someone likes football, they can make a football-themed board (called a keen), which Google will auto-populate with content relevant to that particular interest.

Keen is being pitched as a rival to Pinterest, but unlike the latter, it works through Google's AI and search engine technology.

Unlike Pinterest, Keen does not just passively recommend content in response to search queries, it actively searches and suggests relevant content to users. It's a social platform, so users can also share their themed

boards with others or even invite friends to be collaborators to help build the best board.

Keen, which draws on Google's machine learning expertise to curate topics, aims to be an alternative to "mindlessly" browsing online feeds, said co-founder CJ Adams. "On Keen, you say what you want to spend more time on... and then curate content from the web, and people you trust, to help make that happen. You make a keen, which can be about any topic, be it baking delicious bread at home, getting into birding or researching typography. Keen lets you curate the content you love, share your collection with others and find new content based on what you have saved," said Adams.

The platform provides an easy way to save bookmarks or links in a visually pleasing format, helping increase traffic and popularity. The content curated can be kept private, shared with a certain number of people or with the public. Users can also follow other people's keen and get

alerts when new content is added. Keen can especially be beneficial to website publishers and content marketers in the long run, as it can help them devise various marketing strategies. The best part about it is that the more information Keen gathers about one's preferences, the more accurate the results get. Interestingly, the user interface of the app resembles a magazine. It presents a good collation of ideas and aids with developing an idea from snippets of information and searches.

While Pinterest still remains the top used app, many other such apps and platforms have come up in the past few years. Mamby, for one, is a social media platform that has everything that Pinterest offers, but also uses an advanced algorithm and rewards its users by paying them for the number of likes and views their posts get. Juxtapost, a close second to Pinterest, is based on the same idea of browsing, viewing and gathering ideas. FoodGawker is another Pinterest alternative specifically dedicated to foodies.

It is specifically dedicated to sharing and viewing pictures of food. Designspiration, on the other hand, is for designers, where they can get ideas and share their own as well.

While Keen aims to counter the singular popularity of Pinterest, encompassing all check boxes and adding a touch of AI, it is still to be seen if it can successfully make a mark.



Leisure

SUNDAY, AUGUST 9, 2020



GAUZE MASK

To combat the 1918 Spanish flu, Americans were told to make face masks with four to six layers of fine mesh gauze. But experts concluded that masks made from gauze failed to slow infections. The reason was that it's a terrible material for filtering respiratory droplets.

VAISHALI DAR

THE FIGHT AGAINST Covid-19 has made masks a necessity today. Consequently, masks have become an intrinsic part of social culture, a new fashion accessory, with brands building creative campaigns around them. Not everyone, though, has taken to wearing masks happily. Take, for instance, US President Donald Trump who embraced it only recently, arguing that he and those around him were being tested frequently and, therefore, there was no need for him to wear one. "I sort of liked the way I looked," he rued, saying that wearing a mask made him look like the Lone Ranger.

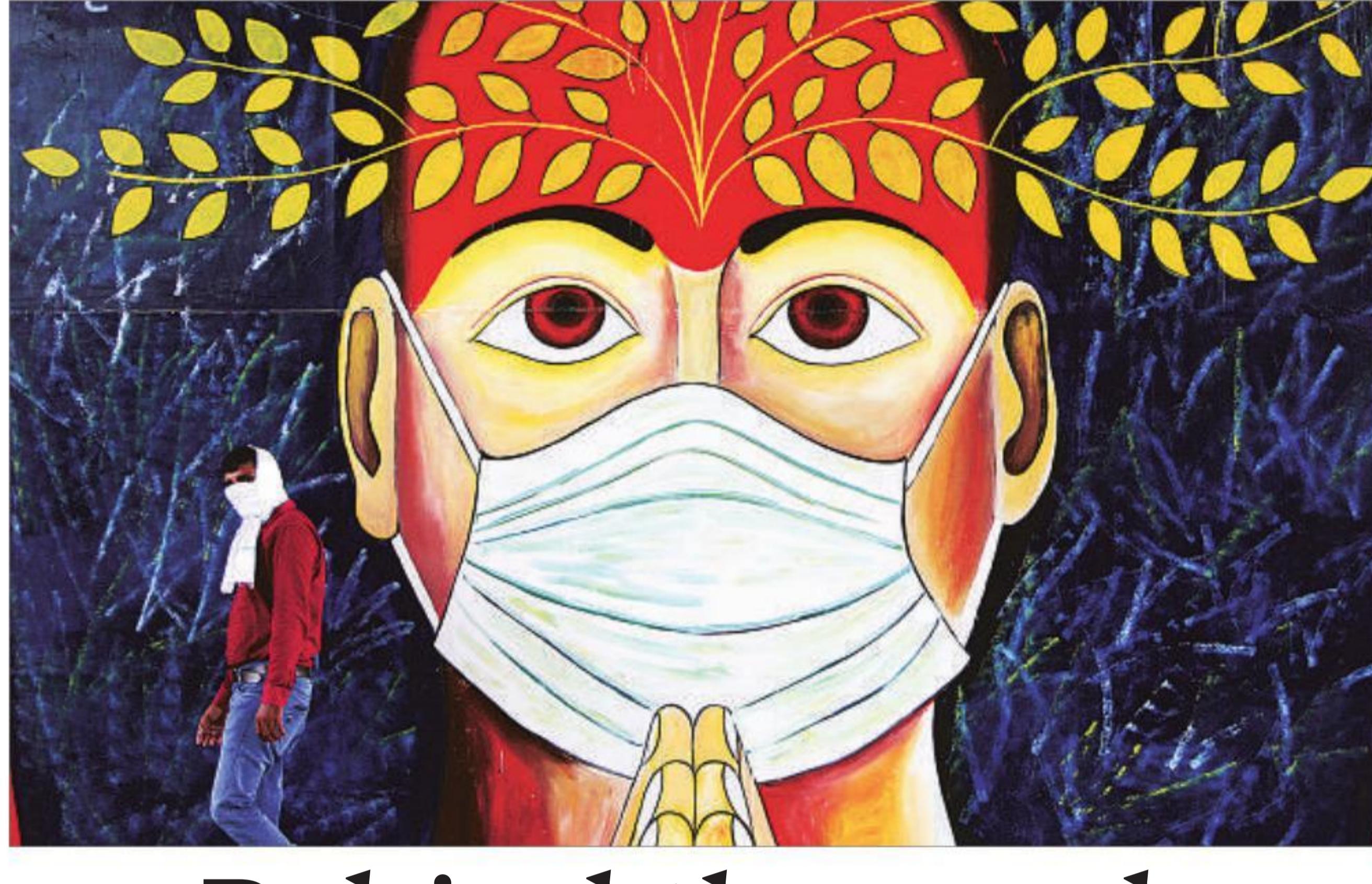
It's true that you and the world don't look the same through a mask—it makes one feel uncomfortable, strange and out of tune. Wearing a mask has also been theorised to bring psychological effects: disinhibition, as well as various psychosomatic changes. Besides discomfort in breathing, blurred communication and forcing one to give non-verbal cues, masks also make one feel claustrophobic. And yet stepping out without one today is unthinkable. "I can't leave the house without wearing one. It's a reminder to protect ourselves. Despite being uneasy, I am conscious of this new habit because it soothes my anxiety to stay protected and gives an illusion of being in control," says Hyderabad-based homemaker Aarti Sharma.

Masks also hide facial features and identity. This feeling of anonymity, which has catalysed a wave of anxiety, stress and fear, is now forcing many to re-evaluate its efficacy. What if it's not worn? What if it doesn't protect? "With such uncertainty, the natural human response is to try and stick to the status quo, which in this case, has demonised the item that most represents the enemy: the mask," says Delhi-based Marcus Ranney, general manager, Thrive Global, a US-based behaviour change technology and media company. "For some people, rebellion against the mask gives a false sense of control and reinforces their denial of the disease. For others, it creates a feeling of being a risk-taker, a daredevil status amongst a sea of boringly repetitive daily activities," he adds.

Santosh Bangar, consultant psychiatrist, Global Hospital, Mumbai, shares the case study of a 24-year-old patient with stable panic disorder who reported breathlessness, nervousness, palpitations, and anxiety in June while stepping out of the house with her mask on. "In such cases, negative thought patterns of a catastrophising nature can make one uncomfortable, as if someone was going to strangle you and you would die due to lack of oxygen. Her thinking pattern needed to be changed. We reassured her about the safety and positive effects of wearing a mask, and altered her thoughts to abate panic attacks," says Bangar.

For a vast majority of people, though, masks help filter out fear of the virus. "The fear of contracting the virus is leading us to take protective measures that go beyond hand hygiene and social distancing. If we were reluctant to use masks at first, social pressure and constantly seeing people with their faces covered has created the need to buy them," says Bhavna Barmi, co-founder, PsyCare Neuropsychiatry Care Centre, Delhi, and senior clinical psychologist, Fortis Escorts Heart Institute, Delhi. "Earlier, lack of stock in pharmacies and other places amplified the restlessness, fear and obsession to acquire one. The shortage led many to make their own masks, but homemade fabric masks can cause more distress, as the fear of not being properly protected can trigger anxiety in certain cases," she cautions.

Additionally, carrying a mask around for long periods of the day affects the general mood of the person. "The chronic impact on our mental health is not just



the acceptance of the new normal, but the discomfort of wearing masks as a regular feature. It is a barrier in non-verbal communication that we rely on to better understand each other, usually subconsciously. To combat this obstacle, we need to give increased attention to our conscious communication... the words we use become more important, as does active listening," adds Barmi.

Seeing faces and facial features can bring significant changes in moods. Facial expressions help recognise emotions and if the full face is not visible, it tends to disrupt complete processing in the mind. "We analyse people through their facial expressions, make eye contact or detect different moods from contrasting parts of the face. But a mask can disinhibit its wearer and he/she feels less identifiable. There is a physical barrier between you and the person you're communicating with as it hides emotions," says Devendra Niranjan, consultant clinical microbiologist and infection control officer, Regency Super Speciality Hospital, Lucknow.

As a remedy to make faces visible, San Francisco-based artist Danielle Baskin has introduced an anti-surveillance technology service that prints a user's face on an N95 mask, protecting them from the virus, while also allowing them to unlock their phones using facial recognition tech. Closer home, Kottayam-based photographer Binesh G Paul has introduced customised masks with the lower half of the wearer's face printed on them. "Faces help in recognition and immediate connect. A person with their own face on the mask can be identified easily as the covered portion will have your face superimposed on the mask," Paul said in a telephonic chat, explaining how customers came to him, inquiring about masks with full facial features. The digital photographer has been receiving orders of up to 1,000 masks every alternate day since the lockdown in March.

In a hot country like India, though, masks with comfort and function help. "The hot and humid Indian climate makes it difficult to wear masks for long hours. Some people get rashes. A five-ply mask made of good-quality breathable fabric ensures comfort all day and is acceptable as daily wear," says Delhi-based Vikas Bagaria, founder of personal hygiene brand Pee Safe.

Masks are surely changing the way people think and function today. The traditional habit of looking suspiciously at a person wearing one, for instance, is not valid any more. "Masks, which were sociologically identified with a tendency to hide something, have now become a sign of a conscious citizen who is not only doing good to himself, but also to those around him. If you are not wearing a mask in a public place, you may be stared at and even reprimanded," says Mumbai-based Prakriti Poddar, a mental health expert and managing director, Poddar Wellness, a mental health foundation and counselling centre.

Behind the mask

Shopping streets have a new fashion accessory and brands have built creative campaigns around it, but the truth is that the ubiquitous mask is leading to a lot of mental distress and anxiety in people



BLOOMBERG

Besides discomfort in breathing, blurred communication and forcing one to give non-verbal cues, masks also make one feel claustrophobic. Additionally, carrying a mask around for long periods of the day affects the general mood of the person



A case for alcohol

At a time when liquor stores are not allowed to deliver alcohol and restaurants can't serve it, here's what can be done to improve the general state of things

BETWEEN SIPS



Magandeep Singh

EVEN AS WE are all confounded by the intensity and seriousness of this pandemic, I am ever more flummoxed by the laws that govern the sale of alcohol in our state. Actually, I am always alarmed by the rules and legislation—it's almost as if we are still stuck somewhere following the laws set by Chanakya in *Arthashastra* for governing taverns back in the day. So this time around, in phase nth of the lockdown, when liquor stores

are not being allowed to deliver alcohol and restaurants are being allowed to sell and serve food but not alcohol, I find myself trying to find a corner to hide in and weep for logic in this circular argument of a room!

I have found no reason that can be considered rational or sensible and yet we remain subservient to the word of the law. In fact, I hope that someone relevant does this and instead of hating me for it does something to remedy the situation. I am sure the state coffers wouldn't mind the extra revenue that letting restaurants serve drinks or a liquor shop delivering within a short radius would bring in.

But that's not all. There can be other measures to improve the general state of

things. And since no-one asked, allow me to be a true backseat-driver—currently-on-the-lockdown-couch kind and share what we can do to ameliorate the situation.

Utilising open spaces: Markets around parks should be allowed to use the public spaces to set up tables after a certain time in the evening. Not only will it allow them to function more sustainably, it will also create safer options for clients who wish to dine out.

Alcohol delivery: Be it retail shops or restaurants, delivery shouldn't remain a taboo any more. Peo-

Given that one entire quarter has gone by with possibly no billings for many a hospitality setup, it might be the right thing to do to extend all licences



ple like their drinks. Let's accept that and move on, India. No, it doesn't get in the way of tradition. Yes, it makes family much easier to bear.

Extended licences: Given that one entire quarter has gone by with possibly no billings for many a hospitality setup, it might be the right thing to do to extend all licences for a similar period into the next year. The gesture would give a fighting chance to many an outlet which is still teetering on the verge of shutting down permanently sometime soon or in the near future.

No more Covid tax: The idea was too knee-jerk the first time around, or ever, so let's not go down that route again.

Paperless regime: From renewal processes to applications for new licensees, the more online and virtual we can keep things, the faster they will move and, hopefully, minus the extra "sundry expenses" that many a fraught businessman has to incur while trying to expedite things in person at the offices. Enough said.

Grocer's soft alcoholic beverage licence: It was a lovely thing to be able to

pick up some beer and wine while out shopping for groceries. Sadly, that licence went away. It would be a good idea to revive it because the more outlets we have, the more socially distanced and quicker the task of buying alcohol will be. Also, these shops were much fancier and better stocked than the average 'English wine and beer' *theka*'.

