

A time for supreme reform

ACROSS THE AISLE, P CHIDAMBARAM



NEW DELHI
SUNDAY, AUGUST 30, 2020, 20 Pages, ₹10 (Patna ₹11, Raipur ₹10)

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

VOL .XVIII NO. 96

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FE SUNDAY

FINANCIAL EXPRESS ON SUNDAY

READ TO LEAD



Down to earth

Grounding has several physiological benefits besides enhancing general well-being and health [Page 6](#)

SPOTLIGHT

HOWWFH IS BIG BUSINESS

The work-from-home culture has spawned a whole business around it

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WHAT'S INSIDE



■ LEISURE, P7

The game planner

Football players may walk away with the lion's share of the applause, but it's their managers who are responsible for a team's fortunes. A tactician, psychologist and support system, a football manager has to don many hats in the quest for silverware

■ WORDS WORTH, P4

The insider's take

A book sets the stage for onerous debate on fiscal stability



UNLOCK 4

Metro to resume in graded manner

- From Sept 1, more phased re-opening; schools still shut

FE BUREAU
New Delhi, August 29

THE MINISTRY OF home affairs issued new guidelines Saturday for opening up of more activities in areas outside containment zones with effect from September 1. Based on feedback from states and UTs, it has been decided to allow metro rail to operate with effect from September 7 in a graded manner.

Social, cultural, religious and political functions will be permitted with a ceiling of 100 persons from September 21, with safety norms in place. Open-air theatres will open from September 21. Schools, colleges, educational and coaching institutions will remain closed up to September 30. In areas outside containment zones, up to 50% of teaching and non-teaching staff can be called to schools from September 21. Also, students of classes 9 to 12 can visit schools to seek guidance from teachers.

Skill or entrepreneurship training will be permitted in

NEW GUIDELINES

WHAT'S OPEN

Social/academic/sports/entertainment/cultural/religious/political events allowed with cap of 100 persons from Sept 21

Open air theatres to open from Sept 21

Students of higher classes can visit schools outside containment zones for teachers' guidance

Higher education institutions to open for PhD, PG students needing lab works

WHAT'S CLOSED

Schools, colleges, educational, coaching institutions till Sept 30

Cinema halls, swimming pools, entertainment parks, theatres not to open

International air travel not allowed, except as permitted

national skill training institutes, ITIs, and other government establishments.

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DONE DEAL

Burdened with debt, Kishore Biyani sells out to Reliance

- Reliance Retail acquires Future Retail for ₹24,713 crore

FE BUREAU
New Delhi, August 29

LEVERAGED TO THE tilt and struggling to honour repayments to lenders, the poster boy of Indian retail, Kishore Biyani, on Saturday capitulated, selling his Future Group to Reliance Industries. In a slump sale transaction worth ₹24,713 crore, RIL bought out the wholesale, retail logistics and warehousing businesses of the Future Group.

The deal gives RIL access to Future Retail's expansive network of hypermarket and supermarket stores, including the company's flagship Big Bazaar outlets. The retail business also covers the firm's chain of electronics stores besides its portfolio of lifestyle stores, Central and Brand Factory. Future Retail has a footprint spanning more than 1,500 stores in over 400 cities and towns

across the country.

Reliance Retail, which has a store count of 11,806 outlets across 7,000 towns in the country, had earlier said that store expansion remains a 'thrust' for the business. Besides strengthening the company's footprint, the transaction is also expected to significantly add to JioMart's offerings that plans to expand beyond grocery.

As part of the deal, the Retail & Wholesale Undertaking is being transferred to Reliance Retail and Fashion

FOR THE TAKING

Reliance Retail Ventures acquires Future Group's retail, wholesale, logistics, warehousing businesses

Transaction for a going concern on a slump sale basis for ₹24,713 crore

Retail and wholesale entity to be housed in Reliance Retail and Fashion Lifestyle

Logistics, warehousing to be housed in Reliance Retail Ventures Limited

RRVL reported consolidated turnover of ₹1,62,936 crore and net profit of ₹5,448 crore in 2019-2020

RRFL acquiring further 7.05% of FEL.

According to ratings agency ICRA, debt for listed companies of Future Group increased to ₹12,778 crore as on September 30, 2019, from ₹10,951 crore as on March 31, 2019. Future Retail's net profits declined to ₹164.56 crore on a consolidated basis in Q3FY20 from ₹197.60 crore in the year-ago period.

RRFL also proposes to invest ₹1,200 crore in the preferential issue of equity shares of FEL (Future Enterprises Ltd) to acquire 6.09% of post-merger equity and ₹400 crore in a preferential issue of equity warrants which, upon conversion and payment of balance 75% of the issue price, will result in

ODD & EVEN

ROHIT PHORE



QuickPicks

PM pitches for taking farm education to middle school level

PRIME MINISTER Narendra Modi on Saturday pitched for taking farm education to middle school level, saying necessary reforms have been made in this regard in the National Education Policy (NEP) 2020, reports PTI. "There is a need to take knowledge related to agriculture and its practical application to school level. Efforts are on to introduce the Agriculture subject at middle school level in villages," Modi said.

₹10,000-cr water projects for Bundelkhand region: PM

PRIME MINISTER Narendra Modi on Saturday said the government is committed to the development of drought-prone Bundelkhand region and around 500 projects worth over ₹10,000 crore have been sanctioned for improving water availability, reports PTI.

WAVE

EAST ASIA SUMMIT

India, China, US to bolster supply chains

FE BUREAU
New Delhi, August 29

ECONOMIC MINISTERS from the 10 ASEAN members and eight other nations, including India, the US and China, have highlighted the importance of strengthening regional supply chains to make them resilient in times of heightened challenges posed by the Covid-19 pandemic, and to spur economic growth.

As per a joint statement after the 8th East Asia Summit (Economic Ministers' Meeting) held on Friday, the ministers reaffirmed their commitment to promote trade and investment, minimise disruptions to trade and global supply chains and facilitate supply chain connectivity, including for essential goods such as medical supplies, medicines, including vaccines, food, commodities and other essential supplies and services in the region.

Reiterating their support for the "necessary reform" of the World Trade Organization (WTO), the ministers pledged to continue to work together "to realise a free, fair, transparent, nondiscriminatory, predictable,

KEY TAKEAWAYS

■ India says its Atmanirbhar Bharat initiative "does not mean a protectionist India"

■ Members to minimise disruptions to trade and facilitate supply chain

■ To ensure movement of medical supplies, medicines, including vaccines, food, commodities in the region

■ Members agreed to support the "necessary reform" of the WTO

and stable trade environment, and affirmed the importance of agreed-upon rules in the WTO".

The ministers agreed that any trade restrictive emergency measures put in place to address the impact of Covid-19 must be targeted, proportionate, transparent, temporary, consistent with WTO rules and do not create unnecessary barriers to trade or disruption of global and regional supply chains," according to the joint statement released Saturday.

Continued on Page 16



SPORTING PRIDE

Women's hockey team captain Rani Rampal with her Khel Ratna award on Saturday. The annual national awards were presented through an online ceremony, amid the Covid-19 pandemic, during which athletes logged in from multiple cities to be honoured by President Ram Nath Kovind

GST SHORTFALL

Centre's formula signals states to take hit from Covid

SUMIT JHA
New Delhi, August 29

THE CENTRE'S MESSAGE to states as it presented two options before them at the Thursday's GST Council meeting was very clear: the additional revenue slippage on account of Covid-19, an event that was not foreseen once the states were offered a guaranteed revenue level under GST, could be addressed only with a cost to them.

The revenue shortfall caused merely by GST implementation will only be bridged without a cost to the states.

The first option, clearly the one which the Centre prefers, will mean that a near-no-cost special loan facility will be arranged by the Centre, using its persuasive powers with the RBI and state-owned banks, to fill the gap in the compensation fund insofar as required to plug the deficit caused by GST.

The second option, which involves addressing the entire revenue shortfall in FY21, will mean the states will have to bear the interest cost.

Not for nothing some states like Kerala oppose the formula—the compensation funds, after all, were supposed to be part of their income, sans any cost.

It is another matter that the Centre was unduly liberal when it assured the states 14% annual GST growth for the first five years.

According to a detailed note sent to states by the Centre—FE has reviewed the note—in the ₹97,000 crore borrowing option, the first one mentioned above, the loan will not be considered as debt on states' books and the entire borrowing cost—principal and interest repayment—will be borne by compensation cess fund (to be extended beyond June 2022). Whereas, states will pay interest on the higher ₹2.35 lakh crore loan option, and a large chunk of it would be treated as states' debt.

Both the estimated amounts of shortfall are adjusted for the estimated cess collection of about ₹68,000 crore in the current fiscal.

Although states choosing option 1 would still have entitlement to claim shortfall given it would be equal to option 2 amount, the note said that to the extent the shortfall is not made good, the states would still be eligible to get it in arrears after the transition period through extension of the cess. Of course, an element of uncertainty prevails.

Further, if states choose option 1, they can carry forward to the next fiscal the unutilised borrowing space of 1% of GSDP, of what was provided earlier as part of Covid-19 stimulus package, unconditionally.

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Petrol SUVs signal shift from diesel here for long haul

VIKRAM CHAUDHARY
New Delhi, August 29

WHILE THERE HAS been a 'gradual shift' to petrol in the overall passenger vehicle segment — that shift happened in subcompact sports utility vehicles (SUVs) under 4 metres in length — that shift happened comparatively, and has been rather steep. In April 2019, diesel subcompact SUVs enjoyed a 7.6% share, which dropped sharply to 2.3% in July 2020, according to data from industry body Society of Indian Automobile Manufacturers (Siam).

While this drop can be attributed to Maruti Suzuki replacing the diesel engine with a petrol one in Vitara Brezza

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BIG ON PETROL



(highest selling SUV in segment) in February 2020 — in that month the diesel share in the segment dropped to 21% — analysts say this shift speaks of the larger customer mindset change post-BS6, even in a segment where diesel was long perceived as the fuel of choice.

Share of diesel subcompact SUVs dropped sharply

from 7.6% in April last year to 2.3% in July 2020

The shift to BS6 emission norms has increased the price gap

between petrol and diesel vehicles

n't offer a diesel engine in any of its cars, has been running campaigns at its dealerships and on its website to make prospective customers more aware about the TCO of a car.

Shashank Srivastava, executive director, marketing and sales, Maruti Suzuki India, said there is little economic logic to buy a diesel car. "We have created a calculator based on the distance travelled, the place the person lives in, the diesel and petrol prices in that area, and the upfront cost of the car. SUV customers are getting convinced — even in rural areas — that petrol is often a more economical choice," he said.

Maruti Suzuki, which does-

Continued on Page 16

economic sense," said Rajeev Singh, partner & leader, automotive, Deloitte India.

Som Kapoor, partner, automotive sector, EY India, said with fuel prices almost on a par, customers now understand that the total cost of ownership (TCO) of a petrol SUV is lower

for, say, a five-year period or even a 10-year period. "Policies such as in Delhi where one can run a diesel car only for 10 years and a petrol car for 15 years are accelerating this shift, even in SUVs that traditionally have been diesel," he said.

Maruti Suzuki, which does-

OPTION 1 ₹97,000 cr

None. Interest and principal repayment via cess

Debt on books

Not considered as state debt

Opinion

SUNDAY, AUGUST 30, 2020

CLOSE OBSERVERS of the Supreme Court of India will agree that the role, functions and proceedings of the Court have changed considerably in the last two decades. Some noticeable features are

- System of assignment of cases to judges, especially the presiding judge;
- Composition of Benches;
- Expansion of the Court's jurisdiction;
- Jurisprudential foundation of certain judgements; and
- Erosion of the powers of the Executive.

Old concerns persist

Many scholars have written about judicial reforms. Many reforms have been undertaken by the central and state governments — creation of special courts, appointment of more judges, etc; by Parliament — more legislation; and by the Supreme Court itself — digitization, case management and now virtual courts. Yet, the disturbing facts remain as they were — huge pendency of cases at every level; large number of unfilled vacancies of judges; and general dissatisfaction among litigants about the *quality* of justice that is delivered.

A renewed concern has been expressed about the 'independence' of the judiciary. The causes for the concern are different at the levels of the subordinate judiciary, High Courts and Supreme Court.

My immediate focus is on the Supreme Court. So far as fundamental rights are concerned — and now increasingly human, animal and environmental/ecological rights too — the Supreme Court is the sentinel on the *qui vive*. That role can be performed only if the Court is fiercely independent and, in my view, that independence can be preserved and demonstrated only if some major reforms are undertaken. Here are some desirable reforms:

Wanted: Constitutional court

1. The Supreme Court must be elevated to a Constitutional Court. It must hear and decide only cases involving questions regarding the interpretation of the Constitution of India and, on rare occasions, cases that involve legal issues of great public importance and consequences. Under my proposal, there will be seven judges of the Supreme Court sitting as one Court and not in Benches.

A question will arise immediately: who will hear appeals from judgements of High Courts? Appellate jurisdiction is indeed an important function, especially in a federal system, and High Courts could give conflicting judgements. The answer is to create Courts of Appeal: five Courts of Appeal, six judges in each Court sitting in two Benches of three judges each, altogether thirty judges. Not a large number for a country whose population is expected to peak at 161 crore.

Thus with 37 judges — the present sanctioned strength of the Supreme Court is 34 — the highest Court can be reformed to perform both roles as a Court of Appeal and a Constitutional Court.

2. It is necessary to eliminate the practice of assigning cases to Benches. Under the new arrangement, there will be no Benches and no need for a Master of the Roster. (Critics say that the system of Master of the Roster has turned into a system of Roster of the Master.) Mr Justice K N Singh, during his brief tenure of 18 days as Chief Justice, assigned to his Bench a set of cases and delivered judgments; after his

ACROSS THE AISLE

P Chidambaram

A time for supreme reform



The Supreme Court in New Delhi

INSIDE TRACK

COOMI KAPOOR

Missing the target

The drafting skills of the top lawyers and spokespersons who signed on to the letter to the Congress president seeking changes in the party were found wanting. The letter was actually meant to target the coterie surrounding Rahul Gandhi, known as the Tughlaq Lane club, and not the Gandhis themselves. All important issues in the party are referred by Sonia Gandhi to her son's residence. Rahul generally does not handle them personally, but delegates to a few favoured people. This coterie is so empowered that when Sonia Gandhi recently sent the approved names as observers for the Madhya Pradesh bypolls, KC Venugopal did not clear the names for three days. Rahul shies away from visitors and Venugopal acts as the gatekeeper. Both Venugopal and Rajeev Satav avoided contesting the 2019 Lok Sabha polls despite a party directive. Nevertheless, they were rewarded with Rajya Sabha seats. Ajay Maken, who has been in political oblivion losing his deposit in two consecutive Delhi Lok Sabha polls, smartly realised the benefits of cosying up to Venugopal and Randeep Surjewala. Maken has been suddenly appointed general secretary-in-charge of Rajasthan, a state of which he has no knowledge.

Ad hoc approach

The manner in which the flag-hoisting ceremony took place at the Congress office on Independence Day typifies the adhocism in the party. Rahul Gandhi was first requested to hoist the flag, but declined. Then A K Antony as the eldest present was asked to do the honours. Rahul suggested that KC Venugopal, the party organising secretary, also be on the dais. Somebody remarked that with both leaders from Kerala, one state would seem to be overrepresented. Then Rahul asked Adhir Ranjan Chowdhury, the party's Lok Sabha leader, to join, while ignoring the much senior Ghulam Nabi Azad, leader of the Opposition in the Rajya Sabha. Perhaps, because the letter with Azad's sign on it had already been dispatched.

Hospital switch

There was speculation in Delhi over Amit Shah's move from Medanta Hospital in Gurgaon to AIIMS, Delhi. Shah's decision to get admitted to Medanta for Covid-19 treatment was not prompted by lack of faith in a government hospital. AIIMS, in fact, reserves a series of rooms for the PM and VVIPs with all the latest facilities. It was privacy concerns that led Shah

to opt for Medanta. Unionism is rampant at AIIMS and medical information about VIP patients is often leaked. (The late Arun Jaitley's sarcoma cancer was disclosed by the media almost as soon as it was diagnosed). The workaholic Home Minister checked out from the private hospital too early after his treatment and subsequently suffered a sudden shortness of breath. He was rushed to the nearest hospital, which was AIIMS, which is not a Covid-19 hospital. According to reports, Shah continues to work from his hospital bed, signing files in the morning. He takes a break later in the day.

Unscientific way

K VijayRaghavan, principal scientific adviser (PSA) to the PMO, has extraordinary clout in the health sector. (He impressed Modi back in 2017 when he arranged for nine Nobel laureates to attend the Gujarat Global Summit 2017). Although a molecular biologist and not a virologist or a medical doctor, VijayRaghavan's opinion has often been heeded over the Indian Council of Medical Research (ICMR) and health authorities on Covid-19 issues. It was VijayRaghavan who recommended the use of HCQ in the treatment of Covid-19, though its use as a prophylactic is contested. He is also believed to have nudged the ICMR to push for a Covid-19 vaccine before August 15, an objective which was universally ridiculed. Recently, the PSA gave the go-ahead for a team of 20 Israelis to gather saliva samples from four Delhi hospitals, bypassing the ICMR. He obtained permission from the DRDO, which is not the right authority. The ICMR has cautioned on the hazards of collecting 20,000 samples from Covid-19 patients. It requires expert supervision and an authorised central collecting office. Understandably, relations between the ICMR and PSA are not very cordial.

Switching photo

Satish Maneshinde, Rhea Chakraborty's lawyer, was once a junior of the late Ram Jethmalani and has represented Sanjay Dutt and Salman Khan. He had a photo of himself with the late Bal Thackeray as his profile picture on social media accounts. But after he took up Sushant Singh Rajput's case, he changed it to that of himself with PM Modi. Clearly, he wanted to convey he was not taking up the case at the instance of Aaditya Thackeray, as insinuated by the BJP.

Sultan of swing

James Anderson became the first pace bowler in history to reach 600 wickets in Test cricket

RINGSIDE VIEW



Shamik Chakrabarty

JAMES ANDERSON IS about craft, perseverance and longevity. He is 38 — England seamer picked his 600th Test wicket with his 33,717th delivery in this format, when he dismissed Pakistan captain Azhar Ali at the Ageas Bowl in Southampton.

Anderson became the first pace bowler in the history of the game to reach 600 wickets in Test cricket.

An achievement of such magnitude deserved a standing ovation from a full house. What a shame that the Covid-forced ghost games were played behind closed doors.

Anderson is a late bloomer. His real surge began post 30s. In the eight years from 30 to 38, he has picked 336 wickets. The great England fast bowler Fred Trueman, the first man to take 300 wickets in Test cricket, was asked about whether his record could be surpassed.

"Ay, who ever does will be bloody tired," Trueman had replied. The great man from Yorkshire played 67 Tests

and bowled 15,178 balls for his 307 wickets.

Fast bowling is indeed 'bloody' hard work.

Anderson, the Lancashire legend and unarguably the greatest England fast bowler ever, has bowled 33,745 deliveries so far in the longest format of the game. He is still raring to go and eyeing 700 Test scalps.

In 2017, after the Ashes tour in Australia, Anderson had spoken about it would be his last series Down Under. But the seamer is now seriously thinking about another crack in Australia in 2021-22.

"I have chatted to Joe (Root) about this a little bit and he has said he would like me to be in Australia," Anderson said after the third Test against Pakistan. "I don't see any reason why I can't be. I'm working hard on my fitness all the time. I'm working hard on my game," he added. Asked about the possibility of reaching 700 Test wickets, he replied: "Can I reach 700? Why not?"

For the first half of his career, Anderson was bit of a one-dimensional bowler, who thrived in English conditions, with a red Dukes ball.

The four-match Test series in India in 2012-13 proved to be a real



James Anderson celebrates the wicket of Pakistan's Azhar Ali and his 600th test wicket

game-changer for him.

He was one of the architects of England's series win, claiming 12 wickets. His bowling in the third Test at Eden Gardens was a joy to watch, especially the way he got the better of Sachin Tendulkar in the first innings.

Anderson made one shape away off a length, with the shiny side of the ball facing the batsman. It induced an edge from Tendulkar behind the stumps.

The master batsman was batting on 76, but he was done in by the trickery. Throughout the innings, Anderson had kept Tendulkar guessing, bowling conventional and reverse swing.

The battle between the two greats was fascinating.

Anderson has dismissed Tendulkar nine times in his career. He has accounted for ex-Australia captain Michael Clarke nine times as well.

In fact, Anderson's global ascent had started during the 2010-11 Ashes series in Australia, where he took 24 wickets in five Tests in England's 3-1 series victory.

This is Anderson's 17th season in top-flight cricket and discipline is a major reason for his longevity. Along the way, he has added many tricks to his repertoire.

His fingers and wrist can still make the ball talk. He bends the ball at his will. He is the 'Sultan of Swing'.

Pain is any fast bowler's 'old friend'. Two years ago, in a column for *The Telegraph* (London), Anderson had

elaborated on how pain from being a fast bowler affected his normal life. "Mainly it is just about managing my shoulder. Bowling actually loosens it up. It is getting a balance between bowling enough to loosen it but not too much to cause a problem," he wrote.

"It can affect me in normal life. Sometimes it hurts brushing my teeth or putting on a T-shirt in the morning, or anything else that gets me into an awkward position."

It is just about working with the physio and doing exercises with a rubber band to keep the joint loose and the muscles around the shoulder strong."

It's good news for cricket fans that Anderson has his heart set on more.

He is a once in a generation swing bowler and if all goes well, Indian fans will get to see him during the Test series in February-March next year.

It could be Anderson's Indian farewell and if the pandemic subsides by then, cricket might return to normal stadium-attendance wise.

Can any other fast bowler get to 600 Test wickets?

Anderson's long-standing new-ball partner Stuart Broad is on 514 scalps from 143 Tests.

He is 34 years old and the most likely candidate to reach the 600 mark after Anderson.

But to paraphrase Trueman, whoever gets there would be bloody exhausted.

COVID TURMOIL FOR IPL

13 positive cases in CSK, Raina heads home

Two cricketers among them; Raina's pull-out being attributed to his desire for some downtime with his family in these testing times

PRESS TRUST OF INDIA
New Delhi/Dubai, August 29

TWO CRICKETERS AMONG a total of 13 Covid-19 cases and all-rounder Suresh Raina's pull-out owing to "personal reasons" caused quite a bit of turbulence for the upcoming IPL on Saturday with Chennai Super Kings being the worst-hit franchise. Raina, who retired from international cricket earlier this month, decided to "return home for personal reasons" as his team CSK grappled with 13 confirmed Covid-19 cases in its camp.

The tournament starts September 19 and will be played across three cities in the UAE. "Thirteen personnel have tested positive of which two are players. All the affected personnel as well as their close contacts are asymptomatic and have been isolated from other team members. They are being monitored by the IPL Medical Team," the



Speculation was rife that a family tragedy coupled with a spike in Covid-19 cases in the team might have disturbed the former India left-hander

being attributed to his desire for

some downtime with his young family in these testing times. The player is yet to issue a formal statement on his reasons for coming back.

"Suresh Raina has returned to India for personal reasons and will be unavailable for the remainder of the IPL season. Chennai Super Kings offers complete support to Suresh and his family during this time," CSK tweeted CEO Kasi Viswanat-

han's statement.

CSK's quarantine period in Dubai has already been extended till September 1. "Suresh's absence will be a big blow for the CSK and also, he is one of the biggest draws in IPL. But in these times, if any player doesn't feel 100% and has some other pressing priorities, any team respects that and CSK is no different," a senior IPL official privy to development in CSK camp told PTI on conditions of

watching, especially the millions of Indian youth who are seeking inspiration in their careers."

Commenting on the association, Karan Shroff, VP - marketing, Unacademy, said: "We are delighted to become the Official Partner of IPL. Unacademy is a high-intensity brand that has disrupted the education and learning market with innovations and broken geographical barriers for learners and educators. "With this partnership, we will double-down on our efforts to make Unacademy the biggest brand in the consumer-internet space in India. We thank the BCCI and IPL for the opportunity and look forward to a long and fruitful partnership."

-PTI

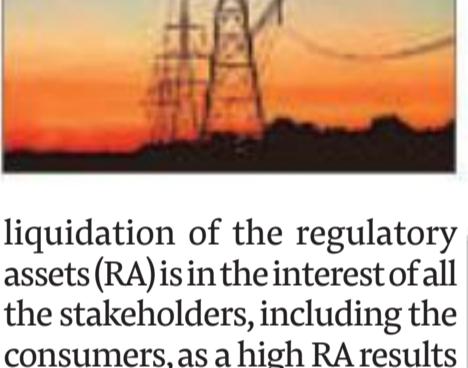
anonymity.

While it couldn't be officially confirmed but speculation was rife that a family tragedy coupled with a spike in Covid-19

cases in the team might have disturbed the former India left-hander, who retired on August 15 alongside his skipper Mahendra Singh Dhoni.

DERC's new tariff will affect discoms' woes: Tata Power JV

PRESS TRUST OF INDIA
New Delhi, August 29



THE NEW POWER tariff announced by the DERC for 2020-21, without any hike in the existing rates, will "substantially increase" the financial "challenges" and affect the "ability" to ensure round-the-clock electricity supply by the discoms in Delhi, a spokesperson of the Tata Power Delhi Distribution (TPDDL) said on Saturday.

The Delhi Electricity Regulatory Commission (DERC) announced the new tariff on Friday, saying no hike was considered due to the Covid-19 pandemic.

Considering the Covid-19 pandemic, the DERC has maintained the tariff at the existing level. However, for the discoms, this tariff order will substantially increase the financial challenges and hence, the ability to ensure 24x7 power supply, the spokesperson of the TPDDL said.

TPDDL supplies electricity to around 18 lakh consumers in north and northwest Delhi. The BSES discoms – BRPL and BYPL – cover the rest of the city, serving around 43 lakh consumers. The new tariff order is in the context of the Covid-19 pandemic, which has resulted in a very challenging time for the customers as well as for the discoms, the TPDDL spokesperson said, adding that a sharp drop in the sales to commercial and industrial customers has "deeply impacted" the discoms' finances in the last five months.

"The tariff declared by the DERC will result in an increase in the regulatory assets (the difference between the costs required to serve the customers and the revenue earned from the tariff), which was already at a precariously high level of about ₹23,139 crore for all the discoms in Delhi as on March 2020," he said.

An early

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CIN No.: L74140DL1993PLC053485 Web Site: www.leadfinancialservices.in E-mail: lead.financial@rediffmail.com

NOTICE TO MEMBERS

The Notice is hereby given that:

1. The 27th Annual General Meeting (AGM) of the Company will be held on Monday, 21st September, 2020 at 11:30 a.m. through Video Conference ("VC") / Other Audio Visual Means ("OAVM") in compliance with General Circular No 14/2020, 17/2020, 20/2020 and all other applicable laws and circulars issued by the Ministry of Corporate Affairs (MCA), Government of India and Securities and Exchange Board of India (SEBI), to transact the business as set forth in the Notice of the Annual General Meeting (AGM) dated August 24, 2020.

2. In compliance with the above circulars, electronic copies of the Notice of the AGM along with the Annual Report for financial year 2019-20 have been sent to all the shareholders, or on or before August 28, 2020, whose e-mail addresses are registered with the Company / Depository / Registrar & Share Transfer Agent (RTA) of the Company, Link Intime India Private Limited, in accordance with the MCA Circulars and the aforesaid SEBI Circular.

3. The Company has provided electronic voting facility for transacting all the business(es) items as mentioned in Notice of 27th Annual General Meeting through e-voting on the platform of Central Depository Services (India) Limited (CDSL). The members may cast their votes using an electronic voting system from a place other than the venue of the meeting ("remote e-voting"). The remote e-voting facility shall commence on Friday, 18th September, 2020 at 10:00 A.M. and will end on Sunday, 20th September, 2020 at 5:00 P.M. No e-voting shall be allowed beyond the said date and time.

4. Any person who has acquired shares and become members of the Company after receipt of notice may obtain the user id and password for remote e-voting from the Company's Registrar & Transfer Agents, Ms. Beetal Financial & Computer Services (P) Limited. The detailed procedure for obtaining User ID and password is also provided in the Notice of the AGM which is available on Company's website www.leadfinancialservices.in and the website of stock exchange, i.e., BSE Limited at www.bseindia.com.

5. Members may please note that:

(a) The e-voting shall not be allowed beyond Sunday, September 20, 2020 at 5:00 p.m. and once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently.

(b) A member may participate in the General Meeting even after exercising his right to vote through e-voting but shall not be entitled to vote again.

(c) The member who has not availed remote e-voting shall vote at the Annual General meeting(AGM) through e-voting.

(d) A member whose name appears in the register of Members/Beneficial owners as on the cut-off date i.e. 14th September, 2020 only shall be entitled to avail the facility of remote e-voting/e-voting at the AGM.

6. The result of e-voting shall be announced on or after the Annual General Meeting of the Company. The result declared alongwith the Scrutinizer's Report shall be placed on the Company's website for information of the members, besides being communicated to the Stock Exchange(s).

7. The Notice and Annual Report of the Company is posted on the website of the Company i.e. www.leadfinancialservices.in and also the website of the stock exchange, i.e., BSE Limited at www.bseindia.com. In case you have queries or issues regarding attending AGM in compliance with the regulations of the stock exchange, you may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at www.evotingindia.com under help section or write an email to helpdesk.evoting@csdlindia.com or contact Mr. Nitin Kundre (022-23056738) or Mr. Rakesh Dalvi (022-23058542) or Mr. Mehbob Lahkar (022-23058543). In case of any grievances connected with the facility for voting by electronic means, please contact Mr. Rakesh Dalvi, Manager, CDSL, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N. W. J. Marg, Lower Parel (East), Mumbai - 400011.

8. Further Notice is hereby given that pursuant to Section 91 of the Companies Act, 2013 and Regulation 42 of the SEBI (LDR) Regulations, 2015, the Register of Members and Share Transfer Books of the Company will remain closed from Tuesday, September 15, 2020 to Monday, September 21, 2020 (both days inclusive) for the purpose of Annual General Meeting.

9. The Notice and Annual Report of the Company is posted on the website of the Company i.e. www.leadfinancialservices.in and also the website of the stock exchange, i.e., BSE Limited at www.bseindia.com. In case you have queries or issues regarding attending AGM in compliance with the regulations of the stock exchange, you may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at www.evotingindia.com under help section or write an email to helpdesk.evoting@csdlindia.com or contact Mr. Nitin Kundre (022-23056738) or Mr. Rakesh Dalvi (022-23058542) or Mr. Mehbob Lahkar (022-23058543). In case of any grievances connected with the facility for voting by electronic means, please contact Mr. Rakesh Dalvi, Manager, CDSL, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N. W. J. Marg, Lower Parel (East), Mumbai - 400011.

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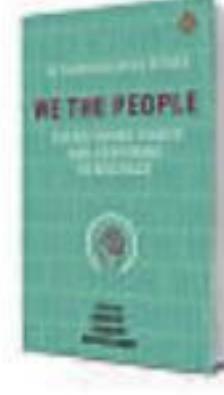
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Words Worth

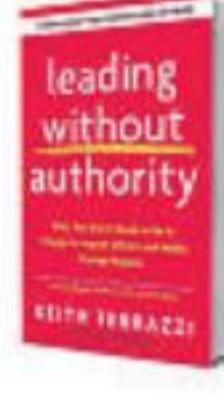
SUNDAY, AUGUST 30, 2020

ON THE SHELF



WE THE PEOPLE
Nikhil Dey,
Aruna Roy and
Rakshita
Swamy
Penguin
Random House
Pp176, ₹499

Who are the people of India? What are their rights? *We the People* brings together a collection of essays that explores the process of germination and growth of undisputed universal rights, and of them being developed as tangible entitlements in India.



LEADING WITHOUT AUTHORITY
Keith Ferrazzi
Penguin
Random House
Pp256, ₹799

In times of stress, we have a choice: we can retreat further into our isolated silos, or we can commit to "going higher together". Ferrazzi draws on over a decade of research to show how we can all turn our colleagues and partners into teammates and truly reboot the way we work together.



FAKE: FAKE MONEY, FAKE TEACHERS, FAKE ASSETS
Robert Kiyosaki
Penguin
Random House
Pp240, ₹499

In this new book, Kiyosaki fights what's 'fake' and helps readers differentiate between what's real and what isn't. He delivers insights and answers that will help ordinary people, who probably haven't had a lot of financial education, determine what's 'real' and relevant to their financial lives.



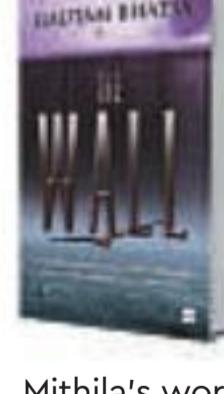
COURAGE, CONVICTION, CONTROVERSY AND CRICKET
Vedam
Jaishankar
Westland
Pp400, ₹699

Physical rigour is not all there is to cricket. There are difficult decisions to be made, ethical questions to be considered. Veteran sports journalist Vedam Jaishankar dives into cricketing history to understand the structure and substructure of cricket, truly revealing the many splendours of the 'lovely' game.



UNTAMED
Glennon Doyle
Penguin
Random House
Pp352, ₹699

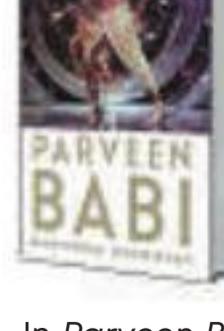
Soulful and uproarious, forceful and tender, *Untamed* is both an intimate memoir and a galvanising wake-up call. It is the story of how one woman learned that a responsible mother is not one who slowly dies for her children, but one who shows them how to fully live. *Untamed* shows us how to be brave.



THE WALL

Gautam Bhatia
HarperCollins
Pp420, ₹399

Mithila's world is bound by a Wall enclosing the city of Sumer. Nobody goes out, nothing comes in. The days pass as they have for 2,000 years: just enough to eat for just enough people, living by the rules. But when Mithila tries to cross the Wall, every power in Sumer comes together to stop her.



PARVEEN BABI: A LIFE

Karishma
Upadhyay
Hachette
Pp320, ₹599

In *Parveen Babi: A Life*, Karishma Upadhyay traces the journey of shy but ambitious girl from an aristocratic family in Junagadh, Gujarat, to a life of merciless scrutiny that comes with being in the Bollywood spotlight. She lays bare little-known details about Babi's doomed romances and her tragic, untimely demise.

All books available as e-books

Looking back

Breaking Through is a chatty, warm and humourous account of a full life lived well



Breaking Through: A Memoir

Isher Judge Ahluwalia
Rupa
Pp 184, ₹395

BIBEK DEBROY

CUSTOMS NOMENCLATURE NOW follows a harmonised system (HS). Earlier, there used to be Indian Trade Classification (ITC). That's on trade. For industry, there was/is National Industrial Classification (NIC). Indian Institute of Foreign Trade (IIFT) used to have a Foreign Trade Bulletin (FTB)—a bulletin, not a journal. In 1992/1993, I wrote a series of articles in FTB, matching ITC with HS, and matching both with NIC. It was a boring exercise, a series of tables, with a series of codes—of no interest to anyone but the stray researcher. I still get the odd email from the stray researcher, wanting to know if I possess soft copies of those articles (I don't). Empirical research can be painstaking and boring, unlike flashy theory.