Larger home limits: Allowing people to keep more stock at home would definitely boost sales. And the argument that it would lead to people drinking more is a faulty one. Nobody stopped them buying and drinking a lot on the same day. A bigger store would just bring more civility to the whole exercise.

BYO: I have always made a case for BYO, bring your own. Restaurants can charge me corkage for serving me my own alcohol and this can then be passed on to the excise department. It would make dining out a lot more pleasant and also force outlets to price their ware more sensibly, which is, frankly, a whole other can of worms for another day.

The writer is a sommelier

Well-Being

SUNDAY, AUGUST 9, 2020

MODERN DENTISTRY

Pierre Fauchard of France is often referred to as the 'father of modern dentistry' for being the first to publish a scientific textbook (1728) on the techniques and practices of dentistry.



MARIA CRAMER

AT TODD BERTMAN'S OFFICE, the receptionist wears a plastic face shield. So do the hygienist and the nine doctors in the practice in Manhattan's East Village. Bertman reopened the office some time back after closing it in March in response to the coronavirus pandemic. In another change from the past, he has switched from ultrasonic cleaners that spray water and saliva into the air to laser instruments.

The dentists and hygienists wear head-to-toe personal protective equipment that they change between appointments, a time-consuming, awkward ritual that requires them to take off booties, gowns, goggles, masks, gloves and the shields and replace them with clean ones.

"It's like changing out of a space-suit," Bertman said. "It's annoying as hell, but this is what it kind of comes down to until we find a vaccine." As of June 19, every US state had allowed dentists offices to reopen for all procedures, according to the American Dental Association, which surveyed thousands of dentists earlier in June and found that patient volume is at nearly 60% of what it was before March 15, when dentists were told to shut down except for emergencies.

James Famularo, a real estate broker in Manhattan, said he was desperate for a cleaning after three months of eating too many sweets and indulging in alcohol. He recently returned to Bertman's office, where the dentist told him there was "a lot more shmutz" on his teeth than usual.

"I asked Bertman, 'What's all this extra digging that I'm not used to?'" said 51-year-old Famularo. His teeth, he said, now feel "squeaky clean".

But should patients take the risk? When surveyed by *The Times*, many epidemiologists have said they were comfortable returning to their doctors. Health specialists said neglecting routine dental care was unwise. Some also noted that it is the dentists and hygienists who are more at risk of getting sick since they are the ones on the receiving end of any aerosol droplets that could contain the virus.

"All that drilling and suctioning, it's the provider, it's not the patient, getting aerosolised secretions," said Laurie Anne Ferguson, dean of the College of Nursing and Health at Loyola University New Orleans and a nurse practitioner.

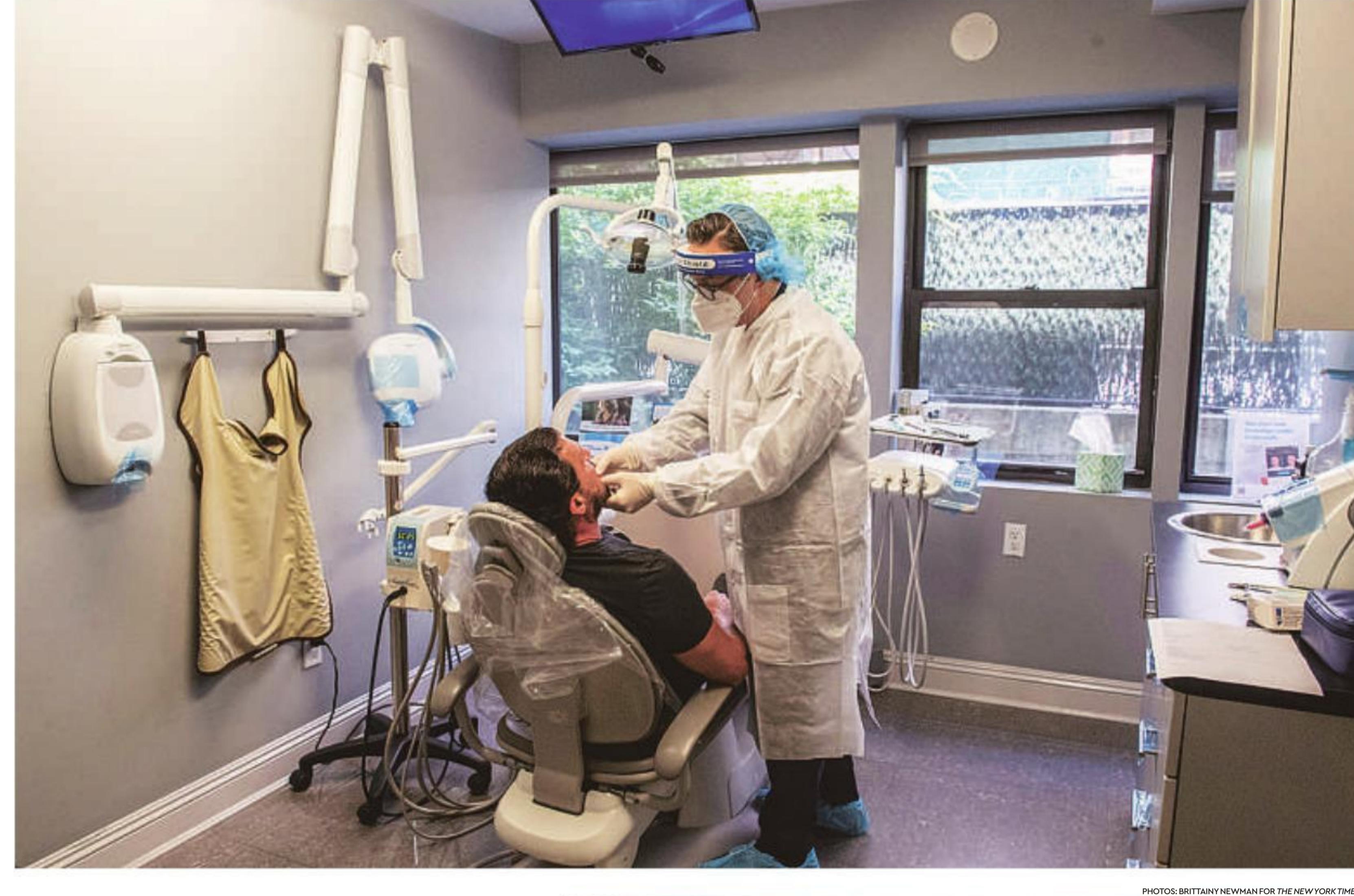
The American Dental Association has made a series of recommendations, including advising patients to wear a face covering when they come in, having them wait outside or in their car until the dentist is ready to see them, removing magazines and toys from the waiting area, and placing hand sanitiser throughout the office.

Getting the first appointment of the day may also limit risk, though many dentists said they are seeing fewer patients so they have more time to disinfect rooms between visits. Still, other health experts, including dentists, said they were sceptical about going to the dentist for anything that is not urgent, like an abscess, especially in the many parts of the US where coronavirus cases are rising.

"For everything that we're doing, we need to ask if it's really necessary," said Peter Jüni, an epidemiologist at the University of Toronto and Michael's Hospital. "We want to make sure we don't contribute to transmission."

Neetu Singh, the oral health programme director at Health Care For All in Boston, said, for now, people should use telehealth or call the dentist first for a consultation, then assess whether to come in. "A remote conversation is probably the wiser step to take at this juncture," she said.

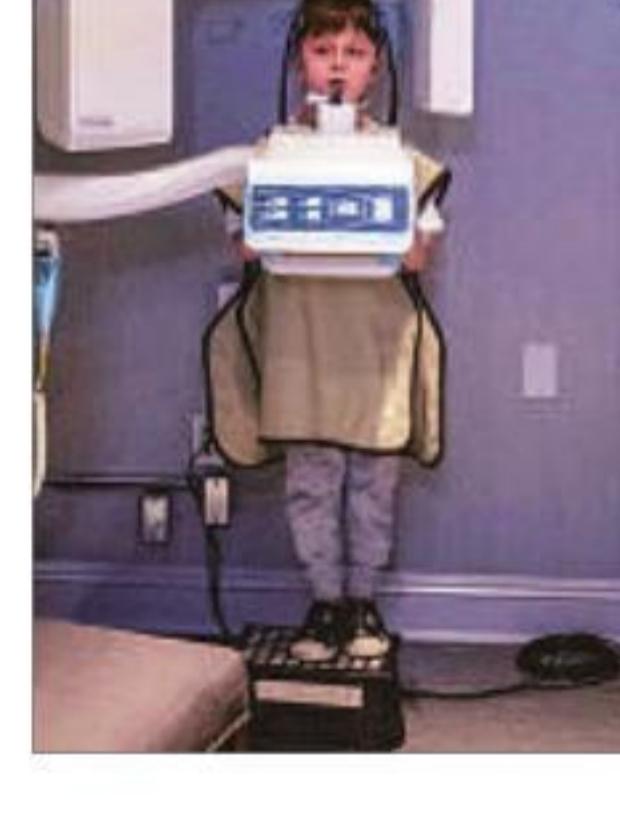
But Professor Ferguson said her expe-



PHOTOS: BRITTAINY NEWMAN FOR THE NEW YORK TIMES

Is it safe to go back to the dentist?

Dentists are taking many steps to reassure patients that it's safe to get back in the chair. But should patients take the risk?



rience treating patients during the pandemic had made her feel reasonably secure visiting the dentist.

If a dentist is taking proper steps, like wearing protective gear and seeing fewer patients, people should feel confident, she said.

"None of us like to go to the dentist and we'll use any excuse not to go," Professor Ferguson said. "But there is growing preponderance of evidence that our oral health is very much connected to our overall health."

Bertman said his staff had been tested for the virus and the results had all been negative. He said, to reduce the risk of transmission, he had scaled back the number of the treatments the office normally offers, including cleanings.

Eli Eliav, director of the University of Rochester's Eastman Institute for



(Clockwise from top) Experts say dentists and hygienists are at greater risk than patients; a receptionist at a dental clinic cleans a protective screen; personal protective equipment is a must for dental appointments; and a young patient gets his teeth X-rayed

Oral Health in New York, which provides dental care for low-income patients and people with complicated medical needs, said patients coming in for invasive procedures must be tested for infection at least three days before their appointment.

The office has set up tents for waiting outside the facility and extended its hours, so doctors can see more patients and adhere to social-distancing guidelines at the same time.

"And we're adding more time between patients to be able to disinfect the room," said Eliav, whose institute remained open. "I understand why people are anxious and concerned. That's part of our job, to make sure that people are comfortable coming back."

Tim Lahey, an infectious disease specialist at the University of Vermont, said

he believed now was not the time for people to "come face to face with someone you don't know".

But those who feel they must return should ask a lot of questions, he said. "Are they being clear about people not coming in if they have symptoms? Are they being strict about wearing masks? Are they making sure that the person who works on you is wearing a face shield and a mask?" Lahey said. "These are probably a few highlights that people should be looking up."

Famularo, the Manhattan broker, said he served as the "guinea pig" for his dental treatment. "I was comfortable with his two sons and wife going to the dentist after seeing the precautions Bertman took. "I felt like even if somebody had something, I wouldn't be infected," he said.

NYT

Going up? Not so fast: New rules to govern elevator culture

MATT RICHTEL

Small, crowded, enclosed spaces are petri dishes for the coronavirus. But in urban office buildings, elevators are a necessity, so companies are wrestling with how to make them safer

KISS THE ELEVATOR PITCH goodbye, at least if it takes place in an elevator. Change is coming to the daily vertical commute, as workers begin to return to tall office buildings. The elevator ride, a previously unremarkable 90 or so seconds, has become a daunting puzzler in the calculus of how to bring people back to work safely after the coronavirus pandemic kept them home for months.

Employers and building managers are drafting strict rules for going up: severe limits on the number of riders (four seems to be the new magic number), designated standing spots to maximise social distance, mandatory masks, required forward-facing positions, and no talking.

Some companies are hiring "elevator

consultants" to figure how best to get thousands of people to their desks, balancing risk of elevator density against a potential logjam as riders wait, at least six feet apart, for their turn.

Reflecting the widespread interest and concern, the Centers for Disease Control and Prevention plans to weigh in with guidance for elevators and escalators. For escalators, it will advise one rider every other step and hand sanitiser at the top. For elevators, it will recommend limiting the number of riders, but won't specify a number; arrows showing different paths to get on and off; masks; and signs urging people to "not talk unless you have to," said Nancy Clark Burton, a senior industrial hygienist at the CDC, who is part of the group developing the new guidance.



Face masks, arrows showing different paths to get on and off, and signs urging people to not talk unless necessary are some of the moves being considered

"The good news is: if you don't like small talk in the elevator, those days are over," said Jonathan Woloshin, head of US real estate at UBS Global Wealth Management's chief investment office, who has spoken to executives from major companies rethinking elevator policy and technology.

Richard Corsi, dean of engineering and computer science at Portland State University, has calculated how much virus would remain in an elevator if an infected person rode 10 floors, coughing once and talking on a smartphone. After exiting the elevator, approximately 25% of the person's discharge would remain by the time the empty elevator returned to the first floor, he estimated. Given all the unknowns with the coronavirus, Corsi couldn't determine the likelihood of transmission. But he said that the excretion from an infected person not wearing a mask would make an elevator far riskier than, say, standing in much less confined space, for the same amount of time, even indoors—"100 to 1,000 times more particles per litre of air," he estimated.

NYT

Footloose

SUNDAY, AUGUST 9, 2020



MINDFUL TRAVEL

A good destination to indulge in mindful travel is the Buddhist Retreat Centre in KwaZulu-Natal Province, South Africa. Since opening in 1980, the meditation retreat has provided a tranquil space to travellers amid 300 acres of rolling hills.

Slower and farther: Savouring the prospects of future travels

In the travel lull induced by the pandemic, many people are planning ambitious, once-in-a-lifetime trips. Optimists are targeting 2021. For others, their next big trip will be in 2022

ELAINE GLUSAC

Beth Warren, a middle school history teacher in Lookout Mountain, Georgia, had been looking forward to a much-anticipated trip this summer to Egypt, a country she vowed to show her husband and friends after her first visit several years ago. She was deep into organising the trip with High End Journeys when the pandemic struck, and has since shifted the visit to summer 2022, in part to make sure the new Grand Egyptian Museum in Giza is open. "2022 sounds really far away," she said. "But once I saw Egypt, I couldn't get enough of it."

People have always planned big trips months or even a year ahead of time, but now many are extending that timeline even further. In the travel stasis induced by the pandemic, future travellers have taken to tackling their bucket lists with big trips that are more distant and longer than usual — and planned further in advance. Optimists are targeting 2021. For others, their next big trip will be in 2022.

Before the pandemic, according to the American Society of Travel Advisors, most travellers booked trips six months or more in advance, on average, and longer for elaborate honeymoons or very special events like the solar eclipse passing over South America in December. Some travel companies say longer term bookings have recently rebounded. For instance, Red Savannah, a British luxury travel agency that organises custom trips, says it is up 160% over bookings this time last year.

These days, even spontaneous types have more time to think about where they want to go and put a plan in place. "I'm trying to go big with my trips," said Rayne Gorniak of Chicago, who is currently laid off from his work managing fitness studio franchises.

Anything short and normally easy to plan might bring disappointment as the pandemic continues, he reasoned, but a far-horizon destination — he's considering Jordan for June 2021 — offers hope. The trip also represents a personal conquest for Gorniak, who is gay and worried about the persecution of LGBT people in some Muslim countries.

"Jordan's been on my radar because of the rich history, and off it because of the potential risk I would have," he said. "But I've been doing research on Amman and seeing, as strict religious standards go, it's a little bit more lax on tradition," he said.

For Lori Goldenthal of Welles-



The pandemic has revealed travel's environmental impact and people are now planning vacations more mindfully

ley, changing plans meant changing the destination. She had originally planned a trip in and around Vietnam for her husband's upcoming 60th birthday. But after the pandemic hit, she worked with the agency Extraordinary Journeys to book a two-week trip to Namibia for 2021. "Namibia was on my bucket list and it seemed like a better idea than going to all these big cities in Asia," she said.

"I believe we will go, but who knows," she added, noting generous cancellation policies that made her more comfortable booking the trip. "Having something to look forward to is fantastic." Other forward-looking travellers are simply picking up a year later.

After months of reading about the climate and culture of Greenland, Jill

Hrubecky, a structural engineer based in Brooklyn, was excited for a cruise she had planned there in August with her mother and an aunt and uncle. Working with their agency, Huckleberry Travel, they rebooked the cruise for summer 2021 only after learning that the cancellation policy is flexible.



"I will not make any non-refundable, permanent plans for the next couple of years," she said. "But I'm an optimist. Half the fun of travelling is planning and getting excited." There are psychological benefits to planning activities in the future, especially travel, according to Shevaun Neupert, a professor of psychology at North Carolina State University. Future-oriented thinking is equated with proactive coping, a means of reducing stress through detailed planning, such as learning which flights to book to avoid layovers, and gathering the resources — including time and money — to make it happen. "Being able to think about and imagine something positive in the future has benefits in the present," she said.

The pandemic, too, may have shown travellers that what they thought they could always do — namely, see the world — isn't such a certainty. "Maybe they thought it would always be available, which was previously true. Now we've experienced restrictions and realised, oh, I need to make this happen," she added.

Advance planning is also a practical way to turn vague desires into concrete

plans. The travel adviser network Virtuoso offers a programme called Virtuoso Wanderlist, an online survey that friends or family seeking to travel together take individually. (Since the pandemic, Virtuoso has made the online planning tool free.)

The programme asks where they want to go, their interests and the kinds of activities they prefer. It then compares the results of those surveyed to identify mutual preferences and priorities that a travel adviser will analyse and, in consultation with the clients, come up with a five-year plan of tackling the bucket list.

Jim Bendt, the managing director of Virtuoso Wanderlist, equates travel planning with financial planning in the sense that both seek to maximise precious resources. In the case of travel, the currency is time. "It takes away the stress," said Karen Walkowski, a health care manager in Eden Prairie, Minnesota, who took the Wanderlist survey with her husband. "It turns a bucket list into a plan."

Theirs started with Vietnam and Cambodia last year. This fall, it was to be a small ship cruise in Greece, which has been postponed a year because of the virus. The pandemic, she said, reshuffled their priorities, pushing Tanzania — originally planned for 2021 — farther out, pending a coronavirus vaccine, and moving Alaska up in its place.

"Having a plan takes it from dreaming and conjecturing to actually having things committed on paper, always with adjustments," she said. "We've moved the chess pieces around." In addition to compounding their wanderlust, many travellers and planners say the pandemic has revealed travel's environmental impact and are planning more mindfully.

"Our current situation has made me even more committed to focusing exclusively on sustainability going forward," wrote Rose O'Connor, a travel adviser in Granite Bay, California, in an email. "On one hand, we have seen how tourism can be vital to conservation efforts in certain destinations," she wrote, noting the uptick in poaching in Africa in the absence of tourism revenue. On the other hand, she added, travelling from a hot spot like the United States particularly to remote or developing countries "is an ethical issue."

Jeremy Bassetti, a professor of humanities at Valencia College in Orlando, Florida, has a sabbatical coming up in fall 2021 and plans to use miles to get to China and then travel overland to Tibet, Nepal and India for several months. While big trips often accompany sabbaticals, Bassetti has rethought his to "travel longer, farther and more slowly in 2021," he said.

"Why wouldn't we want to travel more to connect more when our assumptions about being free to travel wherever we want is disappearing before our eyes?" he added. "If you want to experience new cultures, you can't do it very quickly." For others, 2022 presents the possibility of travelling in a time when the virus may be contained and spontaneity can resume.

High school freshmen Scout Dingman, of Miami, and Sophie Brandimarte, of Glen Head, New York, had been collaborating on a 2021 trip to Europe, making plans for their families to join. They have marked up maps and are keeping a Google Doc of destinations where they might branch out from Hamburg, where they plan to visit a friend, though they are keeping their plans loose.

Because of the uncertainty of the virus, and the possibility of having to cancel and risk deposits, they are delaying the trip to summer 2022 while maintaining their optimism. "We thought if we pushed it back, then we wouldn't be disappointed," Dingman said.

"We have to think of safety measures now," Brandimarte added. "But in terms of the actual trip, we really want to keep on the bright side and not have to worry about that, too."

NYT

Stay safer on mass transit

Timing your trip strategically, using contactless payments and not eating onboard are some of the things to keep in mind

KATHERINE CUSUMANO

IN MANY CITIES, ridership on public transportation has dropped precipitously as people have stayed home to help prevent the spread of the coronavirus. But for some, continuing to take mass transit was never optional. Many essential workers who cannot work remotely or don't drive have continued to ride buses, trains and ferries. So what are the best strategies to stay safe while commuting and making essential trips? A few experts weigh in.

Choose wisely

If you plan to go somewhere, evaluate which means of transportation poses the least risk to yourself and others. "The

more that you can be in open air and the farther you can be from other people and the less likely that other people will be without a mask is the safest way to go," said Robyn Gershon, a professor of epidemiology at New York University focused on occupational and environmental safety. Take into account how long you'll be waiting for your chosen vessel to arrive, she explained, and whether the terminal or station is inside or outside.

Don't overpack

Don't leave home without a bottle of hand sanitiser that's at least 60% alcohol and disinfectant wipes to clean your phone, which is a germ magnet. And anytime you're in close quarters with other people,



Don't bring more than necessary. You don't want to leave your bag on the floor, saddling you with yet another thing to disinfect

wear your mask. Don't bring more than necessary: More than ever, Gershon said, you don't want to leave your bag sitting on the floor, saddling you with yet another thing you should disinfect.

Be strategic about timing

Avoid typically crowded times. Find out if your employer will allow for more flexible hours so you can circumvent, and not contribute to, the rush-hour crush. Continue to work remotely if you can to reduce crowding for essential workers. And if you're planning to take public transit to run errands or socialise, or for any other non-work-related purpose, travel during off-peak hours.

Avoid touching surfaces

Keep your hands off the subway poles. Don't touch the turnstile as you move through it; stay away from touch screens, keypads and elevator buttons. Make contactless payments if they're offered, and skip the paper tickets. Think, too, about skipping the gloves,

which can pick up germs on one surface and spread them to another.

Follow the directions

Take note of the decals on the floor and signs you may see shepherding you through the station to reduce the number of people crossing paths and decrease crowding. Riders should be spreading themselves out still so we're not packed in like sardines, as Gershon put it, including spacing out along the subway platform. If you're boarding the bus, enter from the rear to avoid shedding respiratory droplets on the driver and other passengers.

Don't eat

It might already be an unspoken norm on public transit, but it's a good public health practice, too: don't eat onboard, as eating can carry particles from a surface to your face. Besides, you'd have to take off your mask. Avoid extensive conversations, too; talking, and singing, sprays aerosolised droplets that can carry virus particles.

Mind & Games

SUNDAY, AUGUST 9, 2020

Why parents should pause before oversharing online

As social media comes of age, will we regret all the information we revealed about our families during its early years?

STACEY STEINBERG

AS A MOTHER OF THREE, a photographer and a children's rights lawyer, my roles as memory keeper and memory revealer are constantly in flux. I joined Facebook in 2008 when my first child was a year old. His life, along with the lives of my other two children, have since been the highlight reels of my newsfeed, which in the beginning contained more milestones than I was recording in their baby books. A few years ago, I began to question whether I was unwittingly putting my children's privacy in jeopardy and whether their life stories were really mine to tell. I reversed course and changed how I share online.

Parents of children under the age of 18 are the first to raise kids entirely alongside our newsfeeds. As social media comes of age, will we regret all the information we revealed about our families during its early years?

Studying children's privacy on social media fed both my personal conflicts and my professional passions, so six years ago, I delved deep into the work of studying the intersection of a child's right to privacy and a parent's right to share.

What I quickly learned was that the law does not give us much guidance when it comes to how we use social media as families. Societal norms encourage us to use restraint before publicly sharing personal information about our friends and family. But nothing stops us as parents from sharing our child's stories with the virtual world.

While there are laws that protect children's privacy in certain contexts they do not have a right to privacy "from their parents," except in the most limited of circumstances. Most countries guarantee a child the right to privacy through an international agreement called the United Nations Convention on the Rights of the Child.

In addition to the risk that children will be mortified by what their parents



have posted about them, there is the chance that peers might come across certain posts and use them as fodder for bullying. And there are possible risks from strangers as well. For example, one study by Barclays suggested that by the year 2030, parental sharing of their children's data will result in over seven million incidents of identity fraud.

We know that data collectors can collect our personal information from social media posts. When we share online, these same collectors may be building digital dossiers on our children. Sharing online could also lead to image theft by pedophiles. Bath and beach pictures could be prime targets, but other images could be wrongly appropriated as well. A pedophile could potentially take any image of a child, use computer technology to morph it with a separate nude or sexual image of an adult, and share it as child pornography. While it is difficult to know with any confidence the frequency of such occurrences, the impact can be devastating, said Mary Anne Franks, a professor at the University of Miami School of Law and an adviser on online privacy to legislators and the technology industry.

I have seen firsthand the power that

sharing on social media has on my life and on the lives of my children and community. I have advocated on behalf of issues that are important to my family, sharing our own experiences facing anti-Semitism in the hopes of changing school curriculum, for example. I've photographed families whose lives have been touched by childhood cancer who shared their children's story alongside my pictures to help fund medical research and the costs associated with treatment, raise awareness of rare conditions, and create supportive communities that allow children to feel connected to others during long hospital stays.

In our current era of social distancing, social media has become a primary way to stay in touch. I have watched as friends shared stories of medical challenges, employment discrimination and racial injustice, and I have learned from the power of their narratives. While I am still working on remembering to put the phone down more frequently, I can also appreciate the appeal of having a community at my fingertips.

When we share openly, others similarly situated gain support and knowledge. As a result, we deeply connect with

one another and recognise the rich diversity in society. Social media might also offer tools to help us become better parents. A Pew Research study out reported that 82% of parents who use social media post about their children online. Many of these parents turn to the internet and social media to get advice about screen time, with "40% of parents who use the internet getting advice from parenting websites or blogs, 29% of parents who use social media turning to social media sites and 19% of internet-using parents getting information from online message boards."

When I started this work, I expected to walk away from the research never wanting to share again. That did not happen. I'm still on Facebook. I found that despite its drawbacks, social media has added valuable connections to my life. What has changed for me is that the conversations around sharing my story, and sharing my children's stories, have become more nuanced. Getting to know

In addition to the risk that kids might be mortified by what was posted about them, there is the chance that peers might use the info as fodder for bullying

the families I met through my photography project constantly reminded me of the power of vulnerability. Working as a child abuse prosecutor reminded me of the dangers lurking past a parent's newsfeed. Being the parent of a growing teen reminded me that if I do not teach my children to exercise restraint online, they will have a harder time learning how to respect others' privacy in digital spaces.

Most parents do not overshare online because they are malicious; they simply have not fully considered the significance of their child's digital footprint. Well-informed parents are best suited to making sharing decisions on behalf of their children. There are ways we can share smarter on social media and do a better job of protecting our children's privacy in a no-privacy world.

We can be mindful of the audience with which we share and appreciate how data brokers might try to take advantage of our drive for connection. We can also use social media as a tool to talk to our kids about the importance of consent and about the risks we all face by oversharing online.

We can ask our kids before sharing their pictures with friends and family on social media. Even young kids benefit from being heard and understood. At the same time, parents benefit from connecting with others online. Balancing these competing interests can be challenging.

Should parents share videos of their child having a tantrum in a closed Facebook group with the hopes of gaining support from other parents of young children? What about a teenager doing a goofy dance in the living room that she thought was private but her mom thinks is adorable to share? Parents need to think deeply about their children's online privacy and safety needs, because until they get older, we are the ones responsible for protecting their digital footprints.

When our kids see us step out of the moment and into our newsfeeds to share a picture, instead of waiting until later, they take note. We need to think about how we want to model online sharing, so that our kids can follow our example when they are old enough to start using Instagram, TikTok or whatever the next popular platform may be.

NYT



Enjoy those vegetables, but don't forget to save some seeds

■ Most of us don't know the entire lifecycle of our food crops, just their edible moments. "Gardening is being part of the full lifecycle of the plant," says Ken Greene, a founder of Hudson Valley Seed Company.

■ For beginning seed-savers, he recommends a few easy crops, including bush beans, peas, cilantro, dill, lettuce and open-pollinated tomatoes.

■ With peas and beans, let the pods dry completely on the plant until they rattle when shaken. Harvest, open the pods and dry the seeds in a single layer on a screen in a well-ventilated place until thoroughly dry.