The trigger for these articles was Isher Judge Ahluwalia, who was then working on her 1991 book on productivity and growth (for Indian manufacturing). That's when I first met Isher, probably around 1989. She needed the matching for her empirical work. I met her in her Centre for Policy Research (CPR) office, not knowing I would join CPR several years later, in the same ICSSR-funded position. I met her at her Pandara Road house and distinctly remember the black Labrador she speaks about. Indeed, I first met Montek (who till then, was just a name to me) through Isher.

Most people know, and know of, Isher and Montek and their work. Montek's semi-autobiography (since it directly discusses the economy, it is not just an autobiography) was published and released a few months ago. A few months later, back to back, with the same publisher, we have Isher's autobiography. Any economist's memoir is bound to comment on the economy. But other than that, Isher's book is more of a pure autobiography, written,

on health grounds, in difficult circumstances. Montek's writing style is analytical, wit and humour under-played. Isher's writing style is chatty, charm and humour evident. Husband and wife tread the same path in life. Therefore, they describe the same events, albeit with differing perspectives. As a reader, if you expect Rashomon-type contradictions between the two versions, your hopes will be dashed. Barring a slightly different take on Montek's culinary expertise (salad versus shepherd's pie), the two versions are in complete harmony.

Not surprisingly, in Isher's case, but not in Montek's, the glass ceiling features prominently, explaining the book's title. Economists and social scientists will naturally be interested in Isher's book, since she talks about familiar names, but never with malice. Having been through the same educational institutions (Presidency College, Kolkata, and Delhi School of Economics) and having been taught by several common teachers, I was probably more interested than most.

Most people know, and know of, Shankar Acharya. "Shankar was both intellectually gifted and very good looking with a boyish charm that he somehow retained well past his middle age!" Who can possibly disagree? I certainly did not know that Satyajit Ray had considered Shankar for the role of Apu in *Pather Panchali*. "I have often wondered whether a different choice might have given us a truly outstanding screen hero, albeit at the cost of losing an outstanding economist!" Having read this, I have started to wonder too. If one former CEA (Chief Economic Adviser) is ribbed, why should another be left out? In the MA examination, "I got a first division. Utsa (Mukherjee/Patai) stood first in the University and I was second. Not only that, there were eight first divisions in that year. The first seven ranks were women, and the eighth was Deepak Nayyar, who later on became vice chancellor of Delhi University." Other than such titbits, never salacious or malicious, the book is laced with wonderful and rare photographs, better than the ones in Montek's book. The ones in Montek's book are more official. The ones in Isher's book are more personal.

Montek and Isher have lived full lives and left their legacies. This is a chronicle of Isher's and reflects the times—Independence and Partition, middle class hopes, educational aspirations funded through public scholarships, a shortage economy, a return to India despite carrots abroad, a somewhat muted internal debate on economic policy-making and the economy's breaking through. This will probably find broader resonance than her academic books.

The author is chairman, Economic Advisory Council to the PM. Views are personal



A pedestrian walks past the RBI building in Mumbai. Some of Acharya's hard-hitting speeches provide a glimpse of the wide chasm between Mint Street and Delhi during his stint as deputy governor of RBI between January 2017 and July 2019 BLOOMBERG

The insider's take

A collection of speeches sets the stage for constructive debate on fiscal stability

ANANTH NARAYAN

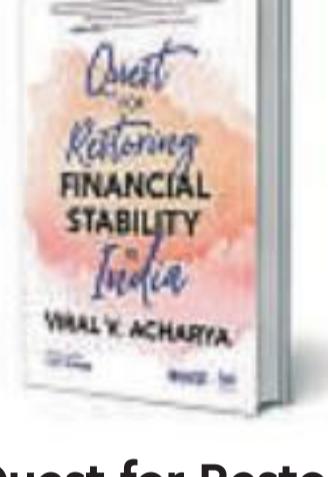
QUEST FOR RESTORING Financial Stability in India is a collection of 16 speeches and the entire set of monetary policy minutes penned by Viral Acharya during his stint as deputy governor of RBI between January 2017 and July 2019.

To knit the diverse themes across the speeches into a unified framework, Acharya has written a comprehensive preface for the book titled *Fiscal dominance—a theory of everything in India*. The book also contains a masterly foreword by the one and only YV Reddy, who provides an insightful historical perspective to buttress Acharya's arguments.

Acharya's (and Urjit Patel's) stint at the RBI coincided with a surreal phase of RBI-government relations. Some of Acharya's hard-hitting speeches provided a glimpse of just how wide the chasm between Mint Street and New Delhi truly was at the time.

Barring a few tantalising hints, the book isn't a show and tell of what happened backstage during that tumultuous period. Instead, Acharya's unified framework of fiscal dominance argues how the government can, and did, have a perverse stake in areas as diverse as providing regulatory forbearances, diluting default disclosure norms, pushing for easy monetary policy, driving fickle capital inflows, and raiding RBI's coffers.

As a way forward, Acharya urges New Delhi to push for fiscal consolidation, reorient government expenditures from revenue to capital account, and ensure honesty of fiscal accounts



Quest for Restoring Financial Stability in India

Viral V Acharya
Sage
Pp 396, ₹695

objective policy rules such as the current monetary policy framework, stand up boldly to fiscal dominance when it arises, and be democratically accountable.

Just like his original speeches did, this book has already excited the full spectrum of reactions. Here are my own takeaways.

First, backed by a strong courage of conviction, Acharya continues to speak truth to power. Notwithstanding our national motto of Satyameva Jayate, we have trouble in acknowledging the truth. As Dr Reddy points out in the foreword, our fiscal math now has an 'official deficit' and a 'real deficit'. Likewise, as Acharya points out, the true extent of asset quality stresses in our financial services ecosystem has been clouded by lax recognition, provisioning and disclosure standards.

Acharya doesn't argue for truth for truth's sake alone. Recognising the truth may simply be a prerequisite to addressing India's economic challenges, enjoy true independence, be guided by

must for proper diagnosis and treatment.

Second, on the unified theory of fiscal dominance itself, Acharya presents a good theoretical framework of how this might manifest. It is now important to hear the other side of the argument. Is the need to fund an ever-growing fiscal deficit truly the overarching theme behind most actions of the government? How did New Delhi view the standoff with the RBI at that time? Acharya has thrown in fairly sharp and intelligent arguments that decry the government's outlook as narrow, short-term and opportunistic, and someone ought to cogently present New Delhi's perspective.

Third, the debate on the solution set and way forward is still wide open. While Acharya has argued for extensive improvements in the quality and extent of India's true fiscal deficit, it is far from clear how that is to be achieved in practice. In addition, perhaps some of the rules that he extols—such as India's flexible inflation targeting framework—are kept inherently simplistic, because experts feel the government cannot be trusted with anything more realistic. Finally, perhaps many of the true solutions lie in the real sector, rather than in the financial sector. In any case, the book sets the stage for constructive debate to continue.

The book has earned advance praise from a breathtaking bevy of domain experts, including Mervyn King, Raghuram Rajan, C Rangarajan, Shyamala Gopinath, Maurice Obstfeld, Y Malegam, Easwar Prasad, N Vaghul, Usha Thorat and Rakesh Mohan. On that set of recommendations alone, this book is worth a read—by students, practitioners, commentators, Mint Street and New Delhi. Including, and perhaps especially, if you are likely to disagree with some of the arguments and would like to further the debate.

Acharya has dedicated this book to his late unsung school teacher, Shailesh Shah. He has also pledged all of his earnings from the book to Pratham, an NGO dedicated to the cause of education in India.

Ananth Narayan is professor, finance, at SP Jain Institute of Management and Research

possibly by sensing the earth's electromagnetic fields, the synchronicity in flight of Eurasian cranes. A piece about nests ponders whether birds weave their homes according to a pre-existing mental image, and marvels at their craftiness and opportunism: "How we humans are intrigued when birds make nests out of things that belong to us," she writes. "House finches lining their nests with cigarette butts, nests of Bullock's orioles fashioned from twine, kites decorating their tree platforms with underwear stolen from washing lines."

A profile of Maxwell Knight, a legendary MI5 chief-turned-BBC naturalist (and model for "M" in Ian Fleming's James Bond novels), probes the links between spycraft and the behaviour of Knight's

A bird's-eye view of the natural world

A book explores the connection between humans and the world at large

JOSHUA HAMMER

AT THE HEIGHT of World War II, ornithologist and evolutionary biologist Julian Huxley rallied his countrymen on the radio by celebrating Britain's birds as "the heritage we are fighting for". Britain's veneration of wildlife, particularly the avian

kind, has been a defining national trait for generations. In *Vesper Flights*, an anthology of writings by English poet and naturalist Helen Macdonald, she celebrates her country's wild bounty, while exploring its fragility and its relationship to national identity.

Macdonald is best known for her memoir, *HIs for Hawk*, a meditation on the healing powers of human-avian bonding. Here, fragments of autobiography mix with impressionistic snapshots and deeper observations that peel away our anthropomorphic preconceptions and reveal the intelligence and mystery of birds and other creatures. "Someone once told me that every writer has a subject that underlies everything they write," she declares in her



Vesper Flights

Helen Macdonald

Grove Press

Pp 288, \$27

introduction to the collection. "I choose to think that my subject is love, and most specifically love for the glittering world of nonhuman life around us."

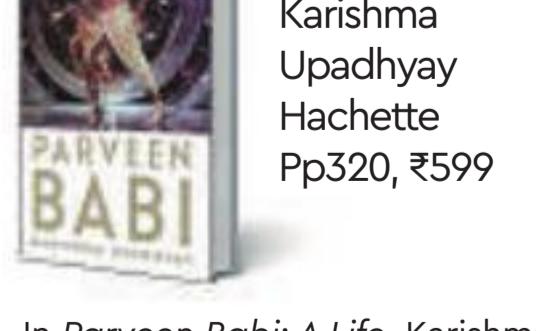
Macdonald's essays are often odes to the wonders of animal behaviour—the ability of moths to migrate vast distances,

favourite bird, the cuckoo, which breeds by camouflage and stealth—planting its eggs in the nests of other species.

Macdonald's writing here, as in *HIs for Hawk*, can be hard going. It sometimes bogs down beneath the weight of its adjectives: She describes "endless indigo afternoons," the "zoetrope flicker of pines," and "the cradled mathematic branches of a monkey puzzle"—and that's just in a few pages of one essay. Still, her evocative sense of place and her meticulous observations burst through the purple prose.

Macdonald laments human encroachment and the steady disappearance of nature. But she also points to unlikely places where it flourishes. In *The Falcon and the Tower*, she visits Dublin's Poolbeg Power Station, "a giant's playset of brutal turbine halls" where a pair of long-defunct cooling chimneys serves as a nesting site and hunting perch for peregrines.

NYT



PARVEEN BABI: A LIFE

Karishma
Upadhyay
Hachette
Pp320, ₹599

In *Parveen Babi: A Life*, Karishma Upadhyay traces the journey of shy but ambitious girl from an aristocratic family in Junagadh, Gujarat, to a life of merciless scrutiny that comes with being in the Bollywood spotlight. She lays bare little-known details about Babi's doomed romances and her tragic, untimely demise.

All books available as e-books

Spotlight

SUNDAY, AUGUST 30, 2020



THE ORIGINAL WORKWEAR

In 1873, tailor Jacob Davis made the first pair of denim pants for a client who requested a pair of durable and strong pants to chop wood. Soon, the popularity of denim jeans as workwear began to spread and he sold 200 pairs to workers in need of heavy work clothing.

REYA MEHROTRA

THE WORK-FROM-HOME CULTURE has blurred the line between life at home and life at work. From trying to find the best position on the couch to work to zeroing down on that perfect attire for back-to-back video calls, everybody is trying to adapt to this new way of working. And with no end to the pandemic in near sight, people are now realising the importance of work-from-home essentials. It's no wonder then that many brands are cashing in on this trend and bringing out products specifically for working from home. From furniture and desk accessories to clothing and shoes, there are a plethora of brands today that are helping employees make a successful transition from office to office-at-home.

Desk at home

Almost every home today has someone working on the bed, while another family member attends a video meeting from the balcony. But working like this can be distracting and detrimental to health, as a wrong posture can lead to a multitude of problems, including backache, headache, etc. Hence, the first thing one requires for remote working is proper furniture. It's no wonder then that e-commerce platforms such as Amazon and Flipkart are currently flooded with work tables, home office desk sets, office chairs, etc. Companies like Godrej Interio, Transteel, Wooden Street, Featherlite and Pepperfry, too, are responding to this increased demand for study tables, chairs, etc, with their offerings.

Not everybody, however, is willing to invest in expensive office furniture for home. For this segment, too, there's help at hand in the form of furniture rental companies. Take, for instance, Fabrento, a Delhi-based service that provides high-quality furniture on rent. Revealing that the demand for work-from-home furniture has increased ever since the lockdown was first announced, founder Sidhant Lamba says, "The most number of queries were for desks. Our desks were, in fact, soon sold out and we had to immediately manufacture some new ones."

In July, the company rolled out a customised range of work-from-home furniture that caters to all kinds of rooms and requirements. It has also now started renting laptops as the workforce continues to operate from home and the demand for laptops is on the rise. "Considering the high demand, we have launched a new range of desks and a work-from-home range as well, depending on the setup and size of the room. We have designed different kinds of desks for every individual's requirements. Like one for the tablet, one for storage of files, laptop, phone, etc. We also have several packages, adapting different kinds of furniture, to make it cheaper and convenient for people," says Lamba, adding that a designated workspace at home increases productivity and helps in concentration.

Then there are companies which are providing employees financial reimbursement for any work-from-home furniture they may need to purchase. Take, for instance, Gurugram-based tech startup Bobble AI, which helps employees make a workspace at home, compensating them for the cost incurred. "Our 'Office at Home' policy takes away the financial burden from employees. It provides an allowance for all work-related equipment such as ACs, chairs, tables, etc. The policy has received a warm welcome from all our employees. Already 50% of them have set up their home office using it and are working in a much more comfortable environment," says Rakshita Shharma, vice-president, human capital, Bobble AI. In April, the company also rolled out the Asset Policy, which gives employees significant discounts on the purchase of laptops, tablets and mobile phones. Even before the pandemic, the startup had a policy, wherein it provided employees small loans at zero interest, with no formalities involved. Employees could repay the loan at their convenience in a span of 12-16 months.

Creating an office space at home is an upscale task for sure, but brands like Chumbak are making it a little easier, as well as fun. The startup has added essentials like a 'Chai On My Mind' desk accessories set; Dyson has initiated a #DysonHairAtHome campaign for easy yet formal hair styling for video conferences at home; and (right) an outfit from Myntra's recently launched WFH collection

How WFH is big business

The work-from-home culture has spawned a whole business around it. From furniture and desk accessories to clothing and shoes, products now come with a WFH tag, helping professionals make a successful transition from office to office-at-home



(Clockwise from above) Chumbak has added essentials like a 'Chai On My Mind' desk accessories set; Dyson has initiated a #DysonHairAtHome campaign for easy yet formal hair styling for video conferences at home; and (right) an outfit from Myntra's recently launched WFH collection

gory. We are also seeing an almost two-three times surge in organic searches for categories like shorts and comfort-wear, which indicates a strong consumer intent in these segments," he adds.

Multi-purpose items such as T-shirts with attached masks or work-from-home sets with a mask are growing in popularity and are becoming a key theme of Myntra's WFH collection. "We have a plethora of multi-functional garments such as sweat-free, wrinkle-free and quick-dry T-shirts, which are convenient for chores, as well as online meetings," says Rajagopal, adding that the category will continue to be a focus area. "The need for WFH attire was born out of the shifting fashion needs of millions who have had to work from home over the last few months across India. For the foreseeable future, WFH wear will be a big focus area and we will continue to ramp up our collection to meet the demand," he says.

Other brands such as Marks & Spencer, Under Armour, H&M, Jack and Jones, UCB, HRX, etc, have spotted the opportunity too and are venturing into the category. For designing work-from-home wear, though, certain aspects need to be kept in mind. The key among these are durability, size, fit and



(Top) A study table by Fabrento, which provides a customised range of work-from-home furniture on rent; and (left) healthy snacks for a WFH routine by Gurugram-based Fruit Forest

drance, while our Walking Collection is perfect for brisk and power walking," he says, adding that they have received a positive response from customers.

The brand's range of work-from-home footwear is available across all Bata stores and e-commerce partners for the foreseeable future. "As we continue to work from home, we are busier and more occupied than ever before. Sometimes we completely forget to take care of our feet and even skip wearing footwear altogether, and that can lead to pain, besides exposing our feet to bacterial and fungal infections," says Lambert, adding, "Footwear goes through a lot of regular wear and tear everyday and three months is a long time to go without purchasing it."

Snacking & styling

With a rise in work from home, a good business opportunity has been born for delivery aggregators and food product brands, which are encouraging ordering of work-from-home snacks such as burgers, dosa and immunity-boosting snacks customised by restaurants. In May, Swiggy's advertisement, in fact, asked customers to take part in a survey sharing which work-from-home snack they most preferred and based on their choice Swiggy would tell them their video call personality.

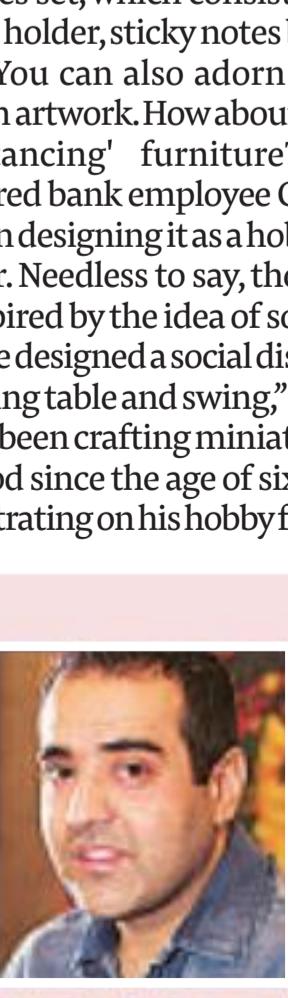
Gurugram-based manufacturer Fruit Forest, which offers a range of alternative, fruit-based snacks such as mango passion fruit pear, crispy raspberry, etc, also began advertising its snacks in May for a work-from-home routine with a tagline that reads "Work + Fruit Forest real fruit snacks = adequate energy". It has tied up with Zomato and Swiggy to deliver the snacks for a busy remote working routine.