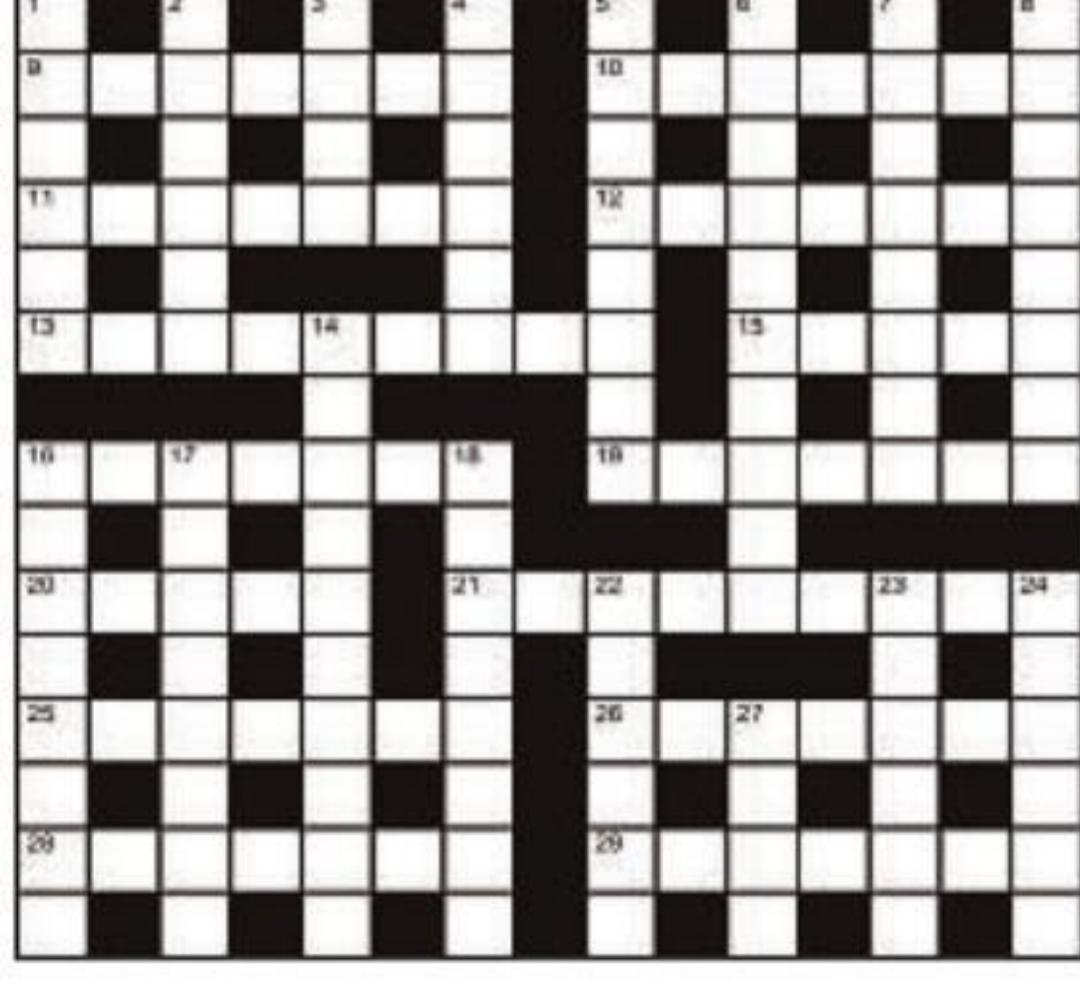
■ Likewise with dill and cilantro: collect the nearly dry heads before they scatter their seeds and put them in a paper bag to dry.

■ Lettuce isn't much harder, although the seeds have a chaff attached until they're thoroughly dry. When the flowers start to puff out like tiny dandelions, snip them off into a paper bag. Or if you are saving a lot, cut down the seed-laden stalks and tip them upside-down into a bag or bucket.

■ Tomato seed benefits from an extra step: fermentation. Seed is saved when fruits are at the edible stage, and all the leftover parts besides the seed can be made into sauce, salsa, etc

MARGARET ROACH/NYT

CROSSWORD



ACROSS

- 9 In the current fashion (1,2,4)
- 10 In trouble, in a way? (2,1,4)
- 11 Place in which chemical process occurs (7)
- 12 ___ all odds: come what may? (7)
- 13 Big name in car stereos and mp3 players (9)
- 15 A requisite - even for a cricketer! (5)
- 16 Counterpart of imports (7)
- 19 ___ out: explained very clearly and sometimes threateningly? (7)
- 20 An old ___ : one's ex-sweetheart who one has never really forgotten? (5)
- 21 Liquidate gradually (9)
- 25 Ignorant (7)

26 Increase in size, make bigger (7)

28 Yielding or getting as a profit after deductions (7)

29 The cyber cops of Government of India (7)

30 The capital of Croatia (6)

32 Bank : its head office is in Bangalore (6)

3 Stockade (4)

4 Iran's capital (6)

5 Persons of mixed black and white parentage (8)

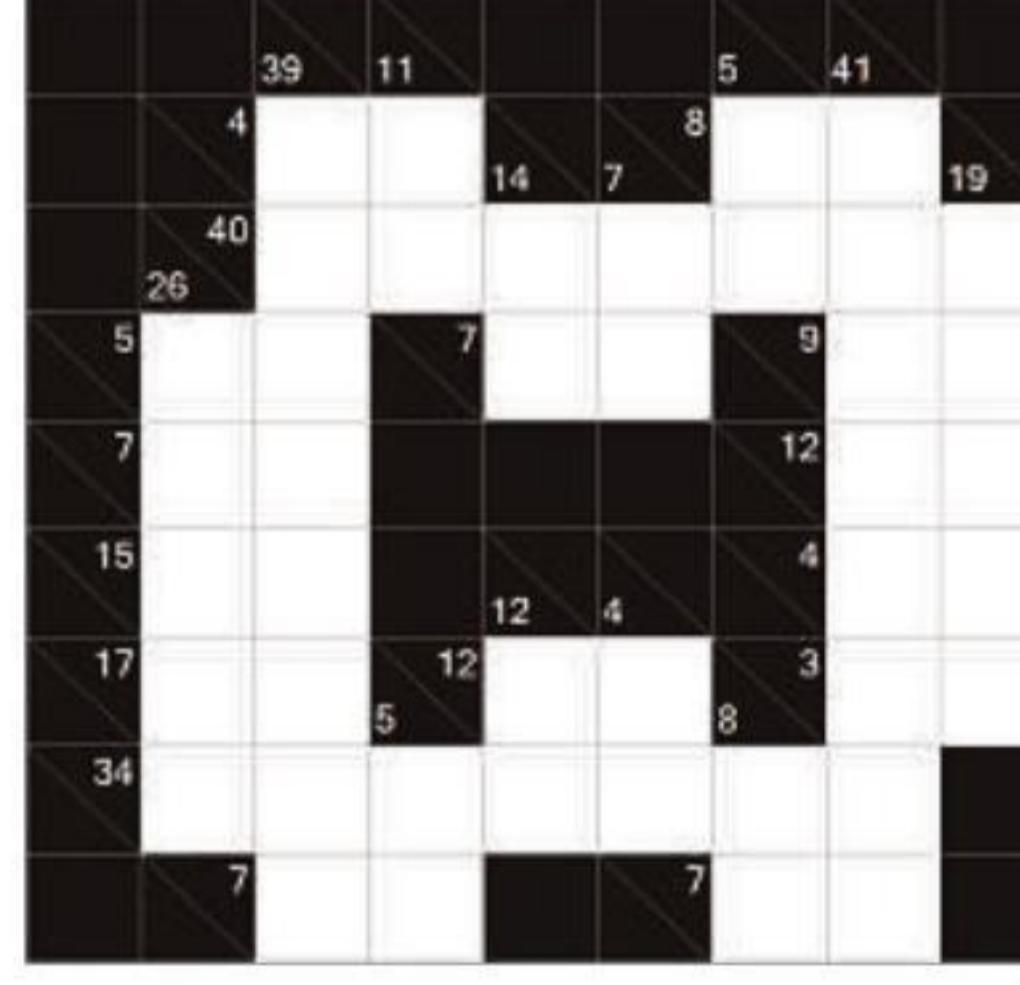
6 "M" in FEMA the FOREX act (10)

7 Previous to birth (8)

8 Marry with the ___: marry morganatically? (4,4)

14 Pharmaceutical multinational (5,5)

KAKURO



BIZ QUIZ

- 1 Who is the chairman of the High-Level Group on Agricultural Exports set up by the Fifteenth Finance Commission?
- 2 Which trade association organised the National Digital Conference on Ease of Doing Business for Atmanirbhar Bharat?
- 3 Which Union ministry has received the SKOCH Gold Award for its IT-enabled scholarship schemes?

ANSWERS

1. Sanjiv Puri 2. CII

3. Ministry of tribal affairs

4. Ministry of success - Lary Fine

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

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.

BRIDGE BOUTS

L SUBRAMANIAN

AT THE CROSSROADS

Sometimes, as a defender, you'll be faced with the problem of having to decide on the right continuation, at a crucial juncture. You are at the crossroads, so to speak. Take the west seat in today's deal which was posed as a problem to the intermediate level players. The bidding has gone as under:

S N
1S 2NT* *12+ and at least four trumps

4S** Pass **12-14 and balanced

You are west and on lead with S 2 H K T 5 - 2 D 9 - 7 - 6 - 3 C 9 - 7 - 6 - 2. What is your lead?

Did you select the two of hearts, fourth-best? Great! Dummy hits:

S Q J 6 3

H J 9 4

D K Q 2

C K 4

S 2

H K T 5 2

D 9 7 6 3

C 9 7 6 2

N

S

From the Front Page

Cross-holding caps likely for OTTs-telcos

Officials said that partnerships help in getting captive customers and even marketing and advertising synergies get created that reduce costs in these areas. If a strong regulatory structure is not put in place right now, problems may come up tomorrow once one or two players consolidate their position very strongly.

So far the government has been working on data protection and privacy but has not paid attention towards stake buys. There's a Telecom Regulatory Authority of India guideline that prevents discriminatory data pricing. Under this, if there's an alliance between an OTT and a telco, either party cannot offer any services free or at a lower rate to its own set of customers vis-a-vis customers of other service providers if the service is available on the internet. This guideline checks, for instance, Jio to offer FB services free to its customers.

Officials said regulations have been put in place as and when a particular trend has come into play and now since equity purchase has also come, a regulatory structure needs to be put in place. It has, however, still not been decided whether this regulatory task would be assigned to CCI or Trai.

Makers bet big on subcompact SUVs, the new youth favourite

Rajeev Singh, partner & leader, automotive, Deloitte India, says the ongoing shift to subcompact SUVs is also because these enjoy higher resale value compared to a hatchback or an entry-level sedan. He adds that a large number of used cars go to smaller towns where people are now preferring SUVs — due to their higher ground clearance — as these regions may not have as good a road infrastructure as in urban areas. "This leads to more demand in the after-market, and thus higher resale value of a new SUV," he says.

Som Kapoor, partner, automotive sector, EY India, agrees. "SUVs, in general, have comparatively more space, better comfort, better driving experience and manoeuvrability," he says. "Initially, hatchbacks were the first car for most Indian buyers, followed by entry-level sedans, and now subcompact SUVs are taking that place."

In urban markets in particular, Kapoor says the average car-buying age is coming down, and younger buyers, in general, prefer good driving dynamics and customisation over traditional features such as fuel efficiency. "This is not to suggest that SUVs are comparatively poor on fuel efficiency."

Samsung regains number 2 position

Samsung also partnered with Benow and Facebook, enabling offline retailers to start sales using digital platforms, thus adhering to social distancing norms, IDC added.

Vivo, which slipped to third position, recorded shipments of 3.2 million units, declining 42.9% y-o-y in Q2 2020. Though it retained the fourth position in online channel on the back of Z/U series, Vivo slipped to the second slot

in the offline channel with 26.5% share. The affordable Y series continued to garner the majority of its volumes, though stock issues remained.

Samsung was the undisputed leader till the first half of 2017 calendar year, but was replaced for the

first time in October-December 2017 by Xiaomi. Two years later, it lost the second spot to Vivo.

Overall, IDC said the smartphone market witnessed a short 50.6% y-o-y decline in the second quarter to 18.2 million units, as India remained under lockdown through the first half of the quarter.

"Vendors faced major supply chain disruptions at the beginning of the quarter, and the shortage continued into the rest of the quarter as factories operated at partial capacity even after the lockdown was lifted. Components and parts remained at the ports waiting to be cleared, especially for China-based vendors," the report added.

By June, sales increased mainly due to the pent-up demand from the lockdown period. However, purchases were mainly driven by availability rather than by choice.

Let's get phygital, say retailers as pandemic revolutionises shopping

Shoppers can even earn points on every purchase by scanning their bills and redeem those points to avail personalised discounts on the app, said Gajendra Singh Rathore, senior centre director, Phoenix MarketCity.

The mall is already offering concierge services for its patrons where they can select merchandise and products from catalogues or through assisted virtual shopping and even place orders through WhatsApp. While payments are online, contactless delivery is by a concierge.

Select Citywalk is also launching a digital catalogue called 'The Home Edition' that allows one to shop from home. One can browse through the catalogue pages featuring the latest styles and products.

To order, one can send the product code to the mall WhatsApp business number and get the products delivered home. Says Yogeshwar Sharma, executive director and CEO, Select Citywalk, "We are continuously innovating in the new normal to be closer to our customers and are sure that the digital catalogue will be much appreciated. It's a trip to the shopping centre without venturing out of the house, with all the convenience, ease and delight of shopping for the best brands."

Contactless dining is enabled at restaurants and food courts by digital orders and payments. The four-step process involves scanning the QR code with mobile, tapping on the notification link, ordering food — either dining in or takeaway -- and paying online.

Since many changes would be new to visitors, malls are also deploying special task forces to help customers and see if norms are followed. Sachin Dhanawade, chief operating officer (COO), retail & real estate, Grauer & Weil (India), which operates Growel's 101 mall in Mumbai, says, "Especially trained staff force has been formed that will assist and guide customers to follow the dos and don'ts of the new norms within the mall."

Besides maintaining sanitation and routine precautions like air cleaning, etc., the use of Aarogya Setu app has also been mandated in almost all malls for both employees and visitors, and the app is checked at entry points.

However, with stores shut for

months together, businesses in malls continue to be slow. Crisis predicted in a recent analysis of the top 10 malls in India that the revenue of mall operators is set to halve this fiscal due to the lockdown. A major reason is that gaming zones, restaurants, multiplexes and food courts that attracted crowds remain closed. In such a situation, sanitation and physical efforts are directly proportional to better footfalls.

The average footfall presently at Ambience Gurgaon is around 30,000, while at Ambience Vasant Kunj it is around 20,000 on a weekly basis. Prior to the lockdown, the numbers were 75,000-90,000 during weekends and 35,000-45,000 during weekdays in the Gurgaon mall and 55,000-65,000 in Vasant Kunj on weekends and 27,000-40,000 on weekdays.

For Select Citywalk, footfalls before the lockdown had been 30,000-35,000 on weekdays and 40,000-45,000 on weekends. During the first month of Unlock 1, Select Citywalk witnessed 10,000 footfalls daily on an average. Currently Select Citywalk has almost 90% occupancy.

While the footfalls have been low, about 40% of pre-Covid times, the conversions have increased to about 70% from about 35-40% previously, notes Susil S Dungarwal, chief mall mechanic at Mumbai-headquartered Beyond Squarefeet Advisory, India's premier mall advisory that provides end-to-end solutions in mall development and mall management.

Export contraction just 5% in Aug: Goyal

This has enabled the railways to move 4% more goods, year-on-year, in the past 11 days.

While highlighting the lofty goals of the Atmanirbhar Bharat initiative and the role of the government as an enabler of sound business environment, Goyal asked industry to stop relying on 'crutches of subsidies'. Instead, it should come out with its own solutions to correct what they think is wrong, based on their own strength. That would mean industry has to try to improve competitiveness and self-reliance. Goyal's emphasis on industry's self-reliance comes at a time when he is in talks with the finance ministry for an 'early resolution' of the issue of a massive cut in benefits under the Merchandise Export From India scheme (MEIS) by the revenue department.

The revenue department has capped the outlay for the MEIS at just ₹9,000 crore for the April-December period, which means exporters may be deprived of over two-thirds of the benefits they usually get under this scheme. The MEIS outgo was about ₹40,000 crore in FY19 and ₹45,000 crore in FY20. For this fiscal, the budgetary allocation was to the tune of ₹27,000-30,000 crore, according to industry sources, although there is no official word on it.

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NOTICE

Pursuant to regulation 29 read with 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, Notice is hereby given that a meeting of the Board of Directors of Kerala Ayurveda Limited will be held on Friday, 14th August 2020, inter alia, to consider and approve the Standalone and Consolidated Unaudited Financial Results of the Company for the quarter ended 30th June, 2020.

The said intimation is also available on the Company's Website at www.keralayurveda.biz and www.bseindia.com.

NOTICE

For Kerala Ayurveda Ltd.,
Place: Athani Sd/-
Date: 07.08.2020 Ashitha B R
Company Secretary

Xelpmoc Design and Tech Limited

Registered Office: #17, 4th Floor, Agies Building, 1st A cross, 5th Block, Koramangala, Bengaluru - 560034.

CIN: L72200KA2015PLC082873, Tel. No: 080 4370 8360;

E-mail: vaishali.kondbar@xelpmoc.in. Website: www.xelpmoc.in

Notice is hereby given pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that the meeting of the Board of Directors of the Company is scheduled to be held on Friday, August 14, 2020 to inter-alia, consider, approve and take on record the Unaudited Financial Results of the Company along with the Limited Review Report for the 1st quarter ended June 30, 2020 of the Company. This information is also available on the Company's website (www.xelpmoc.in) and also available on the website(s) of BSE Limited (www.bseindia.com) and National Stock Exchange of India Limited (www.nseindia.com).

By Order of the Board
For Xelpmoc Design and Tech Limited
Sd/-

Date:- August 08, 2020

Place:- Bengaluru

Vaishali Kondbar
Company Secretary

GOVERNMENT OF TAMIL NADU
AGRICULTURAL ENGINEERING DEPARTMENT

TENDER NOTICE Date:07.08.2020

For and on behalf of the Governor of Tamil Nadu, sealed tenders are invited from Manufacturers or Sole Distributor by the Chief Engineer (AE), 487, Anna Salai, Nandanam, Chennai-35 for the following items, as per the terms and conditions and detailed specification listed in the tender document.

SI.No. Tender No. Tender for the supply of EMD (Rs. in lakhs) Cost of Tender documents (in Rs.)

1	16 Nos. of Bull Dozer	14.00	
2	4 Nos. of Total Station	0.30	
3	10 Nos. of Tractor Operated Roto Pudder	0.25	
4	4 Nos. of Air Compressor	1.10	
5	20 Nos. of Tractor PTO Operated Pump	0.25	
6	10 Nos. of Tractor Operated Side Shift Rotary Tiller	0.20	
7	10 Nos. of Tractor Operated Plastic Mulch Laying Machine	0.07	
8	5 Nos. of Tractor Operated 3 Row Weeder	0.09	
9	30 Nos. of Tractor Operated Groundnut Digger	0.50	
10	1 No. of Sugarcane Harvester	1.00	
11	2 Nos. of Sugarcane Infilder with tractor	0.70	
12	15 Nos. of Tractor Operated Sugarcane Stubble Shaver	0.20	
13	25 Nos. of Tractor Operated Sugarcane Trash Shredder	0.50	
14	30 Nos. of Tractor Operated Chisel Plough	0.20	
15	5 Nos. of Tractor Operated Stone Collector	0.20	
16	40 Nos. of Tractor 4 Wheel Drive	5.30	
17	20 Nos. of Backhoe with Front End Loader	6.10	

The tender documents with detailed specifications are available at the Office of the Chief Engineer (AE), 487, Anna Salai, Nandanam, Chennai - 600 035 from the date of notification on payment from 10.30 AM to 4.00 PM on all working days till the date mentioned below. The EMD should be paid vide Demand Draft in the name of Chief Engineer (AE), payable at Chennai.

Last Date and Time for issue of Tender Document 12.00 Noon on 10.09.2020

Last Date and Time for receipt of Tender Document 2.00 PM on 10.09.2020

Tender Opening 3.00 PM on 10.09.2020

The tender documents are not transferable. The Tenders will be opened in the presence of the respective tenderers who are present with due authorization letters on the date and time mentioned above at the office of the Chief Engineer (AE), Nandanam, Chennai.

Tender documents can also be downloaded from the website www.tenders.tn.gov.in at free of cost.

DIPR / 2981 / TENDER / 2020

Chief Engineer (AE)

Coronavirus aid talks collapse in US; no help expected for jobless now

A LAST-DITCH EFFORT by Democrats to revive Capitol Hill talks on vital Covid-19 rescue money collapsed in disappointment at week's end, making it increasingly likely that Washington gridlock will mean more hardship for millions of people who are losing enhanced jobless benefits and further dam-

age for an economy pummeled by the still-raging Coronavirus.

SIEMENS

Extract of consolidated unaudited financial results for the quarter and nine months ended 30 June 2020

(₹ in millions)

No.	Particulars	Quarter ended		Nine months ended		Year ended	
		30 June	30 June	30 June	30 September		
		2020 (Unaudited)	2019 (Unaudited)	2020 (Unaudited)	2019 (Audited)		
1	Total income from operations	13,346		32,161		68,574	137,672
2	Net Profit / (loss) for the period before tax	(8)		3,878		5,936	16,594
3	Net Profit / (loss) for the period after tax	(19)		2,501		4,396	10,994
4	Total Comprehensive Income / (loss) for the period [Comprising of Profit / (loss) for the period and Other comprehensive income (after tax)]	(22)		2,494		3,965	10,510
5	Equity Share Capital	712		712		712	712
6	Earnings Per Share (EPS) of ₹ 2 each (in Rupees)*	(0.05)		7.02		12.34	30.87
	* not annualised except year end EPS						

Notes:

- The Group has adopted Ind AS 116 'Leases' (Ind AS 116) as at 1 October 2019, using modified retrospective approach. The above approach has resulted in a recognition of a Lease liability of ₹ 2,065 million and a Right-of-Use asset amounting to ₹ 2,011 million on the date of initial application. Right-of-use assets includes:
 - Reclassification of finance lease assets under erstwhile lease standard, amounting to ₹ 167 million earlier reported under property, plant and equipment,
 - Reduction relating to accrued lease payments amounting to ₹ 124 million,
 - Reduction in respect of certain Right-of-Use assets where IND AS 116 has been applied since the lease commencement date and the difference between Right-of-Use assets and Lease liability amounting to ₹ 73 million (net of deferred tax asset ₹ 24 million) has been reduced from retained earnings.
- The Group's operations and financial results have been

WELCAST STEELS LIMITED

CIN: L27104GJ1972PLC085827
Regd. Office: 115-116, G.V.M.M. Estate, Odhav Road, Ahmedabad 382 415.
Ph. 079-22901078. Fax: 079-22901077.

Website: www.welcaststeels.com, Email: info@welcaststeels.com

UN-AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE 2020

Sr. No.	Particulars	Quarter ended		Year Ended	
		30.06.2020	30.06.2019	31.03.2020	
		Unaudited	Unaudited	Unaudited	Audited
1	Total Income from operations	2,357.14	3,963.79	14,338.88	
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(85.84)	53.78	(5.06)	
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(85.84)	53.78	(5.06)	
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(86.65)	26.87	(26.29)	
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(90.13)	27.75	(40.22)	
6	Equity Share Capital	63.82	63.82	63.82	
7	Reserves (excluding Revaluation Reserve as shown in Balance sheet of previous year)			3378.11	
8	Earnings Per Share (EPS) (of ₹ 10/- each) (for continuing and discontinued operations)	(13.58)	4.21	(4.12)	
	a. Basic & Diluted EPS before Extra ordinary Items (in ₹)	(13.58)	4.21	(4.12)	
	b. Basic & Diluted EPS after Extra ordinary Items (in ₹)	(13.58)	4.21	(4.12)	

Note: The above is an extract of the detailed format of Financial Results for the Quarter ended June 30, 2020 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Financial Result for the Quarter ended June 2020 are available on the Stock Exchange website (www.bseindia.com) and Company's website (www.welcaststeels.com).

By Order of Board of Directors
For WELCAST STEELS LTD.

Sd/-
Vinod Narain
Chairman
DIN: 00058280
COMPANY SECRETARY &
COMPLIANCE OFFICER
FCS - 5946

Place: Bengaluru

Date: 8th August, 2020

PAUL MERCHANTS LTD.

(An ISO 9001:2015 Certified Co.)
CIN: L74906DL1984PLC018513

CORP. OFF: SCO 629-630, Sector 22A,
Chandigarh 160022 Ph. 0172-5041768,
Fax: 0172-5041709

Email: info@paulmerchants.net
REGD. OFF.: 05M 315, 336, 337, 3rd Floor,
OLF Tower, 15, Shivalik Marg, HUDA City
Road, New Delhi-110015. Ph: 011-48732000
Website: www.paulmerchants.net

BOARD MEETING NOTICE

In compliance with the provisions of Regulation 29 (1) (a) and Regulation 47 (1) (a) of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015, it is hereby informed that a meeting of the Board of Directors of M/s Paul Merchants Limited is scheduled to be held on Tuesday, the 18th Day of August, 2020 at 12:00 PM at the Corporate Office of the Company at PML House, SCO 629-630, Sector 22A, Chandigarh to consider and approve unaudited Standalone and Consolidated Financial Results of the Company for the quarter ended 30.06.2020 in compliance with Regulation 33 of SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015 and to take up all allied and other matters. Further details of the Notice are also available on the website of the company <http://www.paulmerchants.net> and on the website of BSE Limited <http://www.bseindia.com>.

Dated: 08-08-2020

Place: Chandigarh

Date: 08-08-2020

Best Agrolife Limited

(Formerly Known as Sahyog Multibase Limited)
CIN: L74110DL1992PLC116773

Regd Office: S-1A, Ground Floor, Bhagwan Dass Nagar, East Punjab Bagh,
New Delhi-110026

Ph: +91 9811876512 | Email: info@bestagrolife.com | Website: www.bestagrolife.com

NOTICE

Notice is hereby given that a meeting of the Board of Directors of the Company is scheduled to be held on Friday, 14th August, 2020 at 03:00 p.m., inter alia, to consider and approve the Un-Audited Financial Results for the first quarter ended 30th June, 2020.

The Board Meeting notice can be accessed at Company's website www.bestagrolife.com under Investor Zone Tab - Corporate Announcements head and at website of BSE viz. www.bseindia.com.

For Best Agrolife Limited

(Formerly Sahyog Multibase Limited)

Sd/-
Himanshi Negi
Company Secretary and Compliance Officer

Date: 08/08/2020
Place: New Delhi

Rgds, Office : Flat No. 103, Ground Floor, 1st Square,
Panadurgapuram, Visakhapatnam-530003, A.P.

Corporate Office : G-2, Concorde Apartments,
8-3-658, Somajiguda, Hyderabad-500082, Telangana

Tel: 040-23310282/281, E-mail: avantifeeds@avantifeeds.com
Website: www.avantifeeds.com CIN: L74901AP1963PLC065778

NOTICE

Notice is hereby given pursuant to SEBI (LCOR) Regulations, 2015 that a meeting of Board of Directors of the Company will be held on Thursday, the 27th August, 2020 inter alia, to consider and approve Un-audited financial results for the quarter ended 30th June, 2020.

The information contained in this Notice is also available on the website of the Company www.avantifeeds.com and also on the website of Stock Exchanges viz. BSE Ltd. - and National Stock Exchange.

For AVANTI FEEDS LIMITED

Sd/-
C.RAMACHANDRA RAO
JOINT MANAGING DIRECTOR,
COMPANY SECRETARY & CFO

Place : Hyderabad
Date : 08-08-2020

Aro granite industries ltd.

(100% Export Oriented Unit)

CIN : L74899DL1988PLC031510

Regd. Office : 1001, 10th Floor, DLF Tower A, Jasola, New Delhi - 110025

Ph. : 011-41686169, Fax : 011-26941984, Email : investor grievance@arotile.com, Website : www.arotile.com

EXTRACT OF STANDALONE AUDITED FINANCIAL RESULT FOR THE QUARTER ENDED 30TH JUNE 2020

Sl. No.	Particulars	Quarter ended		Year ended	
		30.06.2020	31.03.2020	30.06.2019	3 Months ended
		Audited	Audited	Audited	30.06.2019
1	Total Income from Operations	2,844.07	18,086.46	4,841.78	
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	40.22	517.35	339.26	
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	40.22	517.35	339.26	
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	34.03	360.63	240.44	
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	33.90	327.36	238.20	
6	Paid Up Equity Share Capital	1,530.00	1,530.00	1,530.00	
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year		16,618.68		
8	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations)-				
	A. Basic:	0.22	2.14	1.56	
	B. Diluted:	0.22	2.14	1.56	

Note: The above is an extract of the detailed format of Quarterly/Annual Financial results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial results is available on the websites of the Stock Exchange(s), www.bseindia.com and www.nseindia.com and the Company's website www.arotile.com.