Even hair styling-at-home for video calls has been taken care of. Dyson, a British technology company that designs and manufactures household appliances such as vacuum cleaners, hair dryers, air purifiers, hand dryers, etc, has initiated a #DysonHairAtHome campaign to encourage easy yet formal hair styling for video conferences at home. A sleek low bun makes for a perfect look for work calls, says Jen Atkins, global styling ambassador, Dyson. "It is a great style, allowing you to utilise the natural oils on your hair/scalp to slick the hair back, especially on video conference calls, when your hair is almost 80% of the screen. To create this style, part the hair down the middle and brush thoroughly. Take the hair back towards the nape of the neck and tie in place with a hair elastic. If you have flyaways, spray a toothbrush with hairspray and gently brush down the flyaways while using the hair dryer on the cool setting with its styling concentrator attachment for precision styling," she says.

Dyson's global education manager Amy Johnson shares that the feedback has been very good, with their stylists even demonstrating online hair styling for customers. Social media comes in handy at such times, says Atkins. "Instagram tutorials have become a hive of activity with stylists broadcasting tips and advice on new ways of styling, new ways to use tools and attachments. It's been a real education," she says.

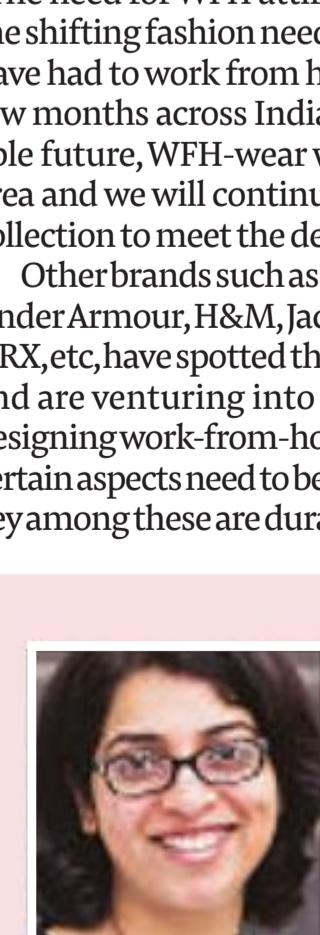
Feet first

Interestingly, not just clothes, but footwear brands, too, are jumping on to the WFH-wear bandwagon. Comfortable shoes such as sliders and flip flops are trending as people ditch office shoes and high heels for utility. Matteo Lambert, chief collection officer at Bata, calls it 'industry-casualisation', born through the work-from-home protocol. The footwear retailer brand, in fact, has curated a special work-from-home shoe collection. "Currently, people are investing more in comfortable footwear that they can sport throughout the day. And so, keeping abreast of the situation, we have curated a collection of work-from-home footwear, which will cater to the footwear needs of the entire family," says Lambert, adding that the collection has been designed keeping in mind comfort. "Our collection can be worn throughout the day and keeps feet cozy and comfortable. It includes flip flops, floaters and sandals. We also have a range of fitness and workout footwear under our flagship brand Power designed to address home fitness needs. Our Home Training Collection is especially designed to enable body weight exercises like spot running and home gymming without any hin-



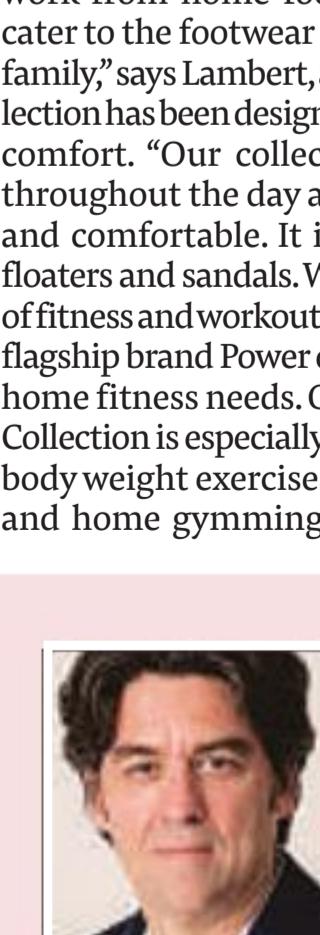
When the lockdown was first announced, the most number of queries were for desks. Our desks were, in fact, soon sold out and we had to immediately manufacture some new ones

— SIDHANT LAMBA, FOUNDER, FABRENTO, A DELHI-BASED SERVICE THAT PROVIDES HIGH-QUALITY FURNITURE ON RENT



When working from home, consumers want breezy styles that are easy to care for... dresses, tops, shirts, shorts, etc. These products are not going off the website for a few months at least

— AYUSHI GUDWANI, FOUNDER, FABLESTREET, A GURUGRAM-BASED ONLINE WORKWEAR BRAND



Currently, people are investing more in footwear that they can sport throughout the day. Our collection of work-from-home footwear can be worn throughout the day and keeps the feet cozy and comfortable

— MATTEO LAMBERT, CHIEF COLLECTION OFFICER, BATA

SUNDAY, AUGUST 30, 2020

Fe Lines

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



Down to earth

Grounding, or walking barefoot on earth, has several physiological benefits besides enhancing general well-being and health

VAISHALI DAR

WALKING BAREFOOT IS considered therapeutic. Internet results, in fact, show that walking barefoot on the ground helps one absorb all the negative charge from the earth through our feet into the body. 'Earthing' or 'grounding' works when your body is in direct contact with earth, making an electrical connection with its energies. Such nature-immersive wellness practices have proved beneficial for many—American actor Gwyneth Paltrow swears by it and actor Shailene Woodley, too, connects to the planet's energy. Late painter MF Husain, in fact, walked barefoot all his life. "Everyone needs grounding. One of the most profound forms of grounding is to walk or sit on the bare ground with no shoes or socks, and to touch and connect with the soil or earth," says Chennai-based Pankhuri Agarwal, a spiritual and oracle healing expert at Sarva Yoga Studio.

Activities like playing with soil, building sand castles on the beach, etc, help in fighting sadness, anxiety and depression, besides having other positive effects. The easiest perhaps is just to walk on the (non-carpeted) floor at home or sit on it. Grounding helps in maintaining the health of the seven chakras, the first chakra of the seven main chakras in the body, which is based on the earth element. It's responsible for confidence, support, the musculoskeletal system and sustenance. "When we lose our connection with earth, we find ourselves in a mental flurry or feeling floaty, drifty, discon-

nected and unsettled," says Agarwal, adding that the mind, body and soul are interdependent on earth. "Any healing to one will affect the other two. Grounding can reduce stress levels, help the body recover from stress-induced issues and uplift the spirit," she says.

In his book *The Magic Immunity Pill: Lifestyle*, author and lifestyle coach Luke Coutinho talks about how playing with soil is a powerful lifestyle change and makes one's immunity strong. "Get your children to play in the mud and soil because the microbes in them get into their fingernails, skin and they reach their gut, making the gut as well as their immunity extremely strong. A healthy gut is everything when it comes to immunity, assimilation and digestion. Handling soil also improves the ratio of good bacteria versus bad bacteria, making your immunity grow stronger. This is how you enable the body to help prevent allergies and possibly heal them. If you have a limitation on space, invest in building a microbiome or mud box. It contains organic soil and a few leaves... You can play with

Earthing or grounding works when your body is in direct contact with earth, making an electrical connection with its energies. The practice has proved beneficial for many

the soil for 5 minutes. It is therapeutic; it connects you with nature," writes Coutinho.

Modern lifestyles have, however, distanced us from nature, and this may have been aggravated by the current health crisis, which is forcing us all to stay indoors. "Grounding may be an under-researched area compared to other therapies in modern medicine... But earthing is different from grounding techniques used by mental health professionals to help treat people from stressful experiences and reorient their senses to be mindful in the present moment. The surface of the earth has ample free electrons that are taken up by our body on direct skin contact—think of this as nature's biggest and most freely available antioxidant. It is basic conduction that neutralises excess free radicals that could be otherwise damaging our body," says Bhavna Barmi, co-founder, Psycare (Neuropsychiatry Care Centre in Delhi), and senior clinical psychologist, Fortis Escorts Heart Institute, Delhi.

Grounding not only has several physiological benefits—reducing inflammation and wound healing, preventing and treating autoimmune conditions, and improving sleep problems and chronic pain—but also enhances general well-being. "The mind-body connection is undeniable, as is this technique's direct effect on reducing stress and improving mood. The most amazing thing is the accessibility of this health practice. It's as simple as walking barefoot on grass. You can also make a more conscious effort by lying down in nature or wading through a natural water body, which can work in a similar way," adds Barmi.

BOOK TO SCREEN

Films and shows based on literary classics and popular books have always interested bibliophiles as well as cinema buffs. Here are some such series and films that have been made.

By Reya Mehrotra



Little Women

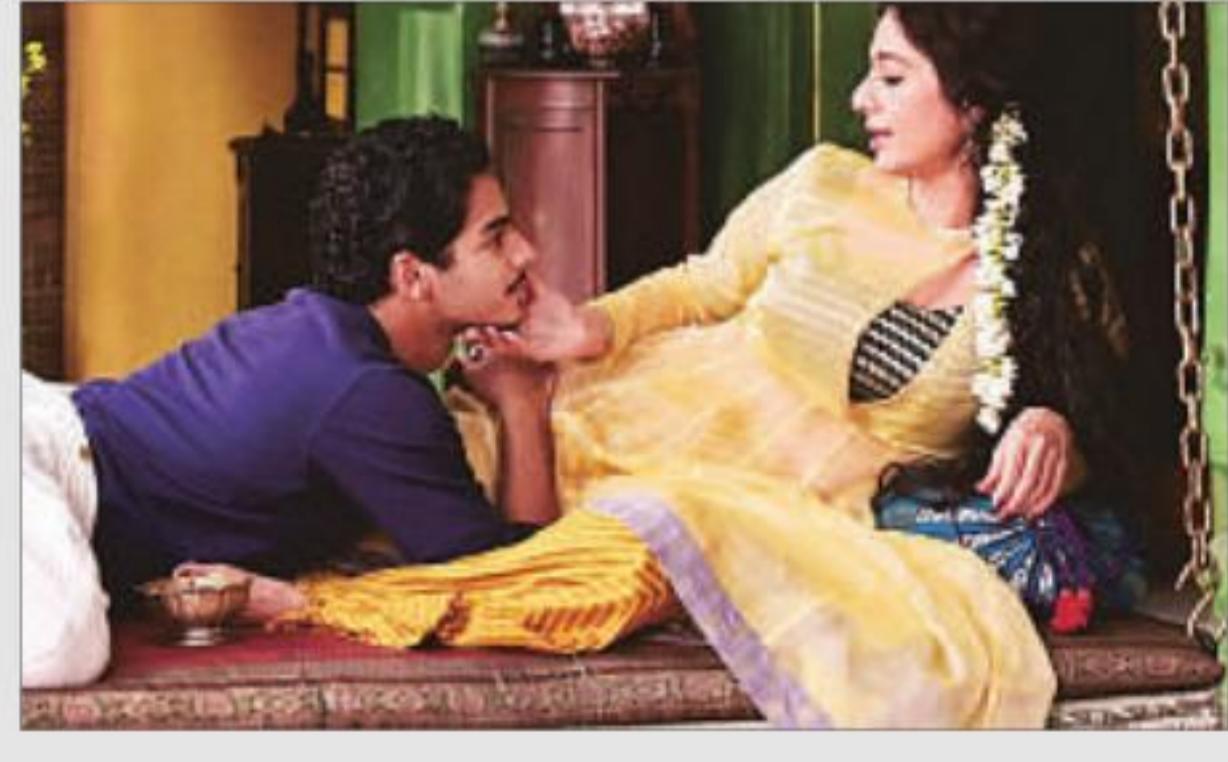
Released in 2019, the seventh movie adaptation of the 1868 novel by Louisa May Alcott stars Saoirse Ronan as Jo March, Emma Watson as Meg, Meryl Streep as the aunt, among others. The coming-of-age drama has been directed by Greta Gerwig and revolves around the lives of the four March sisters in Massachusetts in the 19th century during and after the Civil War. The movie received six Academy Award nominations.

The Personal History of David Copperfield

The comedy-drama film, based on the 1850 Victorian novel David Copperfield by Charles Dickens, came out in 2019. Written and directed by Armando Iannucci, the movie stars Dev Patel in the lead role. The film, which premiered at the Toronto International Film Festival in September

A Suitable Boy

One of the longest novels published in a single volume, the 1993 classic novel by Vikram Seth was adapted into a TV series by BBC. Directed by Mira Nair, it stars Tabu, Ishaan Khatter, Tanya Maniktala, Rasika Dugal and Ram Kapoor. The six-part series got good reviews for its direction, storyline and character portrayals, and is one of the most expensive BBC series ever made. It explores the rich Indian culture through the fortunes of four large families and was filmed in Lucknow and other parts of India.



last year, follows Copperfield's life from birth. His widowed mother remarries the cruel Mr Murdstone who abuses a young David and sends him off to work at his factory. He finally escapes after the death of his mother and pursues his dream to become an author.

The Outsider

This mini TV series is based on the hor-

ror novel by Stephen King, who is known for supernatural, horror, suspense, crime and fantasy fiction. The American horror-crime-drama, whose first season premiered early this year on HBO, stars Ben Mendelsohn, Bill Camp, Patrick Considine, among others. It follows an investigation, which appears straight and simple at first, but uncovers a gruesome murder of a young boy by a cop. A supernatural force makes its way into the case and leads the investigators to question their beliefs.



Artemis Fowl

The movie is based on a series of eight fantasy novels published in 2001 by Irish author Eoin Colfer. The film adaptation of the first novel released on Disney's streaming service in June this year. It follows the adventures of the

12-year-old Artemis Fowl who kidnaps a fairy for a large ransom of gold. The third-person narrative switches from human to fairy characters. The book was appreciated by critics and even awarded. Directed by Kenneth Branagh, the movie takes us to the coast of Ireland in the Fowl manor, where a stolen collection of world-famous relics is being linked to businessman Artemis Fowl.

The Woman in the Window

Based on the 2018 novel by AJ Finn, the psychological thriller by Joe Wright stars Amy Adams, Gary Oldman, Anthony Mackie, Fred Hechinger, Wyatt Russell, Brian Tyree Henry, Jennifer Jason Leigh, and Julianne Moore. The plot revolves around an agoraphobic psychologist whose life turns upside down when her neighbour disappears.

The Goldfinch

The 2019 American drama film by John Crowley was adapted from the 2013 novel by Donna Tartt. The life of 13-year-old Theodore Decker changes after his mother dies in an explosion at the Metropolitan Museum of Art in New York City and a dying man asks him to take a painting called *The Goldfinch* and his engraved ring away from the museum. The movie premiered at the 2019 Toronto International Film Festival and stars Oakes Fegley and Ansel Elgort as the young and adult Theo, respectively.

TECH-NOW-LOGY

The private connection

With a majority of people working from home, there has been a boom in the usage of virtual private networks around the world. The VPN is a great solution as it's encrypted, can't be tracked and can even bypass app blocks

SHRIYA ROY

AS NEWS OF THE pandemic broke out, companies and organisations struggled to streamline their work processes to ensure that employees could work remotely. Consequently, there was a major surge in the demand for virtual private networks (VPN) for both commercial and private usage. Today, VPN servers have become paramount for the smooth running of a company.

But what exactly is VPN and how does it work? A virtual private network gives online privacy and anonymity by creating a private network from a public internet connection. A VPN masks the IP address of a user, so their online actions are virtually untraceable. VPN services also establish secure and encrypted connections, increasing user privacy. The network enables users to send and receive data across shared or public networks as if their computing devices were directly connected to the private network like at a workplace.

A VPN comes in handy for a company while working remotely as it can protect its internal server data while allowing all the remote systems to be connected through it.

Many organisations now view VPN as an integral piece of internet infrastructure. A business VPN allows users to securely connect to corporate networks to send and receive files and data from anywhere.

The Netherlands has seen the

highest growth in employee business VPN usage, with the number of users surging by 240%. It's followed by Austria and Canada, which have seen VPN usage grow by 208% and 206%, respectively. In India, too, secure VPN access has been extended to officials across government ministries to facilitate work from home whenever required. It's important, however, to make sure that the VPN is secure and up-to-date. Users must use strong passwords and multi-factor authentication in order to reduce the chance of any cyber crime.

Interestingly, VPNs have not only been useful for corporates and businesses, but have also become popular in countries that have repressive regimes, which are trying to hide the true news about coronavirus. In these countries, VPNs are allowing citizens to gain access to news outlets from around the world to get a fair and unbiased picture of

the pandemic.

VPNs are also a popular solution for people to elude restrictions on the internet be it to access censored content or a banned app. Take, for instance, the TikTok ban. As countries around the world ban or threaten to restrict the Chinese social media platform, interest in virtual private networks has spiked, as it lets users access online services from an encrypted tunnel, helping bypass blocks.

The virtual private network called ExpressVPN, which claims to have over 3,000 servers across 94 countries, saw a 10% week-over-week increase in traffic following the US government's announcement of a potential TikTok ban, the company said. The VPN service recorded similar trends in Japan and Australia, where it saw a 19% and 41% spike, respectively. In India, when the government officially blocked TikTok and other Chinese apps, ExpressVPN saw a 22% jump in web traffic. In Hong Kong, where TikTok pulled out following the enactment of the national security law, the VPN service logged a 10% traffic growth.