For and on behalf of the Board

Sd/-
Sunil Kumar Arora
Managing Director

Place: Hosur

Date : 08.08.2020

SIMPLEX PROJECTS LIMITED

CIN : L45201WB1990PLC050101

Regd. Office: 12/1 Nellie Sengupta Sarani, Kolkata – 700 087

Phone : 033-2252731/7232, Fax : 033-22529443

E-mail: info@simplexprojects.com, Website: www.simplexprojects.com

EXTRACT OF STATEMENT OF UNAUDITED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED 30TH SEPTEMBER, 2019

Rs. in Lacs (except EPS)

Sl. No.	Particulars	STANDALONE		CONSOLIDATED	
		Quarter ended	Six Month ended	Quarter ended	Six Month ended
		30/09/2019 (Unaudited)	30/09/2019 (Unaudited)	30/09/2019 (Unaudited)	30/09/2018 (Unaudited)
1	Total Income from operations (net)	6,833.50	10,597.93	3,725.22	6,784.44
2	Net Profit / (loss) for the period (before Tax, Exceptional and/or Extra-ordinary items)	1.10	2.87	10.59	48.89
3	Net Profit / (loss) for the period after tax (after Exceptional and/or Extra-ordinary items)	31.64	36.97	64.07	73.72
4	Paid-up equity share capital (Face Value Rs. 10/- each)	1,260.04	1,260.04	1,260.04	1,260.04
5	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	-
6	Earnings Per Share (of Rs. 10/- each) (in Rs.)	0.25	0.29	0.51	0.59
	Basic :	0.25	0.29		

**UFO MOVIEZ INDIA LIMITED**

CIN: L22102MH2004PLC285453

Regd. & Corporate Office: Valuable Techno Park, Plot #53/1, Road #7, MIDC, Marol, Andheri (E), Mumbai - 400093

Tel: +91 22 40305060 Fax: +91 22 40305110

Email - investors@ufomoviez.com Website: www.ufomoviez.com

EXTRACT FROM CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30 JUNE 2020

Particulars	Quarter ended		Year ended	
	30-Jun-20 (Unaudited)	31-Mar-20 (Audited)	30-Jun-19 (Unaudited)	31-Mar-20 (Audited)
	Refer Note 1			
Total income from Operations	1,780	10,936	12,678	50,392
Net profit/(loss) before tax	(4,272)	942	1,353	5,218
Net profit/(loss) after tax	(3,323)	678	818	3,877
Total Comprehensive Income	(3,363)	933	803	4,206
Paid up Equity Share Capital				2,835
Other equity				35,286
Earnings per share of Rs. 10/- each (quarters numbers are not annualised):				
(a) Basic (Rs.)	(11.72)	2.39	2.89	13.68
(b) Diluted (Rs.)	(11.72)	2.39	2.89	13.68

EXTRACT FROM STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED 30 JUNE 2020

Particulars	Quarter ended		Year ended	
	30-Jun-20 (Unaudited)	31-Mar-20 (Audited)	30-Jun-19 (Unaudited)	31-Mar-20 (Audited)
	Refer Note 1	Refer Note 2		
Total income from Operations	129	7,683	9,216	34,886
Net profit/(loss) before tax	(3,684)	4,562	4,930	10,356
Net profit/(loss) after tax	(2,768)	4,508	4,720	10,132
Total Comprehensive Income	(2,768)	4,640	4,712	10,234

NOTES:
1. The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The above financial results were reviewed by the Audit committee on August 7, 2020 and approved by the Board of Directors at its meeting held on August 7, 2020. The figures for the quarter ended March 31, 2020 are the balancing figures between the audited figures for the year ended March 31, 2020 and limited reviewed figures for 9 months period ended December 31, 2019.

2. On July 18, 2019, UFO Moviez India Limited ("the Company") and Valuable Digital Screens Private Limited (VDSPL), its wholly owned subsidiary company, had filed a joint application in relation to the Scheme of Arrangement between VDSPL and the Company and their respective shareholders with the Hon'ble National Company Law Tribunal ("NCLT"). NCLT vide its order dated November 21, 2019 sanctioned the Scheme for demerger of Caravan division of VDSPL with the Company with effect from April 1, 2019 (the Appointed date). The Scheme became effective from December 4, 2019.

The Scheme was accounted using the 'pooling of interest' method and the figures (standalone) for each quarter beginning from April 1, 2018 were recasted as if the demerger had occurred from April 1, 2018 in accordance with the requirements of Appendix C of Ind AS 103 on Business Combinations. Pursuant to the Scheme, the carrying amount of all the assets, liabilities, income and expenses pertaining to the Caravan division were transferred to the Company.

3. The full format of the financial results are available on the Company's website www.ufomoviez.com and on the website of the Stock Exchanges, www.bseindia.com and www.nseindia.com.

For and on behalf of the Board of Directors of UFO Moviez India Limited
Sd/-
Kapil Agarwal
Joint Managing Director

Date : August 07, 2020
Place : Mumbai

Abbott India Limited

CIN: L24239MH1944PLC007330

Regd Office : 3, Corporate Park, Sion-Trombay Road, Mumbai - 400 071
Tel No.: 022-5046 1000/2000/6797 8888 Fax No.: 022-5016 9400
Email Id : investorrelations.india@abbott.com Website : www.abbott.co.in**Extract of Unaudited Financial Results for the Quarter ended June 30, 2020**

(₹ in Lakhs except earnings per share)

Sr. No.	Particulars	Quarter ended		Year ended	
		June 30, 2020	March 31, 2020	June 30, 2019	March 31, 2020
		Unaudited	Audited	Unaudited	Audited
1	Total Income from Operations	1091.90	989.33	1028.49	4207.53
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	242.50	148.93	186.95	802.69
3	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	242.50	148.93	186.95	802.69
4	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	180.35	110.97	116.94	592.93
5	Total Comprehensive Income for the period [comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	179.34	108.74	116.42	587.98
6	Equity Share Capital	21.25	21.25	21.25	21.25
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance sheet of previous year	-	-	-	2410.46
8	Earnings Per Share ₹ (Face value of ₹ 10/- each) (not annualised except for the year ended March)	84.87	52.22	55.03	279.04
	Basic :	84.87	52.22	55.03	279.04
	Diluted :	84.87	52.22	55.03	279.04

Note : The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results is available on the Stock Exchange website at www.bseindia.com and on the Company's website at www.abbott.co.in.

For and on behalf of the Board of Directors of Abbott India Limited

Rajiv Sonalker
Whole-time Director and CFO
DIN : 07900178

Place : Mumbai

Date : August 7, 2020

DIC INDIA LIMITED

CIN - L24223WB1947PLC015202

Regd. Office: Transport Depot Road, Kolkata-700088

Ph.: 033 24498591-95 ; Email Id: investors@dic.co.in

Website: www.dicindia.co.in**UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE 2020**

(₹ in Lakhs except EPS figure)

Particulars	Quarter ending June 30, 2020	Preceding Quarter ending March 31, 2020	Corresponding Quarter ending June 30, 2019	6 months ended June 30, 2020	Corresponding 6 months ended June 30, 2019	Previous Year ending December 31, 2018
	Unaudited	Audited	Unaudited	Audited	Unaudited	Audited
Total income from operations (net)	11,754.12	17,330.50	20,362.15	29,064.82	40,208.07	79,113.28
Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(113.19)	309.32	675.74	196.13	1,246.72	1,746.57
Net Profit/ (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	9,649.34	309.32	675.74	9,958.86	1,246.72	1,746.57
Net Profit/ (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	7,507.22	240.68	499.74	7,747.90	1,070.72	1,844.67
Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	7,194.41	227.87	493.75	7,722.26	1,058.73	1,803.61
Equity Share Capital	917.90	917.90	917.90	917.90	917.90	917.90
Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of Previous year)					28,873.83	
Earnings per Share (of Rs. 10/- each) [for continuing and discontinued operations]	1. Basic 2. Diluted	81.79 81.79	2.62 2.62	5.44 5.44	84.41 84.41	11.66 11.66
						20.10 20.10

Notes:

- The above is an extract of the detailed format of Quarterly / Half Yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Half Yearly Financial Results are available on the Stock Exchange websites.
- The above un-audited financial results for the quarter / half year ended June 30th 2020, duly reviewed by the Audit Committee, were taken on record by the Board of Directors at its meeting held on August 7, 2020.
- Figures for the previous periods have been regrouped / rearranged wherever necessary to conform to current period's classification.

August 7, 2020
Noida

By Order of the Board
Sd/-
Manish Bhatia
Managing Director and CEO



NATIONAL FITTINGS LIMITED

CIN: L29199T2LC00804

Regd. Office: SF No.112, Madhapur, Road, Kaniyur Village, Via Karumathappatti - 641 659,

Coimbatore District, Ph: 99432 93000

Email: admin@nationalfitting.com

NOTICE

Notice is hereby given pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015 that a meeting of the Board of Directors of the Company will be held on Friday, the 14th day of August, 2020 at 11:00 A.M. at S.F. No.112, Madhapur, Road, Kaniyur Village, Karumathappatti Via Coimbatore - 641 659 to consider and approve the unaudited financial results of the Company for the Quarter ended 30.06.2020.

This intimation may further the outcome of the above meeting will be available on the website of the Company is www.nationalfitting.com and on the BSE website www.bseindia.com.

FOR NATIONAL FITTINGS LIMITED

Place: COIMBATORE Date : 06.08.2020

Show of solidarity even as Lebanon braces for protest

ASSOCIATED PRESS
Beirut, August 8

SENIOR OFFICIALS FROM the Middle East and Europe started arriving in Lebanon on Saturday in a show of solidarity with the tiny country that suffered a deadly blast this week which caused large-scale damage to the capital Beirut. The visits by the head of the Arab League and the European Council president

come as the country braced for large anti-government protests amid popular anger against Lebanon's political leadership.

The country's ruling class, made up mostly of former civil war-era leaders, is blamed for widespread corruption, incompetence and mismanagement that contributed to Tuesday's explosion. The blast killed 154 people, wounded more than 5,000 and laid waste to the

country's largest port and nearby areas.

The explosion of thousands of tons of ammonium nitrate stored at the port, apparently set off by a fire, was the biggest in Lebanon's history and caused an estimated \$10-15 billion worth of damage, according to Beirut's governor. It also left hundreds of thousands of people homeless.

The blast came at a time when Lebanon is passing

through its worst economic and financial crisis in decades making it difficult for many people who had their properties damaged to fix them. Documents that surfaced after the blast showed that for years officials had been repeatedly warned that the presence of 2,750 tons of ammonium nitrate at the port posed a grave danger, but no one acted to remove it.

Officials have been blaming

one another since the explosion and 19 people have been detained including the port's chief, head of Lebanon's customs department and his predecessor. "We will support Lebanon through all available means," Ahmed Aboul Gheit, the secretary-general of the 22-member Arab League told reporters after meeting President Michel Aoun on Saturday morning.

Profit up 87% at Buffett's firm but virus slows businesses

ASSOCIATED PRESS
Omaha (US), August 8

WARREN BUFFETT'S COMPANY reported an 87% jump in its second-quarter profit as the value of its investment portfolio increased with the stock market, but it took a roughly \$10 billion write down on the value of its

aircraft parts manufacturing business

because of the

economic

impact of the

coronavirus

pandemic.

Berkshire Hathaway said Saturday that it

earned \$26.3

billion, or

\$16,314 per

Class A share,

during the sec-

ond quarter.

That's up from \$14.1 billion, or \$8,608 per share, a year ago. Berkshire cut it down to the value of its Precision Castparts unit because of how much the pandemic has hurt air travel and businesses that support that airline industry. Buffett has long said Berkshire's operating earnings offer a better view of quarterly performance because they exclude investments and derivatives, which can vary widely.

By that measure, Berk-

shire's operating earnings declined 10% to \$5.5 billion,

or \$3,420.48 per Class A

share, as most of its busi-

nesses were hurt by restric-

tions related to the coro-

navirus pandemic.

That's down from \$6.1 bil-

lion, or \$3,754.83 per share.

The analysts surveyed by

FactSet expected operating

earnings per Class A share of

\$3,182.06. Berkshire was holding nearly \$147 billion cash and short-term investments at the end of the second quarter, but Buffett did use \$5.1 billion during the quarter to repurchase Berkshire shares. Buffett also found a way to use more of that cash after the quarter ended. First, he agreed to buy Dominion Energy's natural gas pipeline and storage business for \$4 billion and take on \$5.7 billion of Dominion debt. Then Buffett's company bought roughly \$2.1 billion worth of Bank of America stock in late July and early August to give it control of 11.9% of the bank's stock. Berkshire Hathaway owns more than 90 companies, including BNSF railroad and insurance, utility, furniture and jewelry businesses. The company also has major investments in such companies as Apple, American Express, Coca-Cola and Bank of America.

Canada says it will impose retaliatory tariffs on US imports

ASSOCIATED PRESS
Toronto, August 8

CANADA'S DEPUTY PRIME MINISTER has said that the country plans to impose 3.6 billion Canadian (\$2.69 billion) tariffs on US imports in response to President Donald Trump saying the US is reinstating a 10% import tax on Canadian aluminium.

Deputy Prime Minister Chrystia Freeland said on Friday the tariffs will



Canada's Deputy Prime Minister Chrystia Freeland

match the US ones dollar-for-dollar. Canada is considering imposing a tariff on dozens of products, including golf clubs, bicycles, refrigerators, washing machines, tripods, sports equipment like bats and hockey sticks and embossed aluminium cans for beverages.

Trump originally imposed the tariffs on aluminium imports in 2018. He then lifted them last year on Canadian and Mexican metals to smooth the way for the US-Mexico-Canada Agreement, which replaced the North American Free Trade Agreement. The new pact took effect July 1 and was expected to bring stability to North American trade. The new tariff spat comes after the US in 2018 imposed a 25% duty on steel and a 10% duty on aluminium. Canada responded with tariffs on hundreds of US products such as

ketchup, coffee, strawberry jam and whisky before the two countries dropped their efforts and agreed to the new North American free trade deal.

Trump said that he was re-implementing tariffs because there was a surge in aluminium exports from Canada to the US in recent months, but industry organisations dispute that claim. Aluminium imports from Canada rose sharply from February to March but have since levelled off and dropped 2.6%

from May to June, according to the Aluminium Association trade group.

Huawei: Smartphone chips running out under US sanctions

ASSOCIATED PRESS
Beijing, August 8

CHINESE TECH GIANT Huawei is running out of processor chips to make smartphones due to US sanctions and will be forced to stop production of its own most advanced chips, a company executive says, in a sign of growing damage to Huawei's business from American pressure.

Huawei Technologies Ltd, one of the biggest producers of smartphones and network equipment, is at the centre of US-Chinese tension over technology and security. The feud has spread to include the popular Chinese-owned video app TikTok and China-based messaging service WeChat.

Washington cut off Huawei's access to US components and technology including Google's music and other smartphone services last year. Those penalties were tightened in May when the White House barred vendors worldwide from using US technology to produce components for Huawei.

Earlier, Huawei announced its global sales rose 13.1% over a year ago to 454 billion yuan (\$65 billion) in the first half of 2020. Yu said that was due to strong sales of high-end products but gave no details. Huawei became the world's top-selling smartphone brand in the three months ending in June, passing rival Samsung for the first time due to strong demand in China, according to Canalys.

Sales abroad fell 27% from a year earlier. Washington is also lobbying European and other allies to exclude Huawei from planned next-generation networks as a security risk. In other US-Chinese clashes, TikTok's owner, ByteDance Ltd, is under

White House pressure to sell the video app. That is due to fears its access to personal information about millions of American users might be a security risk. On Thursday, President Donald Trump announced a ban on unspecified transactions with TikTok and the Chinese owner of WeChat, a popular messaging service.



Extract of Statement of Consolidated Unaudited Financial Results for the Quarter Ended 30 June 2020

(₹ in lakhs)

Particulars	Quarter Ended 30 June 2020	Quarter Ended 30 June 2019
	(Unaudited)	(Unaudited)
1. Total income from operations	56,990.09	64,432.91
2. Profit before tax	4,702.31	1,556.73
3. Profit for the period	3,771.45	1,064.30
4. Total comprehensive income for the period	4,699.63	1,503.28
5. Paid-up equity share capital (Face value of ₹ 2/- each)	5,290.40	5,386.84
6. Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year	269,409.57	269,002.31
7. Earnings per share (not annualised) (a) Basic (in ₹) (b) Diluted (in ₹)	1.40 1.40	0.40 0.39

Notes :

1) Unaudited Financial Results of Magma Fincorp Limited (Standalone Information): (₹ in lakhs)

Particulars	Quarter Ended 30 June 2020	Quarter Ended 30 June 2019
	(Unaudited)	(Unaudited)
1. Total income from operations	47,767.24	57,061.38
2. Profit before tax	3,381.12	1,101.54
3. Profit for the period	2,679.57	784.70
4. Total comprehensive income for the period	2,639.26	570.65
5. Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year	265,140.94	250,193.65

2) The financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) (Amendment) Rules, 2016. These financial results together with the results for the comparative reporting period have been prepared in accordance with the recognition and measurement principles as laid down in Ind AS 34 - Interim Financial Reporting. Any application guidance/clarifications/ directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued/applicable.

3) The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the website of the Stock Exchanges (www.mseindia.com and www.bseindia.com) and the Company (www.magmsa.co.in).

By order of the Board

For Magma Fincorp Limited

Sanjay Chandra

Vice Chairman & Managing Director

DIN No.: 0000984

Place : Mumbai
Dated : 8 August 2020

MAGMA FINCORP LIMITED

Corporate Office : 501, 5th floor, Rustamjee Aspire, Off Eastern Express Highway, Imraan Dame Theatre Road, Everett Nagar, Sion (East), Mumbai 400 072

Registered Office : Development House, 24 Park Street, Kolkata - 700 015

Website : www.magmsa.co.in; CIN : L51502WB1978PLC001813

Phone: 033-4401 7350; E-mail: solubrum.tanvir@magmsa.co.in

ZEN TECHNOLOGIES LIMITED

CIN: L72200TG1993PLC015939

B-42, Industrial Estate, Sanathnagar, Hyderabad, Telangana-500018

UN-AUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2020.

(₹. In lakhs Except for EPS)

Sr. No.	PARTICULARS	STANDALONE		CONSOLIDATED	
		QUARTER ENDED 30-06-2020 (Unaudited)	QUARTER ENDED 30-06-2019 (Unaudited)	QUARTER ENDED 30-06-2020 (Unaudited)	QUARTER ENDED 30-06-2019 (Unaudited)
1	Total Revenue from operations	416.24	4,878.72	14,698.00	416.24
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(132.23)	2,271.73	5,856.26	(237.53)
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(132.23)	2,271.73	5,856.26	(237.53)
4	Net Profit / (Loss) for the period after tax (after Extraordinary items and/or Extraordinary items)	(68.58)	1,685.04	6,050.69	(173.66)
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(68.58)	1,685.04	6,052.60	(173.66)
6	Equity Share Capital	771.60	771.60	771.60	771.60
7	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of previous year) (for continuing and discontinued operations)	-	-	-	-
8</					

**SCHEDULE I
FORM A
PUBLIC ANNOUNCEMENT**

(Regulation 14 of the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulations, 2017)

**FOR THE ATTENTION OF THE STAKEHOLDERS OF
ARROWS GLOBAL SERVICES INDIA PRIVATE LIMITED****RELEVANT PARTICULARS**

1 Name of corporate person	Arrows Global Services India Private Limited
2 Date of incorporation of corporate person	16/03/2015
3 Authority under which corporate person is incorporated/registered	Registrar of Companies- Delhi
4 Corporate identity number / limited liability identity number of corporate person	U74999HR2015PTC054892
5 Address of the registered office and principal office (if any) of corporate person	B-808, Surya Vihar, Industrial Complex, Dundaheera, Gurgaon, Haryana -122016
6 Liquidation commencement date of corporate person	05/08/2020
7 Name, address, email address, telephone number and the registration number of the liquidator	Name: Mr. Ashish Singh Registered Address: 811, 8th Floor, Aggarwal Millennium Tower -1, Netaji Subhash Place, Pitampura, New Delhi - 110 034 Communication Address: 811, 8th Floor, Aggarwal Millennium Tower -1, Netaji Subhash Place, Pitampura, New Delhi - 110 034 E Mail id: lsaaadvocates@gmail.com Number: +91 9312680896 Reg. No: IBBI/PA-002/PI-NO0416/2017-2018/11230 sd/- Ashish Singh
8 Last date for submission of claims	(04/09/2020) Notice is hereby given that the Arrows Global Services India Private Limited has commenced voluntary liquidation on 05/08/2020. The stakeholders of Arrows Global Services India Private Limited are hereby called upon to submit a proof of their claims, on or before 04/09/2020, to the liquidator at the address mentioned against item 7. The financial creditors shall submit their proof of claims by electronic means only. All other stakeholders may submit the proof of claims in person, by post or by electronic means. Submission of false or misleading proofs of claim shall attract penalties.
Date: 09/08/2020 Place: New Delhi	



We understand your world.

Department For Special Operations - 5th Floor, Plot No. 1, Ansal Classique Tower, Block J, Rajouri Garden, New Delhi-110027

NOTICE U/S 13(2) OF SARFAESI ACT-2002

Notice is hereby given that under mentioned borrower(s)/guarantor(s)/mortgagor(s) who have defaulted in the repayment of principal and interest of loan facility obtained by them from the Bank and whose loan accounts have been classified as Non Performing Assets (NPA). The notices were issued to them under Section 13(2) of Securitization and Re-Construction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) on their last known addresses, but some of them have been returned un-served and as such they are hereby informed by way of this public notice.

Name of the Borrower : 1. **M/s Our Co. Infrastructure Developers Private Limited** Registered Office at: 11/77, West Punjab Bagh, New Delhi - 110026

Name of the Guarantor : 2. **Mrs. Sudha Gupta W/o Devendra Gupta A-172, Meera Bagh, Pashchim Vihar, New Delhi - 110067** 3. **Mr. Anil Kumar Goel** S/o Mr. Suraj Bhan Goel, House No.41, 2nd Floor, West Avenue Road, Punjab Bagh West, New Delhi - 110026 4. **Mr. Gurmeet Singh Matharoo** S/o Mr. Pilar Singh W-21, 2nd Floor, Greater Kailash - 1, New Delhi - 110048 5. **Ms. Mani Gupta** D/o Mr. Virendra S-63, Nivedita Kunj, R K Puram, Sector 10, New Delhi - 110022 6. **Mr. Paras Gupta** S/o Mr. Devendra Gupta A-172, Meera Bagh, Pashchim Vihar, New Delhi - 110087 7. **M/s A P Impex Private Limited** Registered Office at: 638, Top Floor, Industrial Area-B, Thapar Market, Ludhiana - 141003 Also at: 417, First Floor, Bhara Enclave, Pashchim Vihar, New Delhi - 110087 8. **M/s Presidium Education Institution Private Limited** Registered Office at: 11/77, West Punjab Bagh, New Delhi - 110026 9. **M/s Scholarabt Education and Learning Solutions Pvt Ltd.** Registered Office at: 1509, 15th Floor, R. G. Trade Tower, Netaji Subhash Place, Ptampura, New Delhi - 110034

DESCRIPTION OF THE MOBILE PROPERTIES

Description of property	Asset belonging to
Hypothecation by way of first pari passu charge with Bank of Baroda in all present and future plant & machinery and movable assets.	M/s Our Co. Infrastructure Developers Private Limited

DESCRIPTION OF THE IMMOVABLE PROPERTIES

Description of property	Owned By
1 High School Site -1, Block E, Mayfield Gardens, Sector -57, Gurugram - 120001 Haryana admeasuring 4 513 Acres. Bounded as: East: Primary School Plot / Other Land, West: North: BTP Tower, South: Land of other Company	M/s Our Co. Infrastructure Developers Private Limited

Date of Notice : July 17, 2020 **Date of NPA :** 29-Nov-2019
Amount Outstanding (As on 17 July 2020) : Rs. 63,12,25,426.80 (Rupees Sixty Three Crore Twelve Lakhs Twenty Five Thousand Four Hundred Twenty Six and Paise Eighty Only) and future interest as per contractual rate from 18-07-2020 is due and payable.

The above named borrower and/or their guarantor(s)/mortgagor(s) are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days under sub-section (4) of Section 13 of SARFAESI Act.

Date : 08.08.2020 **Place :** New Delhi **For HDFC Bank Ltd.**
Authorised Officer

HOUSING DEVELOPMENT FINANCE CORPORATION LTD.

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

Tel.: 011-41151111, CIN L70100MH1977PLC019916, Website: www.hdfc.com

POSSESSION NOTICE

Whereas the Authorised Officer/s of Housing Development Finance Corporation Limited, under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 issued Demand Notices under Section 13 (2) of the said Act, calling upon the following borrower/s/ Legal Heir/s and Legal Representative/s to pay the amounts mentioned against their respective names together with interest thereon at the applicable rates as mentioned in the said notices, within 60 days from the date of the said Notice/s, incidental expenses, costs, charges etc till the date of payment and / or realisation.

Sr. No.	Name of Borrower/s / Legal Heir/s and Legal Representative/s/ Loan Account Nos.	Outstanding Dues	Date of Demand Notice	Date of Physical Possession	Description of Immovable Property(ies)/Secured Asset(s)
1.	MR MANOJ KUMAR TOMAR LOAN ACCOUNT NO. 602433785	Rs. 7,78,722/- (Rupees Seven Lakh Seventy Eight Thousand Seven Hundred And Twenty Two Only) as on 30-SEP-19*	17-OCT-2019	07-AUG-2020 (PHYSICAL)	FLAT No. G4, LIG, GROUND FLOOR, 2ND MIDDLE SIDE, PLOT NO C1/110, DLF DILSHAD EXTENSION-II, GHAZIABAD, UTTAR PRADESH AND CONSTRUCTION THEREON PRESENT & FUTURE

*with further interest as applicable, incidental expenses, costs, charges etc incurred till the date of payment and / or realisation.

However, since the borrowers mentioned hereinabove have failed to repay the amounts due, notice is hereby given to the borrowers / Legal Heir/s and Legal Representative/s mentioned hereinabove in particular and to the public in general that the Authorised Officer of HDFC has taken Physical Possession of the immovable property/secured asset described herein above in exercise of powers conferred on him/them under Section 13 (4) of the said Act read with Rule 8 of the said Rules on the dates mentioned above.

The borrower/s / Legal Heir/s and Legal Representative/s mentioned hereinabove in particular and the public in general are hereby cautioned not to deal with the aforesaid Immovable Property / Secured Asset and any dealings with the said Immovable Property(ies) / Secured Asset(s) will be subject to the mortgage of Housing Development Finance Corporation Ltd.

Borrower/s / Legal Heir/s / Legal Representative/s attention is/are invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured asset/s.

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

For Housing Development Finance Corporation Ltd.