The use of VPN has become a common way to 'trick' the IP address of a laptop, smartphone, streaming device and even the Wi-Fi router. That's because it reroutes all internet traffic via a secure server somewhere different—it could be the user's home country or somewhere else.

When it comes to choosing a service provider, there is a wide variety to choose from. One of the top players in the game is, of course, ExpressVPN. Its speed and strength are great, and it boasts of having servers in over 90 countries. NordVPN, on the other hand, stresses on security and anonymity. It has a giant network of around 5,000 servers around the world. A cheap VPN option is Surfshark, which has a really friendly interface, making it user-friendly and simple to use.

People have realised that VPNs are making it safer for them to engage in online activity, be it for work, connecting with friends via videoconferencing or streaming their favourite content from the internet. VPN also ensures that data that is exchanged is completely encrypted, preventing access to sensitive information without authorisation. Individuals and businesses worldwide are, therefore, increasingly adopting VPNs to stay abreast with the times.



Leisure

SUNDAY, AUGUST 30, 2020



COMPETITIVE GAME

As stated by Fifa, the Chinese competitive game cuju is the earliest form of football. It even appears in a military manual dated second and third centuries BC. It existed during the Han dynasty and possibly the Qin dynasty.

The game planner

Football players may walk away with the lion's share of the applause, but it's their managers calling the shots from behind the scenes who are responsible for a team's fortunes. A tactician, psychologist and support system, a football manager has to don many hats in the quest for silverware

SHRIYA ROY

IN 2015, WHEN Jurgen Klopp took over the reins of Liverpool, no one would have thought that five years down the line, it would win the coveted English Premier League (EPL) title. A team that had been struggling for the past 30 years to lay its hands on any silverware became the champion in England. What led to the turnaround was not just the brilliance on the field, but the leadership off it as well by Klopp. The football manager wove himself into the very psyche of Liverpool, paying attention not only to his A team, but also to the junior players at the academy level.

In the world of football, unlike most other sports, the role of the coach, or manager as the English call it, is much more crucial. A football coach is not just a person who devises tactics, he is also responsible for running the team, making changes and calling the shots. The result of the game not only depends on the 11 playing on the field, but also that one person who micromanages every move. Star players are undoubtedly important in the quest for silverware but so are star managers. As per the League Managers Association, the trade union for EPL and national team managers in English football, the current average tenure of an EPL manager is roughly 1.8 years, putting intense pressure on them to show quick results. Clearly, the stakes are very high and that toughens up a manager.

Star coaches

When Liverpool lost the 2018 Champions League final to Real Madrid, Klopp zeroed down on the weaknesses of his team and worked on strengthening those rather than assembling stars unlike most modern-day football managers. By making star players out of those he had, Klopp was able to lead Liverpool to an impressive 17-game winning run in the 2019-20 season, which eventually led them to the coveted EPL trophy. Klopp's achievement at Liverpool is considered phenomenal because none before him could take the team to a title for over 30 years.

Former Indian national football team captain Renedy Singh says it's important for a coach to help the team bounce back after every defeat. "Losing is inevitable in any game. The important thing is to come up from that. The job of the coach is to think as a unit and about the whole team," says Singh, adding that playing the game is easier than coaching it.

Not just Klopp, there have been many great managers in the history of football. While some were instrumental in turning the fortunes of their teams, others went on to etch their names in the hallowed portals of football glory by making champions of players. Amongst the greatest in world football is perhaps Sir Alex Ferguson, widely known for managing Manchester United from 1986 to 2013. During his 27-year tenure, Fergu-



son built four great Manchester United teams, knowing instinctively when to nudge or challenge his players. Most importantly, he knew how to change the winning combination. "What makes Sir Alex the greatest is that he knew when to change a winning team.

More important than building a winning team is changing it when the need arises. Most managers are apprehensive to do it when things are working out," offers Delhi-based author, sports commentator and foot-

ball expert Novy Kapadia.

During his time at United, Ferguson won 38 trophies, including 13 Premier League titles, five FA Cups and two UEFA Champions League. He also picked up the 'World Manager of the Year' award given by Fifa four times in his career. Needless to say, he is revered by football players

across the world. "If a coach can give players an identity that they are proud of, they will fight to the last drop for him...and will turn defeat into victory," says Stuart Baxter, head coach, Odisha FC, an Indian Super League (ISL) team.

Motivation & management

While great players like Lionel Messi and Cristiano Ronaldo pick up awards and top the goals tally, they are made better by the motivation and management skills of their respective coaches.

Teams and players can't possibly reach their full potential without the manager who is responsible for not only building the players, but also taking care of the team. He has to be a tactician, a psychologist, as well as a sound support system to the players.

Spanish professional football manager and former player Pep Guardiola is



(Clockwise from above) Liverpool manager Jurgen Klopp; Real Madrid manager Zinedine Zidane; Spanish football manager Pep Guardiola; and Tottenham Hotspur manager Jose Mourinho who is also called 'The Special One'

regarded as one of the greatest in the business. While at Barcelona, from 2008 to 2012, Guardiola practised and perfected the art of 'tiki-taka', a style of possession-based football. In his first season, he guided the team to a treble of La Liga, Copa del Rey and UEFA Championship victories. Showing an impeccable sense of decision-making, Guardiola assembled a team with stars like Lionel Messi, Xavi Hernandez, Andres Iniesta and Carlos Puyol that had great technical ability with the ball. In 2013, he joined German professional sports club Bayern Munich and stayed there till 2016, winning the Bundesliga title every season. He then joined Premier League club Manchester City, which he currently coaches, and guided them to a Premier League title and their most successful season in 2018, breaking numerous records on the way as the team became the first to attain 100 Premier League points. One of the most overlooked aspects, however, is Guardiola's style of football, which is based on the rhythm of passing the ball. "Barcelona under Guardiola played a game where they tired down the opponents, which led to their eventual victories. There's no magic in tactics. As a manager, one has to use a system that suits the tactical ability of the players," says Kapadia.

The best managers are those who can gain the trust of their players, as teams eventually become a reflection of their managers. While great players like Lionel Messi and Cristiano Ronaldo pick up awards and top the goals tally, they are made better by the motivation and management skills of their respective coaches.

Teams and players can't possibly reach



Sir Alex Ferguson, widely known for managing Manchester United from 1986 to 2013, picked up 'World Manager of the Year' award, given by Fifa, four times in his career

impose things on a player. He needs to adapt and modify the plan according to the talent and qualities of the players."

When Jose Mourinho took over EPL side Chelsea in 2004, they were quite the underdogs. Mourinho adopted the 'park the bus' tactic, motivating players to play with an attacking mindset and constantly telling them that "the world is against you". His style of play stirred controversy, but the strategy worked, as Chelsea soon became a formidable Premier League side, earning Mourinho the sobriquet, 'The Special One'. He also introduced Chelsea to unconventional formations, mind games and dominant tactics on the field, guiding them to many victories.

As far as players are concerned, they want to play for someone who is different,

cool and has unusual ideas. When a new manager takes over a team, he breaks the monotony and gives a new lease of life to the team. "New ideas, new motivation, new ways of approaching the game uplift the players and their performance," says Pasha.

When Real Madrid's star footballer Zinedine Zidane came back as coach of the Madrid team, though, few expected anything extraordinary from him. But today, the Frenchman—who was a newcomer in football management when he took up the job in 2016—is counted among the best managers in the world.

In 2017, he led the team to Champions League, as well as Spanish League victories in the same season by instilling in them the fighting mentality, which was missing in the past years. Having played for the club himself gives him the added advantage of connecting with players both as a peer and a coach. "There are successes that are coach-driven, but in the end those successes are a reflection of the co-operation and understanding between the player and coach. A good coach is one who is a leader and not a dictator," says Baxter.

All great coaches have one thing in common: a firm belief in their players. We have seen this quality in the likes of Klopp, Guardiola and Mourinho. It's their silent push that propels the Messis, Ronaldos and Neymars of the world to do better and fight against all odds. As former French national team coach Aimé Jacquet once said, "The coach is the most important person in football."

Are cookbook deals enough?

African-American food writers are landing more book deals, but the ones who have been burned warn that the problems go beyond advances and paychecks

ELIZABETH A HARRIS & CONCEPCION DE LEON

WHEN NICOLE TAYLOR'S agent suggested three years ago that she write a Juneteenth cookbook, Taylor, a food writer, shelved the idea. She didn't think any publisher would buy it. But early this summer, after several months spent working on a proposal, Taylor had a deal worth many times what she was paid for her last cookbook, which was published in 2019.

As pressure mounts on the publishing industry to diversify its pool of authors, there has been a flurry of activity around cookbooks written by Black people. This increase in acquisitions has been welcomed by many people of colour in the field, even as they warn the industry's prob-

lems cannot be solved just by cutting checks. "Every Black cookbook author has a story that will make your mouth drop," Taylor said. "Whether it's about money or marketing or having to fight for this or that recipe, we all have a story. There's a different standard for us, and a box we get put in."

Many Black writers and chefs say there has long been an unspoken limit on the number of books that are produced about Black food, compared with a seemingly bottomless appetite for titles on French or Italian cuisine. Some feel typecast or stereotyped by the cooking styles expected of them; chef Adrienne Cheatham, for example, said she has lost track of the number of times she's been asked to submit recipes for fried chicken. There have also been concerns about whether Black writ-



Many Black writers and chefs say they feel typecast or stereotyped by the cooking styles expected of them

ers are paid as much as their white peers.

Taylor said that private conversations with other writers about compensation were helpful to her. There has also been a public conversation around who gets big advances from publishing houses and who does not, much of it surfaced through the #PublishingPaidMe hashtag on Twitter, which encouraged Black and non-Black authors to divulge what they earned.

Agents and editors say the demand for books by Black authors has jumped since the Black Lives Matter protests and books about race and anti-racism began to dominate bestseller lists. Karen Murgolo, the editorial director of lifestyle and culinary publishing for Houghton Mifflin Harcourt, said the bump in activity has not been limited to cookbooks. At a recent acquisitions meeting she attended, three of the four projects up for consideration were by African-American authors. "For my Black authors, the needle has shifted," said Sharon Bowers, Taylor's literary agent. "The market is allowing me to do more for them than I ever have before."

Getting a book deal, however, is just

the start of a long process. Cookbooks take about two years to make. There are recipes to write and test, food to stage and photograph, editing and production, all before a book is sent to the printer. At every step, the teams involved tend to be overwhelmingly white. Some Black writers say this can put them in a position of having to explain the basics of the food they're writing about. That lack of familiarity can trickle into the recipes, too.

"We have to explain injera in a way you don't have to explain brioche," said Osayi Endolyn, a James Beard Award-winning food writer, "even though most Americans probably can't tell you what brioche is."

The author Toni Tipton-Martin said that after she won her first James Beard Award, she used that leverage to request as many Black people as possible for her creative team, in roles like food stylist, prop stylist and photographer. "I wanted Black representation, and that was a difficult request to fulfill," she said. "Which also speaks to the inequities in the industry, that there are so few people who fit those profiles."

NYT

Footloose

SUNDAY, AUGUST 30, 2020



EXTRAORDINARY SKILL

Raphael ran a very harmonious and efficient workshop, and had extraordinary skill in smoothing over troubles and arguments with both patrons and his assistants—a contrast with the stormy pattern of Michelangelo's relationships with both



DAVID LASKIN

THIS WAS SUPPOSED to be the year of Raphael. Five hundred years after his death at 37, the Renaissance master was due to receive the exalted rollout reserved for artistic superstars: blockbuster museum shows in Rome and London; conferences and lectures at universities and cultural centres around the world; flag-waving and wreath-laying in his Italian hometown, Urbino. Then the coronavirus hit and Raphael's annus mirabilis turned into the world's annus horribilis.

When news of the handsome young artist's death broke in Rome on April 6, 1520, Pope Leo X wept and church bells tolled all over the city. Half a millennium later, Rome was in lockdown along with the rest of Italy as deaths from the virus spiralled. The Scuderie show, a once-in-a-lifetime gathering of more than 200 works (120 by Raphael) from all over the world, was forced to shut its doors after just three days, despite having presold a record 70,000 tickets. Raphael's tomb in the Pantheon was supposed to be adorned with a red rose every day of 2020 to commemorate his death—but the ancient temple was also shuttered because of the virus. Lectures and conferences were cancelled, postponed or moved online.

Poor Raphael. Last year, the 500th anniversary of Leonardo da Vinci's death came off without a hitch. Raphael's devotees hoped that this year's celebrations would restore the artist's luster, which has dimmed over the past centuries. When the world fell ill this past winter, Raphael was one of the casualties.

But all is not lost. Tour guides such as Clam Tours and Joy of Rome now offer virtual journeys in which small groups can zoom around Italy in the footsteps of the artist. Check out Joy of Rome's free two-minute video about Raphael's frescoes at the Villa Farnesina to see if you'd like to sign up for a two-and-a-half-hour virtual tour. Even on a laptop screen, Raphael's ever-evolving craftsmanship and quicksilver brilliance are apparent. "The year of Raphael has not been ruined, but simply modified," said Marzia Faietti, a curator of the Scuderie show. "Since many conferences and lectures have been put off until next year, in a sense there will be two years of Raphael."

In the virtual (and actual) footsteps of Raphael

In Italy and beyond, the plan was to celebrate the 500th anniversary of the Renaissance artist's death with great fanfare. Then came the pandemic, and the virtual world stepped in



(Left) Companies are offering a two-and-a-half-hour online tour of the Villa Farnesina; and The Loggia of Cupid and Psyche with frescoes by Raphael



The spirit of Urbino

I can attest to this because back in November 2019, I had the opportunity to follow in Raphael's actual, not virtual, footsteps in Italy. I stood shivering in the room where he was born in Urbino in 1483. I knelt at the austere tomb in a niche inside the Pantheon where he was interred 37 years later. I feasted my eyes not only on paintings and frescoes, but on the humble church and glorious Roman chapel that attest to his emerging genius for architecture. My pilgrimage would be impossible today—but thanks to the wonders of the internet and the resourcefulness of Italy's leading cultural institutions, I can remotely retrace my steps, refresh my memories and relive the revelations.

How I wondered, did Urbino influence

the art of its most famous son? I posed this question to Peter Aufreiter, then director of the Galleria Nazionale delle Marche, when I sat down with him in his office in the Palazzo Ducale. Aufreiter's response was to click on an image of Raphael's 1507 portrait of Federico's son, Duke Guidobaldo da Montefeltro (now in the Uffizi gallery), and then summon me to the window. "Look at the hillside across the valley and that house at the base of the hill—it's the same background Raphael put in his painting of Guidobaldo." You can see exactly what Aufreiter meant by using the magnify feature on this online image.

Urbino's steep green landscape, limpid light and crystalline architecture imprinted themselves on the artist's young mind and surface repeatedly in his work. Even though Raphael spent most of his

career in Florence and Rome, Aufreiter insists that Urbino, whose cityscape has changed little since the Renaissance, is where you can feel his spirit most intensely.

To the Eternal City

Raphael was summoned to Rome in 1508 by Pope Julius II, and he remained there until his death in 1520. Those 12 final years in the Eternal City marked the apogee of his career. Painter, architect, entrepreneur, archaeologist, pioneer printmaker, Raphael became the prototype of the artist as celebrity—the Andy Warhol of the Renaissance.

In pre-pandemic Rome, visitors had to endure the lines and tour groups that plagued the Vatican Museums in order to spend a few crowded moments with one

(Above, left) Raphael's tomb in the Pantheon in Rome; and (above) the artist's frescoes in the Loggia of Galatea

PHOTOS: SUSAN WRIGHT FOR THE NEW YORK TIMES

of Raphael's supreme accomplishments: the four papal chambers, known as the Stanze di Raffaello, that the artist and his workshop frescoed between 1508 and 1520. These days, in-person visitors to the reopened Vatican Museums enjoy the Stanze along with the nearby Sistine Chapel in ideal conditions. But remote visits can also be rewarding, thanks to the beautifully produced videos and virtual tours now available on the Vatican's website. With the click of a mouse, you can hop back and forth between the virtual Sistine Chapel ceiling and the Raphael Stanze and decide for yourself which is the greater masterpiece.

From painting to architecture

In the last phase of his career, Raphael increasingly turned from painting to architecture. Sadly, his major architectural achievements—the grand unfinished Villa Madama perched on a wooded hill two miles north of the Vatican, and the classically inspired Raphael loggias inside the Vatican's Apostolic Palace—were inaccessible to the public even before the pandemic, and remain so.

To get a sense of Raphael's architectural genius, make (or click) your way to the church of Santa Maria del Popolo in the piazza of the same name at the northwest edge of the historic centre. Like so many transplants, Raphael fell under the spell of the Eternal City's classical substructure: Rome itself, its layers, its ruins and relics, its ceaseless commerce with the past, became a source of inspiration.

Fittingly, the artist who devoted the final years of his career to measuring, cataloguing, preserving and mapping Roman antiquities, was laid to rest in the greatest classical structure to survive the ages: the Pantheon. If a trip to the physical Pantheon is not in the cards, you can drop in with Tom Hanks as your guide in a clip from the film *Angels and Demons*.

NYT

Quarantine and travel: Strict penalties, rare enforcement

As quarantine requirements for travellers have become increasingly common, the prevailing theme is the difficulty of effective enforcement

LAUREN SLOSS

MIKA SALAMANCA'S MUG shot is a departure from most of the images you'll find online—winsome selfies and playful portraits with her head cocked to the side. But in the photograph released by the Hon-

olulu Police Department, Salamanca, a social media influencer from the Philippines, stares directly into the camera, her expression inscrutable. Salamanca was arrested in Honolulu, Hawaii, on July 24 for having broken the state's mandatory 14-day quarantine. She was apprehended after posting images and videos out with friends within days of her arrival, leading a group of locals to report her to authorities. Salamanca's transgressions, subsequent arrest and public apology is one of the more titillating, and public, examples of quarantine enforcement. But as quarantine requirements for travellers have become increasingly common, the prevailing theme is the difficulty of effective enforcement.