Sd/-
Authorised Officer

Regd Office: Ramon House, H.T.Parekh Marg, 169, Backbay Reclamation, Churchgate Mumbai-400 020

**MEGA E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 to be held on 19.09.2020 from 11:00 AM - 12:00 NOON****MEGA E-AUCTION NOTICE****IDBI BANK LIMITED, Retail Recovery, 1st Floor, Videocon Tower, E-1, Jhandewalan Extension, New Delhi-110055, Ph. 011-66083056, 011-66083065, 011-66084896****SCHEDULE OF SALE OF SECURED ASSETS**

Sr. No.	Name of Borrower	Date of Demand Notice and O/S Amount mentioned therein	Description of Secured Assets	Status of Possession (Physical or Symbolic)	Date of Possession	Reserve Price	Earnest Money Deposit (EMD) Amount	Last Date of Deposit of EMD	Details of account in which EMD is to be deposited through RTGS/NEFT & IFSC Code	Date & Time of Inspection of Property	Incremental Bidding	Name & Contact No. of Authorised Officer / Nodal Officer
1.	Mr. Suresh Patidar (Borrower)	09.03.2018 & Rs. 18,81,308.93/-	H. No. 36 Plot No. 36 Deep Nagar Kh. No. 224 Gram, Khokariya, Jodhpur,	Symbolic	18.02.2014	Rs. 11,00,000/-	Rs. 1,10,000/-	18.09.2020	Account Number-82337000010052 Name: IDBI Bank Ltd. IFSC Code - IBKL0000823	10.09.2020 2.00 PM to 4:00 PM	Rs. 10,000/-	Mr Navin Kumar - 9953067523 Mr Harish Jain - 02915153515
2.	M/s. Ram Medical Agency	25.09.2019 & Rs. 37,12,785/-	Plot situated at plot no 7, Immortal valley Yojna, Gram Basni, Baghela, Jodhpur 342001 admeasuring 4500 sq feet	Symbolic	13.12.2019	Rs. 40,50,000/-	Rs. 4,05,000/-	18.09.2020	Account Number-05837000010052 Name: IDBI Bank Ltd. IFSC Code - IBKL0000058	10.09.2020 2.00 PM to 4:00 PM	Rs. 10,000/-	Mr. Harish Jain- 9413956931 Mr Abhishek Purohit- 02915153515
3.	Mr. Rajesh Arora (Borrower) & Ms. Rashmi Arora (Co Borrower)	06.12.2019 & Rs.13,73,932/-	Vatika City, Flat No Iris A-5, SF, Sector - 49, Gurgaon	Symbolic	12.03.2020	Rs. 1,21,99,588/-	Rs. 12,19,959/-	18.09.2020	Account Number-12737000010052 Name: IDBI Bank Ltd. IFSC Code - IBKL0000127	Prospective buyers may visit of their own	Rs. 50,000/-	Ms. Ranjana S. Prasad - 9810449799 Mr. Ajay Bhalla- 011-66083001
4.	M/s. Rollicking Event	28.11.2017 & Rs. 17,09,017/-	Residential Flat- Flat No I 25G Ground Floor with open lawn, Parsvnath Estate, Plot No BRS 08, Sec- Omega (Earlier known as Pocket P 2) Greater Noida, Distt- GB Nagar, Upwith built up area of 871 sq ft + 15.50 sq mtr lawn area	Symbolic	23.08.2019	Rs. 32,00,000/-	Rs. 3,20,000/-	18.09.2020	Account Number-26837000010040, Name: IDBI Bank Ltd. IFSC Code - IBKL0000268	03.09.2020 & 15.09.2020, 11.00 AM to 14.00 PM	Rs. 5,000/-	Mr Ankur Sharma 011- 42440906 Mr Anil Khandelwal- 011-22140107, 9079154482
5.	Mr. Anil Kumar Thukral (Borrower), Mrs. Meenakshi Thukral (Co Borrower) & M.R Rajeev Thukral (Co Borrower)	2.12.2019 & Rs. 12,63,812.34/-	Property No. 1/6293 , First Floor , Gali No 3 , East Rohtash Nagar, Shahdara, Delhi-110032	Symbolic	19.03.2020	Rs. 12,96,037/-	Rs. 1,29,604/-	18.09.2020	Account Number-12737000010052 Name: IDBI Bank Ltd. IFSC Code - IBKL0000127	Prospective buyers may visit on their own.	Rs. 10,000/-	Mr Pushkar- 011-66083065, Mr Anubhav Srivastava- 011-66083006 Mr Ajay Bhalla- 011-66083001
6.	Mr. Hemant Sharan (Borrower) & Mrs. Priyanka Srivastava (Co Borrower)	29.08.2017 & Rs. 15,84,390/-	Flat No. B-213, 2nd Floor, Piyush Heights, Sector-89, Faridabad	Symbolic	30.11.2017	Rs. 32,53,500/-	Rs. 3,25,350/-	18.09.2020	Account Number-12737000010052 Name: IDBI Bank Ltd. IFSC Code - IBKL0000127	Prospective buyers may visit on their own.	Rs. 10,000/-	Mr Pushkar- 011-66083065, Mr Anubhav Srivastava- 011-66083006 Mr Ajay Bhalla- 011-66083001
7.	Mr. Vinod Kumar (Borrower) & Mrs. Seema (Co Borrower)	28.01.2019 & Rs. 20,74,197.84/-	House No. 758, GF, FF, SF, W No 16, Najafgarh Road, Shiv Chowk, Balmiki Mohalla, Bahadurgarh, Distt Jhajjar, Haryana	Symbolic	04.09.2019	Rs. 21,52,710/-	Rs. 2,15,271/-	18.09.2020	Account Number-12737000010052 Name: IDBI Bank Ltd. IFSC Code - IBKL0000127	Prospective buyers may visit on their own.	Rs. 10,000/-	Mr Pushkar- 011-66083065, Mr Anubhav Srivastava- 011-66083006 Mr Ajay Bhalla- 011-66083001
8.	Mr. Jyoti Kumar (Borrower) & Mrs. Anupama Kumar (Co Borrower)	16.03.2018 & Rs. 46,59,368/-	Flat No 2103, 20th Floor, Block No. 15, Unitech Horizon, Plot No. 6, Sector -PI2, Alstonia Estate, Greater Noida, UP	Physical	29.01.2020	Rs. 35,59,500/-	Rs. 3,55,950/-	18.09.2020	Account Number-12737000010052 Name: IDBI Bank Ltd. IFSC Code - IBKL0000127	05.09.2020, 2.00 PM to 4:00 PM	Rs. 10,000/-	Mr Pushkar- 011-66083065, Mr Anubhav Srivastava- 011-66083006 Mr Ajay Bhalla- 011-66

सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India

1911 से आपकी ओर "CENTRAL" TO YOU SINCE 1911

BRANCH OFFICE: KESHRAM PURAM, LAWRENCE ROAD, DELHI-110035

POSSESSION NOTICE (For Immovable Property)
Appendix -IV [See Rule - 8(1)]

Whereas, the undersigned being the Authorized Officer of the **CENTRAL BANK OF INDIA, Lawrence Road, Delhi Branch**, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Ordinance, 2002 (Ord. 3 of 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 **04/02/2020**, calling upon the **Borrowers: S.K. TRADING & CO.** (Prop. Mr. Ajay Pal Khar), to repay the amount mentioned in notice being **Rs.40,49,294/- (Rupees Forty Lakhs Forty Nine Thousand Two Hundred Ninety Four Only)** within 60 days from the date of receipt of the said notice. 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 under section 13(4) of the said act read with rule 8 of the Security Interest (Enforcement) rules, 2002 on this day **05.08.2020**. The borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of **Central Bank of India, Lawrence Road, Delhi Branch**, for an amount of **Rs.40,49,294/- (Rupees Forty Lakhs Forty Nine Thousand Two Hundred Ninety Four Only)** and interest thereon.

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

DESCRIPTION OF IMMOVABLE PROPERTY

All that part and parcel of the property in the name of Mr. Chander Singh detailed as Build up property bearing 240, Area measuring 200 Sq. Yards, situated Old Lal Dora of 1908-1909 of Village Rampura, Delhi with freehold Right, Delhi-110035. Details of the property:

East: Other Property West: House of Sh. Dhiraj
North: Road South: Gali

PLACE: DELHI Authorised Officer, Central Bank of India
DATE: 05.08.2020

NTPC Limited
(A Govt. of India Enterprise)

Registered Office Address : NTPC Bhawan, Core-7, SCOPE Complex, 7-Institutional Area, Lodhi Road, New Delhi-110 003

Corporate Identification Number: L40101DL1975GOI007966

The applicant above named has made an application before the Central Electricity Regulatory Commission, New Delhi for determination of tariff of Rihand Super Thermal Power Station Stage-II (2x500 MW) for the period from 01.04.2019 to 31.03.2024.

1. The beneficiaries of the generating station are:

- Uttar Pradesh Power Corp. Ltd. (UPPCL) Shakti Bhawan, 14, Ashok Marg, Lucknow-226001
- Rajasthan Urja Vikas Nigam Limited (RUVNL) Vidya Bhawan, Janpath, Jaipur-300 005 (Rajasthan) (On Behalf of DISCOMs of Rajasthan)
- Tata Power Delhi Distribution Ltd. Grid Substation, Hudson Road, Kingsway Camp, New Delhi-110009
- BSES Rajdhani Power Ltd. (BRPL) BSES Bhawan, Nehru Place, New Delhi-110019
- BSES Yamuna Power Ltd. (BYPL) Shakti Kiran Building, Karkardooma, New Delhi-110092
- Haryana Power Purchase Centre Shakti Bhawan, Sector-VI, Panchkula, Haryana - 134109
- Punjab State Power Corporation Ltd. (PSPCL) The Mall, Patiala-147 001
- Himachal Pradesh State Electricity Board Ltd. (HPSEB Ltd.) Kumar Housing Complex Building-II, Vidya Bhawan, Shimla-171 004
- Power Development Department (PDD-J&K) Govt. of J&K, Civil Secretariat, Srinagar
- Electricity Department (Chandigarh) Addl. Office Building, Sector-9 D, Chandigarh
- Uttarakhand Power Corporation Ltd. (UPCL) Urja Bhawan, Kanwal Road, Dehradun-248001

- Capacity of the generating station : 1000MW (2x500 MW)
- Approved capital cost of the project : Rs. 5237.5081Cr (as on 31.03.2019)
- Authority which has approved the Capital Cost : CERC
- Scheduled date of commercial operation : Not Applicable
- Actual date of commercial operation : 27.03.2014
- Capital cost on the date of Commercial operation : Not Applicable
- Details of tariff :

Particulars	Tariff for the previous Year*	Year-wise tariff sought to be determined			
	2019-20	2020-21	2021-22	2022-23	2023-24
1. Capacity Charges (Rs. Lakh/year)	108596.61	107305.95	106412.16	105786.69	105251.92
2. Energy Charges (Paise/kWh)*	126.1			143.0	

* As per petition filed before CERC for tripling up of Tariff for 2014-19 period for the instant station.
ECR is the base energy charge rate at the start of the tariff period. However, the actual energy charge rate for the month shall be based on fuel cost(s) and GCV(s) for the month as per applicable CERC Regulation.

9. A copy of the application made for determination of tariff is posted on the website of NTPC, namely www.ntpc.co.in under the Tab "Notices".

10. The suggestions and objections, if any, on the proposals for determination of tariff contained in the application be filed by any person, including the beneficiary before the Secretary, Central Electricity Regulatory Commission, 3rd & 4th Floor, Chanakya Building, 36, Janpath, New Delhi - 110001, with a copy to the applicant within 30 days of publication of this notice.

Place: New Delhi (E.P. Rao)
Dated: 03.02.2020 Addl. General Manager (Comml.)

Leading the Power Sector

PUBLIC NOTICE

BAS FREIGHT LLP (LLPIN-AAK-7275) Address: 7/1A/9 Sapna Apartments, Kishan Garh, Vasant Kunj, Delhi-110070. Notice is hereby given that above said LLP is changing/shifting its registered office from Delhi to Uttar Pradesh. Any person whose right or interest is affected can intimate within 21 days of this notice at the registered office of the company.

LLP-BAS FREIGHT LLP Contact No: 9899183390

For FLEX FOODS LIMITED

Sd/-
RAJESH DHEER
Company Secretary
FCS No. : 3060

A-64, Ordnance Apartments,
Place : New Delhi, Block-H, Vasundhara,
Date : 08.08.2020 New Delhi-110184

Classifieds

PUBLIC NOTICE

BAS FREIGHT LLP (LLPIN-AAK-7275) Address: 7/1A/9 Sapna Apartments, Kishan Garh, Vasant Kunj, Delhi-110070. Notice is hereby given that above said LLP is changing/shifting its registered office from Delhi to Uttar Pradesh. Any person whose right or interest is affected can intimate within 21 days of this notice at the registered office of the company.

LLP-BAS FREIGHT LLP Contact No: 9899183390

Public Notice

To know all men that my client Dr. Anu Aggarwal who is Sh. Atul Aggarwal R/o E. 288, Second floor, Naraina Vihar, New Delhi - 110028, before marriage her name was Anu Goel, but after Marriage her name is Anu Aggarwal. Anu Goel & Anu Aggarwal both are the name of same person Dr. Anu Aggarwal who is Sh. Atul Aggarwal.

Jawahar Agar (Advocate) ch. N. 17 Patiala House Court

PUBLIC NOTICE

My client Sh. Kuldeep Singh Sawhney and his wife Smt Ripan Kaur Sawhney, R/o 178, Gujranwala Town-II, Delhi-110009, due to ill behavior of their son and daughter-in-law have shifted their residence to Dehradoon from movable and immovable properties and have sever relations with them from their lives and now onwards shall have no contact with them. Any deal with them shall be done so at their own risk without any liability on part of clients.

Rahul Sharma (Advocate) Ch. No. E-223, KKDK Courts, Delhi

PUBLIC NOTICE

My Client Laxmi Devi W/o Late Sh. Shyam Lal Sharma, House No. 199, Kastur Bayan, Patheri, Chanakya Chowk, D-10 has debarred her grandson, namely Neeraj and their children's Priyanshu and Rajan, from their all moveable and immovable properties in all manner and also sever all relations from them. If anybody, deals with them, shall be solely responsible and my client will not be held responsible for any act of him in future.

S.K. Rana (Advocate) Ch. No. G-302, Karkardooma Court, Delhi

PUBLIC NOTICE

My Client Laxmi Devi W/o Late Sh. Shyam Lal Sharma, House No. 199, Kastur Bayan, Patheri, Chanakya Chowk, D-10 has debarred her grandson, namely Neeraj and their children's Priyanshu and Rajan, from their all moveable and immovable properties in all manner and also sever all relations from them. If anybody, deals with them, shall be solely responsible and my client will not be held responsible for any act of him in future.

S.K. Rana (Advocate) Ch. No. G-302, Karkardooma Court, Delhi

NOTICE

Notice is hereby given that the meeting of the Board of Directors of the Company is scheduled to be held on Friday, 14th day of August, 2020, through video conferencing inter-alia to consider and approve the Un-audited Financial Results for the Quarter ended on 30th June, 2020. This information is also available on the website of the Company i.e. www.deltoncables.com and also on the website of the BSE Limited i.e. www.bseindia.com.

For Delton Cables Limited Date : 7th August, 2020 Place : New Delhi Vikas Rawat (Company Secretary & Compliance Officer)

NOTICE

Pursuant to Regulation 29 of SEBI (Listings and Disclosure Requirements) Regulations, 2015, notice is hereby given that meeting of Board of Directors will be held on Friday, the 14th day of August 2020 at 04:00 p.m. at the Registered Offices of the Company to, inter alia, consider and take on record the Un-Audited financial results for the Quarter ended 30.06.2020 and also to fix the date, time and place of conducting of AGM and approval of draft Notice of AGM. This intimation is also available on the website of the Company.

For Ritesh International Limited Date : 08.08.2020 Place : Ludhiana (Rajiv Arora) Chairman-Cum-Managing Director DIN: 00079838 Date: 08.08.2020

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