Roughly six months into the coronavirus pandemic, governments have struggled to contain the spread of the corona-



The patchwork of quarantine rules, not dissimilar from differing norms regarding mask usage, seeds confusion

virus with limited manpower and dwindling resources, and following quarantine rules is more often than not left to the traveller's discretion. Officials hope that threats of fines or imprisonment and, more crucially, an honour code of mind, will prove effective. But as issues of right and wrong become muddled in our ever-shifting pandemic world, can travellers be counted on to do the right thing?

Hawaii's quarantine order for trans-Pacific travellers went into effect on March 26, and currently applies to everyone who enters the state. Those caught breaking quarantine can be fined up to \$5,000, or imprisoned for up to one year. In contrast, most other states' quarantine orders in the US are only required for travellers coming from places experiencing high infection rates. The desire to do what's right is common, but defining that as difficult as people receive mixed messages. Erez Yoeli, a research scientist at MIT's Sloan School of Management and director of the Applied Cooperation Team, said that the lack of consistency in the rules leads to ambiguity, which leaves room for plausible deniability. "That makes it hard to make these

rules social norms," he said. "Without those social norms, there's no way that society can enforce the rules informally."

Still, "soft" enforcement remains central to many of these quarantine plans. Alison Arwady, commissioner of Chicago's public health department, said at a recent news conference, "Our primary objective is about educating and informing the public." Arwady noted that, while the city does have the ability to issue fines of \$100 to \$500 per day, enforcement is not her main goal. "I have absolutely no intention of pulling cars over that have out-of-state license plates, or developing watch lists of people flying through the airports."

The patchwork of quarantine rules, not dissimilar from differing norms regarding mask usage and social distancing, seeds confusion. As Yoeli said, "confusion introduces this ability to act in your own self-interest." But he still thinks it's worth trying to establish more effective social norms. "Everyone wants guidance; everyone wants to be OK," he said. "I think that everyone would find it something of a relief to have a clearer idea of what to do."

New Delhi

Well-Being

SUNDAY, AUGUST 30, 2020



ANTIBODY STUDY

The study of antibodies began in 1890 when Emil von Behring and Kitasato Shibasaburo described antibody activity against diphtheria and tetanus toxins. They put forward the theory of humoral immunity, proposing that a mediator in serum could react with a foreign antigen.

Why antibody tests won't help you much

Most antibody tests are useful only for large population surveys, diagnosis in certain children or when initial diagnostic testing fails, according to an expert panel

DONALD G MCNEIL JR

GEETING AN ANTIBODY test to see if you had Covid-19 months ago is pointless, according to guidelines issued recently by a major medical society. Many tests are inaccurate, some look for the wrong antibodies and even the right antibodies fade away, said experts at the Infectious Diseases Society of America, which issued the new guidelines.

Because current tests cannot determine if someone is immune, the society said, they "cannot inform decisions to discontinue physical distancing or lessen the use of personal protective equipment." Antibody testing generally should be used only for population surveys, not for diagnosing illness in individuals, the panel said. But its guidelines described two situations in which antibody testing could be used when the normal diagnostic tests for the virus, called PCR tests, failed or were likely to fail.

People who felt sick weeks or months ago and now wonder if they are immune to Covid-19 "probably shouldn't bother" getting an antibody test, said Angela M Caliendo, a testing expert at Brown University's Alpert Medical School and a member of the society's expert panel.

Many New Yorkers fell ill in the spring, could not get tested then and now wonder whether they had the disease and are immune; the panel concluded that current antibody tests cannot answer that question.

"We don't really know if a positive test means you're protected," Caliendo said. "If you were sick back in March, you probably don't have antibodies any more; and if you were only mildly sick, you may not have gotten antibodies."

Moreover, she said, "if you live in a low-prevalence area, you have a much higher likelihood of getting a false-positive test, meaning you may think you are protected but you aren't."

Despite the flaws of antibody tests, recent studies of patients who definitely were infected suggest that they have long-lasting immunity and that it is very unlikely they will get reinfected.

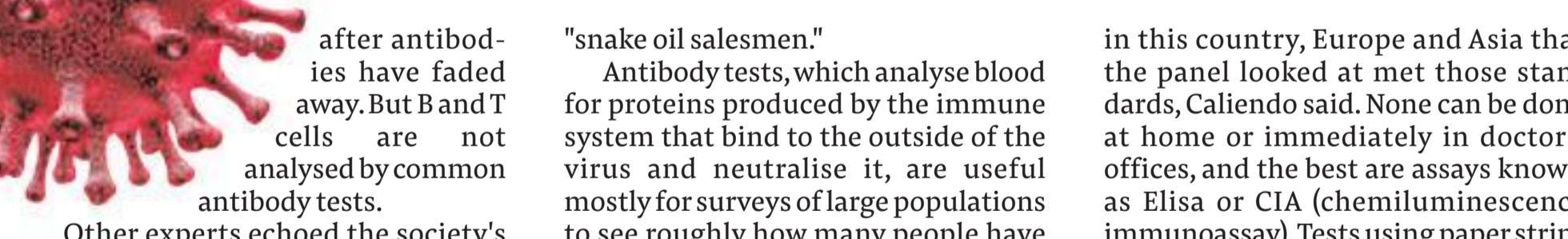
That may be because white blood cells known as B and T cells, which are "primed" to recognise and attack the coronavirus, remain in circulation long



JOHNNY MILANO FOR THE NEW YORK TIMES



ADRIANA ZEBRAUSKAS FOR THE NEW YORK TIMES



"snake oil salesmen."

Antibody tests, which analyse blood for proteins produced by the immune system that bind to the outside of the virus and neutralise it, are useful mostly for surveys of large populations to see roughly how many people have had the disease, the society said.

Even for that purpose, only tests that are correctly positive more than 96% of the time and correctly negative at least 99.5% of the time should be used, according to the guidelines.

Very few of the dozens of tests made

in this country, Europe and Asia that the panel looked at met those standards, Caliendo said. None can be done at home or immediately in doctors' offices, and the best are assays known as Elisa or CIA (chemiluminescence immunoassay). Tests using paper strips were less consistently accurate, the panel found.

With two exceptions, antibody tests should not be used to diagnose individual infections, the society said. When a patient has all of the symptoms of Covid-19, including X-ray evidence of

pneumonia, but still comes up negative on repeated diagnostic PCR tests for the virus, an antibody test may be useful.

Ideally, it should be given not immediately after symptoms appear, but three to four weeks later, "the sweet spot," Caliendo said.

(PCR nasal swab tests may come up negative after the virus migrates from the nose and throat to the lungs, Caliendo explained; but the body may not produce enough antibodies to be detectable in the blood until more than two weeks have passed.)

The tests can also

be used for diagnosis when a doctor suspects a child has multisystem inflammatory syndrome, a rare but serious complication of Covid-19 in children. Because it is not known how long after the initial infection this inflammation begins, doctors should do both a PCR test and an antibody test, the guidelines said.

The Centers for Disease Control and Prevention also issued guidelines for using antibody tests; they were last updated on August 1. The guidance is based on validations of test kits by the National Cancer Institute, while the infectious disease society reviewed test results from all over the world, said Kimberly E Hanson, a testing expert at the University of Utah Hospital who was also on the expert panel.

Hanson said the society knew there was "a lot of interest" in antigen tests. "But we have not even been able to get our hands on any to evaluate," she said. "There are too many manufacturers with emergency-use authorisation, and the demand is high."

A positive result on an antigen test is generally considered accurate, she said, but a negative one means the patient should be retested with a PCR test.

Caliendo said her hospital in Rhode Island did not use antigen tests at all, and local schools used them to test only children who were clearly ill.

"We're doing things that are less than ideal, because we can't get the materials we need," she added.

The society is looking at the new saliva tests, which appear to be about as sensitive as nasal swab tests, Hanson said, "but there's not a lot of data on how long the virus is in saliva."

Also, she said, "saliva is bubbly and hard to pipette." As a result, labs are reporting 3% of tests invalid, compared to 1% for swab tests, "which is frustrating."

On the other hand, she said, swabbing can make a patient sneeze, which endangers the person giving the tests. Spitting does not, Hanson said, "so you don't need the same level of PPE, which matters, because here in Utah, it's 100 degrees in the testing tents."

NYT

metabolic health, such as changes in cholesterol or triglyceride levels. But when they looked specifically at the people who had high levels of abdominal obesity, the results were striking.

In a report published recently in the *Journal of the American Heart Association*, researchers at Boston Children's Hospital studied what happened when soda drinkers switched to drinking water or beverages that were artificially sweetened. The researchers recruited 203 adults who consumed at least one sugary beverage daily; only some of them were overweight.

The researchers split them into three groups. One group received deliveries of artificially sweetened beverages, such as Diet Coke and Diet Pepsi, and was told to substitute them for their usual soft drinks. Another group received shipments of plain and sparkling water. A third group, serving as the control, continued their normal pattern of drinking sugary beverages.

After following the groups for a year, the researchers did not find any overall differences in weight gain or in other markers of

metabolic health, such as changes in cholesterol or triglyceride levels. But when they looked specifically at the people who had high levels of abdominal obesity, the results were striking.

People who carried the most fat around their midsections had significantly less weight gain when they switched from sugary drinks to diet beverages or water.

Among this group, those who drank diet beverages gained about a pound during the study, while those who switched to water lost roughly half a pound. But the people with high levels of belly fat who continued drinking sugary beverages gained an average of 10 pounds. "That's a big effect, it's significant," said David Ludwig, an author of the study and co-director of the New Balance Foundation Obesity Prevention Center at Boston Children's Hospital.

Ludwig theorised that people who carry a lot of abdominal fat might benefit the most from replacing sugary beverages with diet beverages or water because they secrete more insulin, a hormone that promotes fat storage, in response to sugar.

"Someone who is lean may not be as sensitive to sugar," he said.

NYT

The sweet and sour truth

Artificial sweeteners may help stave off weight gain, but they have metabolic effects that some experts find concerning

ANAHAD O'CONNOR

ARTIFICIAL SWEETENERS hold the promise of satisfying your sweet tooth without the downside of excess calories, and they are increasingly used in products ranging from diet sodas and powdered drink mixes to yoghurt and baked goods. But whether using them can prevent weight gain has long been an open question. Now some studies are providing answers. Researchers have found that artificial sweeteners can be useful as a tool to help people kick their sugar habits, and that for some people, replacing sugar with non-nutritive sweeteners can indeed help stave off weight gain. But they can also have effects on hormones, blood sugar and other aspects of metabolism that some

experts say are concerning, and they caution against consuming them routinely for long periods of time.

"The idea we need to get rid of is that because they have zero calories they have zero metabolic effects," said Marta Yanina Pepino, an assistant professor in the department of food science and human nutrition at the University of Illinois at Urbana-Champaign. "Our data suggests that they are metabolically active, and depending on how frequently you use them, some people can see more effects than others." Purchases of foods and beverages containing sugar substitutes have risen as health-conscious consumers cut back on sugar. Diet beverages account for the largest source of these sweeteners in the American diet. Among the most popular

sugar substitutes are sucralose, also known as Splenda, and aspartame, which is found in Diet Coke, Diet Pepsi and thousands of other foods. Stevia, a zero-calorie plant extract that is marketed as natural, is also widely used in many products as a sugar substitute.

Sugar substitutes can have adverse effects on hormones, blood sugar and other aspects of metabolism



Mind & Games

SUNDAY, AUGUST 30, 2020

The 2020 back-to-school list for teens' emotional well-being

Forget backpacks and binders. Here are the essentials teenagers will need for the strange school year ahead

LISA DAMOUR

IN A SEA of Covid-19 confusion, this seems certain: the pandemic will disrupt school. Attending school part-time, sporadically as viral outbreaks allow, or completely remotely may make excellent medical sense. But learning from home, or being constrained by in-school safety protocols, will reduce students' exposure to the ordinary magic, the woven-in forces that promote healthy adolescent development, that happens at school.

Can parents help compensate for what will necessarily be lost? Yes. Forget the backpacks and binders. Here are the essential supplies teenagers will need for the strange school year ahead.

Safe ways to see their friends

The healthy adolescent trajectory towards independence involves loosening emotional ties to parents and strengthening ties to peers. This critical transition almost certainly happens best when teenagers can get together in person. While communication technology has been a welcome asset for many adolescents since the pandemic began, a recent survey found that 61% of teenagers reported feeling more lonely as a result of the pandemic.

Given that adolescents cannot, at present, count on hanging out with peers during the school day, we should make sure that they still have ways to see their friends. Unfortunately, teenagers often fail to observe social distancing guidelines, even if they start off with the best of intentions. They may need supervision or specific guidance, such as having them meet outdoors or go on bike rides with friends, wearing masks when appropriate.

When teenagers bristle at our rules for socialising, as they understandably will, we can explain that we are not trying to be at odds with them. Rather, we



are on their side against the shared enemy of Covid-19. As such, we can also invite and take seriously teenagers' suggestions about how they might visit with their peers while keeping themselves and others healthy.

Time with other adults

Teenagers benefit from spending time with adults who aren't their parents; it's not easy to establish independence and take guidance from one's folks at the very same time. Thankfully, adolescents will accept the same advice from a mentor or boss that they would reflexively rebuff from their parents. And though they can be quick to dismiss praise from their parents on the grounds that we cannot possibly be objective, they'll take to heart compliments from teachers, coaches and advisers.

But many adults who work in schools are already expressing concern about their ability to make meaningful connections with students online or in classrooms where everyone is wearing a mask and contending with safety

rules. So we should look for ways to help teenagers put caring adults in their traffic patterns if they have to miss out on in-person time with the grown-ups they usually see at school.

Now, more than ever, raising children may take a village. Include your teenagers when finding socially distanced ways to spend time with adults they like. Barter mentoring with your friends: Offer to engage their teenager around a shared interest and see if they can do the same for yours. If your adolescent can safely hold a job, volunteer in the community or be active at your place of worship under the watchful eye of a trustworthy adult, help make that happen.

Reliable routines

Routines are the best way to ensure that critical needs get met. They are good for everyone, including teenagers. A reliable daily schedule with designated time for learning, leisure, physical activity and sleep promotes overall well-being and reduces the stress of making plans on the fly. Under normal



conditions, going to school forces students into routines that usually keep them busy, growing and active. In contrast, during the unstructured time of weekends and summers young people are more likely to use screens, be sedentary, eat poorly and fall into irregular sleep patterns.

It probably won't work to hand any self-respecting teenager a carefully crafted agenda of what you expect them to do hour by hour. A better bet would be to stipulate what should be part of any daily schedule, such as set times for studying, physical activity, adequate sleep and pitching in around the house or community, and then let your teenager come up with a plan that you get to approve.

Warmth & support at home

School is stressful, and stress is cumulative. Remember your teenager's mood on the roughest day he or she had at school before the pandemic began? Now imagine a day like that on top of the emotional wear and tear of living under pandemic conditions for six months or more. It's probably smart to expect a bumpy ride.

Here's the good news. Research shows that strong, supportive relationships at home help young people to manage, and even thrive, in the face of persistently difficult circumstances. Having parents who are kind, patient and predictable can help teenagers buffer the chronic stress of living under Covid-19.

That said, it's not always easy to bring our parenting A-game when we, too, are feeling worn down by the pandemic.

These steps will help. First, remember that teenagers often want nothing more than our quiet and steady presence, even when they are in the midst of an emotional meltdown. Second, compassionately normalise the difficulty of this time for teenagers and resist the impulse to fire off solutions and suggestions when they have a problem. Finally, do your best to take excellent care of yourself so that you'll have the energy you'll need to take care of your teenager.

The young people we love are headed into a school year that is unprecedented, unpredictable and not what any of them would have chosen. Let's be sure to supply them with what they'll certainly need.

NYT



Exercise may boost your vaccine response

If you are an athlete, you may gain greater immunity from a flu shot than people who are less active, according to two complementary and timely new studies of exercise and vaccinations.

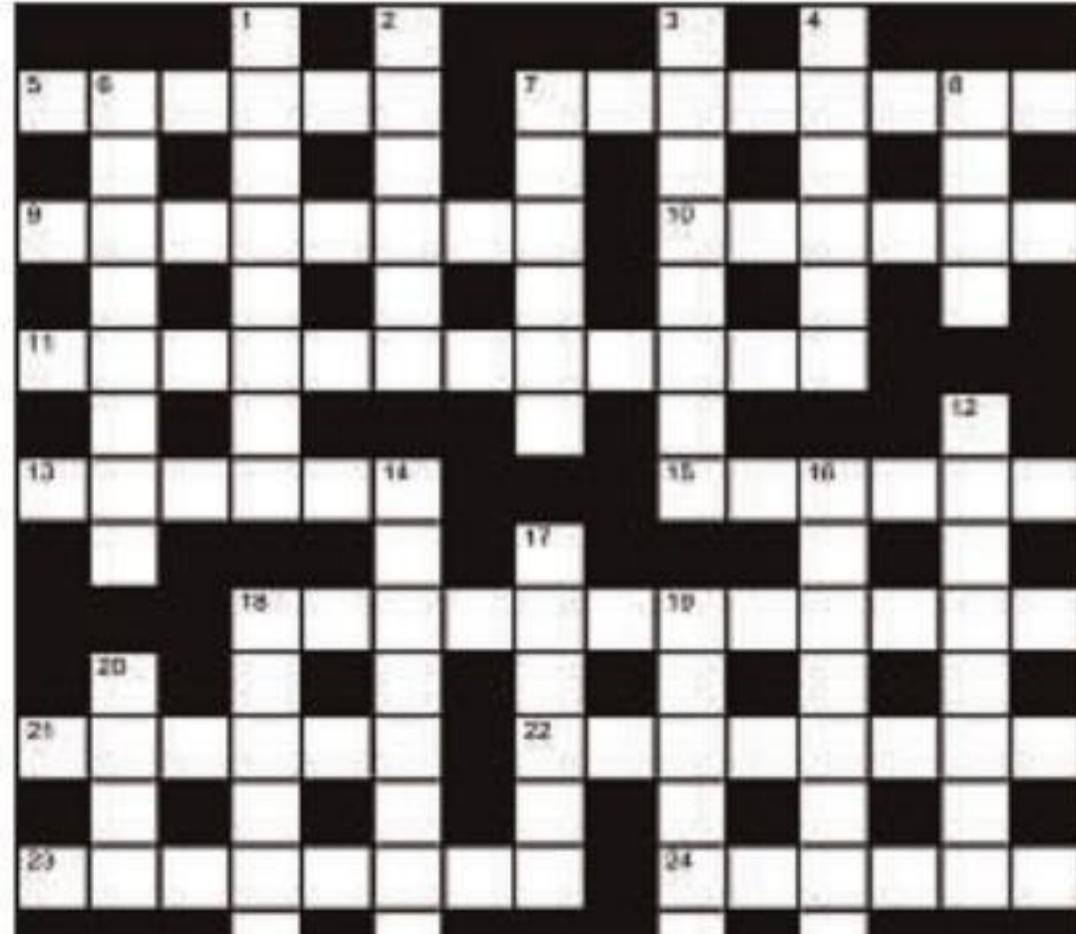
The two studies, which involved the same group of elite runners, swimmers, wrestlers, cyclists and other athletes, suggest that intense training amplifies our vaccine response, a finding with particular relevance now, as the flu season looms and scientists work to develop a Covid-19 vaccine.

Having an immune system primed to clobber infections and respond robustly to vaccinations is obviously desirable now, during the ongoing pandemic. And in general, exercise aids immunity, most science shows.

People who work out often and moderately tend to catch fewer colds and other viruses than sedentary people. More immediately, if you exercise your arm in the hours before a flu shot, you likely will develop a stronger antibody response than if you rest that arm, a few small studies indicate.

GRETCHEN REYNOLDS/NYT

CROSSWORD



- ACROSS**
5 Rebroadcasts (6)
7 Further progress seems unlikely from such positions! (4,4)
9 Such steel pipes have no joints (8)
10 The throat or pharynx? (6)
11 Minister of state for Power in Manmohan Singh's cabinet (6,6)
13 Formal or authoritative proclamations (6)
15 ___ In The Stops: A trading strategy of driving down a stock's price by selling large amounts of stock (6)
18 Ill-usage (12)
21 Drop the ball (6)
22 Difficult questions (8)
23 Blows up (6)
- DOWN**
1 Spice traded on the commodities market (8)
2 Hold in high ___ : have high regard or great respect for (6)
3 The index of the Hong Kong Stock Exchange (4,4)
4 One of the direct taxes (6)
6 Green gemstones (8)
7 Causing dejection (6)
8 Colouring agents (4)
12 Nicknames (3,5)
14 Mistrusts or disbelieves (8)
16 Performing as acrobat (8)
17 Breaks out suddenly or dramatically (8)

- 24 Exile, dismiss or expel (6)
18 Nokia or Samsung product (6)
19 Microscopic one-celled animal (6)
20 Item of a variety show (4)

KAKURO



BIZ QUIZ

- The Union road minister has inaugurated 45 highway projects worth over ₹11,000 crore in which state?
- Which organisation distributes bee boxes under the 'Honey Mission' scheme?
- Which state has the highest number of women beneficiaries under the MUDRA Loan scheme, as on date?

ANSWERS

3. Tamil Nadu

1. Mahayatra Pradesha 2. KVIC

BRIDGE BOUTS L SUBRAMANIAN

DON'T FAIL TO COUNT

Today's deal is from an IMP match. The contract and the opening lead were the same in the open as well as the closed room. Both declarers went down as they failed to count their tricks. Let me see whether you would have got it right.

Dr: North

Vul: E-W

SAT 8

H 7 2

DA 7

C Q J 9 8 6 4

N

1 C

2 C

2 H

2 S

4 S

Pass

N

S

S J 9 7 6 5

H A Q J T 9

D 4

C K 2

Contract: 4S by south. West leads the D6. Plan the play.

Bidding explanation: South's 2H was forcing for one round, indicating at least invitational values.

How the play went: Declares won the opening lead and played a club; to three, king, and seven. They played the five of spades next and finessed dummy's eight, losing to east's king.

a) East shifted to a small heart now in the open room.

b) East cashed the CA and played a third club in the closed room.

The open room declarer finessed the queen, losing to west's king who returned a club now. East won and played a third club for west to over ruff declarer's jack with the queen. Down one.

The closed room declarer ruffed the third club which got over ruffed. West exited in a diamond and declarer had to lose a heart in the end. Down one.

The complete hands were:

SAT 8

H 7 2

DA 7

C Q J 9 8 6 4

N

S

S Q 3

H K 6 4

D K J 8 6 5 3

C 7 5

S K 4 2

H 8 5 3

D Q T 9 2

C A T 3

S J 9 7 6 5

H A Q J T 9

D 4

C K 2

Correct play: When east shifts to a heart, go with the ace and play a spade. When the queen appears, remove trumps, drive out the HK, and claim ten tricks by way of four in spades, four in hearts, and one each in the minors. When east cashes the CA and plays a third club, discard a heart from hand! West is welcome to ruff. You can ruff the diamond return, remove trumps, and discard your heart losers on dummy's clubs! You come to ten tricks by way of four in spades, four in clubs, and one each in the red suits.

LEXICON

VOLUNTOLD

To be told to volunteer for something; compulsorily or forcibly volunteered.

I was "voluntold" to be Santa Claus. I wore my military uniform with weapon and flack vest, but I also wore a ratty old gray fuzzy beard and my Santa hat. I sat at the end of a line of soldiers and wished every child that came by a "Merry Christmas."

—Gary Wallin, "Christmas I remember best: An Afghanistan Christmas I will cherish forever," Deseret News, December 20, 2013



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EXTRACT OF UN-AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2020.

| Sl. No. | Particulars | QTR ENDED | QTR ENDED | QTR ENDED | YEAR ENDED |
|-------------|--|------------|------------|------------|------------|
| | | 30.06.2020 | 31.03.2020 | 30.06.2019 | 31.03.2020 |
| 1 | Total Income from Operations | 915.40 | 1437.92 | 1334.55 | 5540.54 |
| 2 | "Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#)" | 91.84 | -72.75 | 163.81 | 425.55 |
| 3 | "Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items#)" | 91.84 | -72.75 | 163.81 | 425.55 |
| 4 | Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items#) | 97.76 | -40.58 | 120.14 | 444.36 |
| 5 | Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)] | 97.76 | -40.58 | 120.14 | 444.36 |
| 6 | Equity Share Capital | 1288.75 | 1288.75 | 1275.05 | 1288.75 |
| 7 | "Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)" | | | | |
| i. Basic | 0.76 | -0.31 | 0.94 | 3.45 | |
| ii. Diluted | 0.76 | -0.31 | 0.94 | 3.45 | |

Notes:
 1. The above Un-Audited Financial Results are reviewed and recommended by the Audit Committee were considered and approved by the Board of Directors at their meeting held on 28th August, 2020.
 2. The above Consolidated Results include results of all Subsidiaries.
 3. The above is an Extract of the detailed format of Quarterly Un-Audited Financial Results filed with stock exchange under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the stock exchange website www.bseindia.com and company's website www.vivobio.com.
 4. Standalone Financial Information of the Company are as under:
 (Rs. In Lacs)

| Particulars | QUARTER ENDED | QUARTER ENDED | QUARTER ENDED | YEAR ENDED |
|-----------------------|---------------|---------------|---------------|------------|
| | 30.06.2020 | 31.03.2020 | 30.06.2019 | 31.03.2020 |
| Total Income | 915.40 | 1437.92 | 1334.55 | 5540.54 |
| Profit before Tax | 91.84 | -72.75 | 163.81 | 425.55 |
| Profit for the Period | 97.76 | -40.58 | 120.14 | 444.36 |

For Vivo Bio Tech Limited
Sd/- M. Kalyan Ram
Chairperson & Whole Time Director
(DIN: 02012580)

Date: 28th August, 2020

Place: Hyderabad

**ICICI Prudential Asset Management Company Limited**

Corporate Identity Number: U99999DL1993PLC054135

Registered Office: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001.

Corporate Office: One BKC, 13th Floor, Bandra Kurla Complex, Mumbai - 400 051.

Tel.: +91 22 2652 5000, Fax: +91 22 2652 8100, Website: www.iciciprุมf.com,Email id: enquiry@iciciprุมf.com

Central Service Office: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (E), Mumbai - 400 063. Tel.: 022 2685 2000 Fax: 022 26868313

Notice-cum-addendum to the Scheme Information Document (SID), Key Information Memorandum (KIM) and Statement of Additional Information (SAI) of the schemes of ICICI Prudential Mutual Fund (the Fund), as applicable

Investors are requested to note that the following provision shall be incorporated in the SIDs, KIMs and SAI of the schemes of the Fund, as applicable, with immediate effect:

'The Margin may be placed in the form of such securities/instruments/deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities/instruments/deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.'

The existing provisions relating to placing of margin shall stand modified accordingly.

All other provisions of the SID/KIM/SAI/addenda of the schemes of the Fund except as specifically modified herein above remains unchanged.**This Notice-cum-addendum forms an integral part of the SID/KIM/SAI/addenda of the schemes of the Fund, as amended from time to time.****For ICICI Prudential Asset Management Company Limited**

Sd/-

Authorised Signatory

Place : Mumbai

Date : August 29, 2020

No. 014/08/2020

To know more, call 1800 222 999/1800 200 6666 or visit www.iciciprุมf.com

As part of the Go Green Initiative, investors are encouraged to register/update their e-mail id and mobile number to support paper-less communications.

To increase awareness about Mutual Funds, we regularly conduct Investor Awareness Programs across the country. To know more about it, please visit <https://www.iciciprุมf.com> or visit AMFI's website <https://www.amfiindia.com>**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

(A member of the Amalgamations Group)

Regd. Office : D-1112, Industrial Estate, Maraimalai Nagar - 603 209.

Phone : 044 - 2745 2816. Regd. Mail id : iprmmn@iprings.com Website : www.iprings.com

CIN : L28920TN1991PLC020232

STATEMENT OF UNAUDITED FINANCIAL RESULTS**FOR THE QUARTER ENDED JUNE 30, 2020**

(` in lakhs)

| Sl. No. | Particulars | Quarter Ended | | Year Ended |
|------------|--|---------------|------------|------------|
| | | 30.06.2020 | 31.03.2020 | 30.06.2019 |
| 1 | Total Income from Operations | 1,014.33 | 4,533.09 | 5,474.12 |
| 2 | Net Profit / (Loss) for the period (before tax and exceptional items) | (712.23) | (113.65) | 271.08 |
| 3 | Net Profit / (Loss) for the period before tax (after exceptional items) | (712.23) | (113.65) | 271.08 |
| 4 | Net Profit / (Loss) for the period after tax (after exceptional items) | (514.09) | (109.13) | 199.37 |
| 5 | Total comprehensive income for the period (comprising profit/(loss) for the period (after tax) and other comprehensive income (after tax)) | (517.46) | (107.97) | 193.99 |
| 6 | Paid up Equity Share Capital | 1,267.59 | 1267.59 | 1,267.59 |
| 7 | Other Equity | | | 8,837.49 |
| 8 | Earnings Per Share of Rs.10/- each (for continuing and discontinued operations) | | | |
| a) Basic | (4.06) | (0.86) | 1.57 | 0.87 |
| b) Diluted | (4.06) | (0.86) | 1.57 | 0.87 |

Notes :

1. The above unaudited results were reviewed by the Audit Committee and approved by the Board of Directors at their Meeting held on August 28, 2020. The information for the year ended March 31, 2020 presented above is extracted from the audited financial statements to be approved by the Shareholders/Members at the ensuing Annual General Meeting. These financial statements are prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under section 133 of the Companies Act, 2013.

2. The business activities reflected in the above financial results comprise of manufacturing and sale of automotive components. Accordingly, there is no other reportable segment as per Ind AS 108 (Operating Segments).

3. The outbreak of Coronavirus (Covid-19) pandemic globally and in India is causing significant disturbance and slowdown of economic activity.

In such a situation, the Company has taken due care in concluding on accounting judgements and estimates; viz., in relation to recoverability of receivables, assessment of impairment of assets and inventory for the quarter ended June 30, 2020, based on the internal and external information up to the date of approval of these financial results and expects to recover the carrying value of its assets. The actual impact of the global health pandemic may be different from that which has been estimated, as the COVID-19 situation evolves in India and globally. The Company continues to monitor the economic effects of the pandemic on the operations and take appropriate actions as and when required.

4. The figures for the quarter ended March 31, 2020 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the nine months ended December 31, 2019 which were subject to limited review by the statutory auditors.

5. The Company's operations and financial results for the quarter have been adversely impacted by the lockdown imposed to contain the spread of COVID-19. The operations gradually resumed with requisite precautions during the quarter with limited availability of workforce and disrupted supply chain. The results for the quarter and therefore not comparable with those for the previous quarter(s).

6. The previous period figures have been reclassified/regrouped wherever necessary.

for IP Rings Ltd.

A. Venkataramani
Managing DirectorPlace : Chennai
Date : August 28, 2020**LORDS ISHWAR HOTELS LIMITED**Regd. Off: Hotel Revival, Near Sayaji Garden, Kalaghoda Chowk University Road, Baroda, Gujarat 390002. Tel: 0265 2793545 CIN: L55100GJ1985PLC008264,
E-mail: info@lordsishwar.com, Website: www.lordsishwar.com**Extract of Statement of Standalone Audited Financial Results for the Quarter ended on 30th June, 2020**

(Rs. in Lac)

| Particulars | Quarter ended 30.06.2020 (Unaudited) | Year ended 31.03.2020 (Audited) | Quarter ended 30.06.2019 (Unaudited) |
|--|---|------------------------------------|---|
| Total Income from operations | 23.35 | 753.31 | 221.86 |
| Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#) | (32.35) | 22.17 | 5.06 |
| Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items#) | (32.35) | 22.17 | 5.06 |
| Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items#) | (41.02) | 17.52 | 8.85 |
| Total comprehensive income for the period [comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax)] | (86.02) | 16.69 | 8.85 |
| Equity Share Capital | 747.00 | 747.00 | 747.00 |
| Reserves (Excluding revaluation reserve as shown in the Balance sheet of previous year) | - | (191.71) | - |
| Earnings per equity share (of Rs. 10/- each) (for continuing and discontinued operations) | | | |
| i. Basic | (0.55) | 0.23 | 0.12 |
| ii. Diluted | (0.55) | 0.23 | 0.12 |

Note: The above is an Extract of the detailed format of unaudited Financial Results for the quarter ended 30th June, 2020 filed with Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the said results is available on website of BSE Limited i.e. www.bseindia.com & on the Company's Website viz. www.lordsishwar.com.

For LORDS ISHWAR HOTELS LIMITED
Sd/-
PUSHPENDRA BANSAL
Managing Director (DIN: 00086343)**HATSON AGRO PRODUCT LIMITED</**

GENESIS FINANCE COMPANY LIMITED

CIN: L65910DL1990PLC040705
 Regd. Office: 4 MMTC/STC Market, Geetanjali, New Delhi -110017
 Corp. Office: 315, Third Floor, Square One Mall, Saket New Delhi 110017
 Tel. No.: 011-42181244 E-mail: genesis599@gmail.com
 Website: www.genesisfinance.net

CORRIGENDUM TO THE NOTICE OF 30TH ANNUAL GENERAL MEETING

Pursuant to Regulation 34(1) read with Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, Genesis Finance Company Limited ("the Company") had uploaded Notice of Annual General Meeting dtd. 26/08/2020 (AGM Notice) on Metropolitan Stock Exchange of India Limited (MSEI) portal on 27th August, 2020 for convening 30th Annual General Meeting (AGM) of the Company, scheduled to be held on Thursday, 24th September, 2020 at 11:00 A.M. at the registered office of the Company at 4 MMTC/STC Market, Geetanjali, New Delhi -110017.

Subsequent to intimation to MSEI, it came to the notice of the Company that there has been an inadvertent typographical error in the proposed resolution and explanatory statement for the Agenda No. 6 stated in the 30th AGM Notice, where the limits of Related Party Transactions for Mrs. Sangeeta Garg of Rs. 30,00,00,000/- (Rupees Thirty Crores Only) has erroneously entered as Rs. 10,00,00,000/- (Rupees Ten Crores Only).

This Corrigendum to the notice of AGM shall form integral part of the AGM Notice dtd. 26/08/2020. Accordingly, MSEI, Registrar and Share Transfer Agent, depositories, concerned shareholders (those who received AGM Notice with typographical error), agencies appointed for e-voting and other concerned authorities and all other concerned persons are requested to take note of the above correction.

This corrigendum will be available on the website of the Company www.genesisfinance.net besides being communicated to MSEI where the Shares of the Company are Listed.

*Please note that the Company hasn't yet dispatched AGM Notice with such typographical error & has initiated for dispatch of revised notice from today and the same will be completed in compliance with the provisions of the Companies Act, 2013 and SEBI LODR Regulations, read with rules made thereunder.

By Order of the Board of Directors

Genesis Finance Company Limited

Sd/-

Krishna Rajendra Dayma
(Company Secretary and Compliance Officer)

Membership Number: A54238

Registered Office: 4 MMTC/STC Market

Geetanjali, New Delhi -110017

Place: New Delhi

Date: 28.08.2020

INDOFIL INDUSTRIES LTD.

CIN: U24110MH1993PLC070713
 Registered Office: Kalpataru Square, 4th Floor, Kondivita Road, Andheri East, Mumbai - 400 059. Website: www.indofil.com
 E-mail ID: csupport@indofil.com

Telephone: 022-66637373/Fax: 022-28322272

Notice of 27th Annual General Meeting, Book Closure and Remote E-Voting Information

NOTICE is hereby given that the 27th Annual General Meeting ("AGM") of the members of INDOFIL INDUSTRIES LIMITED will be held through Video Conferencing ("VC") / Other Audio Visual means ("OAVM") on Wednesday, 23rd September, 2020 at 11:00 am to transact the Ordinary and Special Business, as set out in the Notice of the 27th AGM. The Notice of the Meeting, Annual Report for the Financial Year ended March 31, 2020 and remote e-voting details have been sent in electronic mode to all the members whose e-mail IDs are registered with the Company/RTA/Depository. The date of completion of email of the notices to the shareholders is August 28, 2020.

In case you have not registered your email ID with the Company/ Depository, please follow below instructions to register your email ID for obtaining annual report for FY 2019-20 and login details for e-voting.

Physical Holding : Send a request to Registrar and Transfer Agents of the Company, MAS Services Limited at info@masserv.com providing Folio number, Name of the shareholder, scanned copy of the Share Certificate (Front and Back), PAN (Self attested scanned copy of Aadhar Card) for registering email address. Please send your bank detail with original cancelled cheque to our RTA (i.e. MAS Services Limited, T-34 2nd Floor, Okhla Industrial Area, Phase-II, New Delhi-110020) alongwith letter mentioning folio no. if not registered already.

Demat Holding: Please contact your Depository Participant (DP) and register your email address as per the process advised by DP. Please also update your bank detail with your DP for dividend payment by NACH if declared by company.

These documents are also available on Company's website www.indofil.com for download by the members. Notice is hereby given in compliance with the provisions of Section 108 of the Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014 that the Company has offered e-voting facility for transacting all the business by National Security Depository Services (India) Limited (NSDL) through their portal www.evotingindia.com to enable the members to cast their votes electronically. The remote e-voting period commences on Sunday, September 20, 2020 (09:00 am) and ends on Tuesday, September 22, 2020 (05:00 pm). No e-voting shall be allowed beyond the said date and time. During this period members of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date of September 16, 2020, may cast their vote by remote e-voting. Any person, who acquires shares and becomes member of the Company after dispatch of the notice and holding shares as of the cut-off date i.e. September 16, 2020, may obtain the login ID and password by sending a request at helpdesk@csindia.com or RTA, MAS Services Limited at info@masserv.com. However, if the members are already registered with NSDL for remote e-voting then they can use their existing user ID and password for casting their vote. The remote e-voting module shall be disabled by NSDL for voting thereafter. Once the vote on a resolution is cast by the member, the member shall not be allowed to change it subsequently. The facility for voting through e-voting shall be made available at the AGM and the members who have cast their vote by remote e-voting, Mr. Mukesh Sirohi, Practicing Company Secretary (Membership No. FCS 5682 & CP No. 4157), Proprietor M/s. Sirohi and Company Secretaries, has been appointed as Scrutinizer for the e-voting process. The detailed procedure for remote e-voting is contained in the notes contained in the Notice of the AGM. Any query/grievance relating to e-voting may be addressed to Shri Devang Mehta, Company Secretary, Indofil Industries Limited, 4th Floor, Kalpataru Square, Kondivita Road, Off Andheri-Kurla Road, Andheri-East, Mumbai-400059, Fax: 022-28322275, Email: csupport@indofil.com.

The NOTICE is also hereby given pursuant to Section 91 of the Companies Act, 2013, Rule 10 of the Companies (Management & Administration) Rules, 2014 that the Register of the Members and Share Transfer Books of the Company will remain closed from Thursday, September 17th, 2020 to Wednesday, September 23, 2020 (both days inclusive) for the purpose of taking record of the shareholders at the Annual General Meeting and for payment of dividend of Rs 1.50 per Equity Share on the Paid up value of Equity Shares of Rs 3 and Rs 5 per Equity Shares on the Paid up value of Rs 10 Equity Shares (@ 50%) for the Financial Year 2019-20, if declared at the 27th Annual General Meeting. All the shareholders are requested to immediately update their Bank Account No. with 9-digit MICR Code (either Bank Account No. or 9-digit MICR No. or both), if the same has not been updated with the Company's Share Transfer Agent or the Depository Participant, as the case may be. As per Circular No. NPCI / 2016-17/NACH 1203 dated December 08, 2016, NPCI has stipulated that for processing of electronic payment, account number should be minimum 10 digit and 9 digit in case of an Indian Bank. Account number with less than 10 digit, or 9 digit in case of an Indian bank will be rejected. You are accordingly requested to please update your bank details as per NPCI rules for electronic payment of dividend in line with the above said circular.

FOR INDOFIL INDUSTRIES LIMITED

Sd/-

Devang Mehta

Company Secretary

Place: Mumbai

Date: 30th June, 2020

Kohinoor Foods Ltd.

Regd./Corporate Office: Pinnacle Business Tower, 10th Floor, Shooting Range Road, Suraj Kund, Faridabad, Haryana-121001, Ph. No. 0129-4242222, Fax No. 0129-4242233

E-Mail: info@kohinoorfoods.in, Visit us at: www.kohinoorfoods.in

CIN - L52110HR1989PLC070351

EXTRACT OF AUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULT FOR THE QUARTER/YEAR ENDED ON 31ST MARCH, 2020

(Rupees in Lakhs except earnings per share Data)

| S. No. | Particulars | Standalone | | | Consolidated | | |
|-----------|--|-------------------------|---------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| | | Quarter ended | | Year ended | Year ended | | Year ended |
| | | 31.03.2020 (Audited) | 31.12.2019 (Unaudited) | 31.03.2019 (Audited) | 31.03.2020 (Audited) | 31.03.2019 (Audited) | 31.03.2019 (Audited) |
| 1 | Total Income from Operations (net) | 551 | 669 | 5279 | 3227 | 40658 | 21576 |
| 2 | Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items) | -989 | -306 | -4089 | -2490 | -20760 | -1889 |
| 3 | Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items) | -10041 | -3527 | -12467 | -21886 | -29139 | -17679 |
| 4 | Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items) | -10733 | -3527 | -21886 | -22577 | -38558 | -18371 |
| 5 | Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)] | -10721 | -3527 | -21874 | -22565 | -38545 | -18359 |
| 6 | Equity Share Capital (face value of Rs. 10/- each) | 3707 | 3707 | 3707 | 3707 | 3707 | 3707 |
| 7 | Earnings Per Share (of Rs. 10/- each) | 1. Basic: | -28.92 | -9.52 | -59.00 | -60.87 | -106.66 |
| | | 2. Diluted: | -28.92 | -9.52 | -59.00 | -60.87 | -106.66 |
| | | | | | | -49.52 | -113.33 |

Note: The above is an extract of the detailed format of Quarterly and Year Ended 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 and Year Ended Financial Results are available on the BSE Limited (BSE) website (www.bseindia.com), National Stock Exchange of India Limited (NSE) website (www.nseindia.com) and on the Company's website (www.kohinoorfoods.in).

For Kohinoor Foods Ltd.

Sd/-

(Satnam Arora)

Jt. Managing Director

DIN: 00010667

Place: Faridabad

Date: 28th August, 2020

H. S. INDIA LTD.

CIN: L55100MH1989PLC053417

Reg. Off.: Unit No.202, Morya Blue Moon, Off New Link Road, Andheri West, Mumbai - 400 053, Maharashtra,

Tel: 022-49240174, Email: hsindialimited@gmail.com, Website: www.hsindia.in

EXTRACT OF STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED ON 30TH JUNE, 2020 (Rs. In Lakh)

| Sr. No. | Particulars | Quarter ended 30/06/2020 (Un-audited) | Year ended 31/03/2020 (Audited) | Quarter ended 30/06/2019 (Un-audited) |
|------------|--|---|---------------------------------------|---|
| 1 | Total income from operations | 75.62 | 2591.21 | 699.14 |
| 2 | Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items) | -110.51 | 135.14 | 42.69 |
| 3 | Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items) | -110.51 | 135.14 | 42.69 |
| 4 | Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items) | -81.51 | 126.14 | 33.39 |
| 5 | Total comprehensive Income for the period [comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax)] | -81.51 | -112.86 | 33.39 |
| 6 | Equity Share Capital | 1623.84 | 1623.84 | 1623.84 |
| 7 | Reserves (Excluding Revaluation Reserve as shown in the Balance sheet of previous year) | 0.00 | 1222.57 | 0.00 |
| 8 | Earnings per equity share (of Rs. 10/- each) (for continuing and discontinuing operations) | -0.50 | 0.76 | 0.21 |
| | 1. Basic: | -0.50 | 0.76 | 0.21 |
| | 2. Diluted: | -0.50 | 0.76 | 0.21 |

Note: The above is an extract of the detailed format of Un-audited Financial Results for the quarter ended on 30th June, 2020 filed with Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the said results is available on the website of BSE Ltd., www.bseindia.com and on the Company's website viz. www.hsindia.in.

FOR H S INDIA LIMITED

Sd/-

PUSHPENDRA BANSAL

MANAGING DIRECTOR

<p



I look at every side
before taking a side.

Inform your opinion with
insightful perspectives.

The Indian Express.
For the Indian Intelligent.

The Indian EXPRESS
JOURNALISM OF COURAGE

THE MANDHANA RETAIL VENTURES LIMITED

REGD. & ADMN. OFFICE: VIDYUT BHAVAN, RACE COURSE,
VADODARA - 390007 | Phone Nos: (0265) - 6612131/6612133/
6612141, Fax: (0265) - 234588 | URL: www.gsecb.com;
www.gsecb.in | CIN: A40100GJ1993SC019988

NOTICE

NOTICE is hereby given pursuant to Regulation 47 read with Regulation 29 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that a Meeting of the Board of Directors of the Company is scheduled to be held on Saturday, 5th September, 2020, inter alia, to consider and approve the Audited Financial Results for the quarter and financial year ended on 31st March, 2020.

The said notice may be accessed on the Company's website at www.mandhanaretail.com and on the stock exchanges' website at www.bseindia.com and www.nseindia.com.

FOR THE MANDHANA RETAIL VENTURES LIMITED

Sd/-
MANISH MANDHANA
CHIEF EXECUTIVE OFFICER

Mumbai
29th August, 2020

GUJARAT STATE ELECTRICITY CORPORATION LTD.

REGD. & ADMN. OFFICE: VIDYUT BHAVAN, RACE COURSE,
VADODARA - 390007 | Phone Nos: (0265) - 6612131/6612133/
6612141, Fax: (0265) - 234588 | URL: www.gsecb.com;
www.gsecb.in | CIN: A40100GJ1993SC019988

Tender No : GSEC/L/ PP/ PII/ FGD/ New units/ Ph-I/ 661

The Chief Engineer (P&P), Gujarat State Electricity Corporation Limited, Vidyut Bhavan, Race Course, Vadodara - 390007, Gujarat, invites tender for "Supply, installation, commissioning & testing of FGD system for 500 MW Unit No. 6 of Utkal TPS and 2x250 MW Unit No. 3 & 4 of Sikka TPS with comprehensive O&M contract".

Estimated cost for the above work is Rs. 530 Crores/- (Rupees Five Hundred Thirty Crores only).

Last date for receipt of question/queries/clarifications

Pre Bid meeting at GSEC/L corporate office

Last date of on-line submission of Bid

Physical submission of offer

Any further clarifications in this regard may be addressed to the Company at;

seproj2.gsec@gebmali.com; aceppn.gsec@gebmali.com; ceppn.gsec@gebmali.com;

Tender Documents & Specifications may be downloaded from Website http:

//gsecnprocure.com (For view, download and on-line submission) from

13.08.2020 onwards. Bidder can view & download NIB (Notice Inviting Bid)

& ITB (Instruction to Bidders) on GUVNL / GSEC/L websites www.guvnl.com

& www.gsec.in.

Note: Be remain updated with above Websites for any notices/ amendments/ clarifications etc. till opening of Tender.

Chief Engineer (P&P), Gujarat State Electricity Corporation Limited

"IMPORTANT"

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

By Order of the Board
For National General Industries Ltd.

Sd/-

Place: New Delhi. Vandana Gupta
Date: 28.08.2020 Company Secretary

SUZLON FINANCIAL RESULT Q1 FY21

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2020

(₹ In crores)

| Particulars | Quarter ended | | Year ended |
|--|------------------------------|------------------------------|-----------------------------|
| | June 30, 2020 (Unaudited) | June 30, 2019 (Unaudited) | March 31, 2020 (Audited) |
| 1 Total income from operations | 528.22 | 851.09 | 3,000.42 |
| 2 Profit / (loss) before exceptional items and tax | (382.37) | (327.30) | (2,618.06) |
| 3 Profit / (loss) before tax | (397.24) | (335.28) | (2,683.95) |
| 4 Net profit / (loss) after tax, and share in profit/ (loss) of associate and joint ventures | (398.86) | (336.88) | (2,691.84) |
| 5 Total comprehensive income/(loss) | (367.34) | (325.64) | (2,551.15) |
| 6 Paid up equity share capital (Face value of ₹ 2/- each) | 1,542.71 | 1,063.95 | 1,063.95 |
| 7 Earnings / (loss) per share (EPS) (*not annualised) - Basic (₹) - Diluted (₹) | *(0.73) | *(0.63) | (4.97) |
| | *(0.73) | *(0.63) | (4.97) |

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2020

(₹ In crores)

| Particulars | Quarter ended | | Year ended |
|---|------------------------------|------------------------------|-----------------------------|
| | June 30, 2020 (Unaudited) | June 30, 2019 (Unaudited) | March 31, 2020 (Audited) |
| 1 Total income from operations | 73.45 | 274.12 | 612.13 |
| 2 Profit / (loss) before exceptional items and tax | (490.90) | (364.14) | (2,483.93) |
| 3 Profit / (loss) before tax | (505.77) | (397.32) | (3,275.98) |
| 4 Profit / (loss) after tax | (505.77) | (397.32) | (3,276.63) |
| 5 Total comprehensive income / (loss) | (507.22) | (397.48) | (3,271.52) |
| 6 Paid up equity share capital (Face value of ₹ 2/- each) | 1,542.71 | 1,063.95 | 1,063.95 |
| 7 Earnings / (loss) per share (EPS) (*not annualised) - Basic (₹) - Diluted (₹) | *(0.93) | *(0.75) | (6.16) |
| | *(0.93) | *(0.75) | (6.16) |

Note:
1. The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on August 28, 2020. The statutory auditors of the Company have carried out a limited review of the above results for the quarter ended June 30, 2020.
2. The management of the Company is in process of determining the fair value of the financial instruments issued and the resultant gain on extinguishment of the existing debt in terms of the Framework Restructuring Plan as per the Indian Accounting Standard 109 Financial Instruments (Ind AS 109). Since, the Lenders have potential exercisable substantive rights to control the Group before and after the implementation of restructuring plan, the resultant gain on extinguishment will be transferred to the equity as Capital contribution. Accordingly, the same does not have any impact on the standalone and consolidated loss including total comprehensive loss for the quarter ended June 30, 2020, as presented. However, unallocable liabilities as at June 30, 2020 disclosed under segment liabilities in note 5 of the financial results would change. The above matter is referred by the statutory auditors in their reports for the quarter ended June 30, 2020.

The above is an extract of the detailed format of financial results for the quarter ended June 30, 2020, filed with the stock exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the standalone and consolidated financial results for the quarter ended June 30, 2020 are available on the website of the Company, www.suzlon.com and website of the Stock Exchanges, www.bseindia.com and www.nseindia.com.

Place: Delhi
Date : August 28, 2020

Registered Office:
Suzlon Energy Limited
[CIN: L40100GJ1995PLC025447]

Regd. Office: "Suzlon", 5, Shrimati Society, Near Shri Krishna Complex, Navrangpura, Ahmedabad-380009
Tel: +91.79.6604 5000 / +91.79.2640 7141, Fax: +91.79.2656 5540, +91.79.2644 2844
website: www.suzlon.com; email id: investors@suzlon.com

More than 18.8 GW of installations | Footprint across 18 countries | Largest product portfolios | R&D across Netherlands, India, Germany and Denmark
Leading global renewable energy player offering end-to-end solutions. To know more visit us at: www.suzlon.com I Join us on

PUBLIC NOTICE

UPDATION OF EMAIL ADDRESSES OF SHAREHOLDERS

Notice is hereby given that in compliance with applicable provisions of the Companies Act, 2013 read with General Circular No. 14/2020, General Circular No. 17/2020 and General Circular no 20/2020 dated 8th April, 2020, 13th April, 2020 and May 05, 2020, respectively, as issued by Ministry of Corporate Affairs, Care Health Insurance Limited (formerly Religare Health Insurance Company Limited) is proposing to convene its 13th Annual General Meeting on Friday, September 25, 2020 at 11.00 a.m. through Video Conferencing. In this regard, the Company intends to issue Notice of the aforesaid meeting along with the Annual Report for the financial year 2019-20 to all shareholders of the Company whose names appear in the Register of members as on Friday, August 28, 2020, by sending the same on their respective email IDs as registered with their Depository Participant (DP) or with Company.

However, in case your email ID is not registered with your DP or with the Company, we hereby request you to kindly register your respective email ID with your DP or with the Company by sending your details to the following email: rhcl.secretarial@religare.com on or before Wednesday, September 02, 2020 with following details:

| | |
|------------------------------|--|
| Name of the shareholder | |
| De-mat ID | |
| Client ID | |
| No. of shares held | |
| Email ID to be registered | |
| Contact no. to be registered | |

In case of any query or concern, you can call us : +91-124-6141810

By Order of the Board of Directors
For Care Health Insurance Limited

Sd/-
Pratik Kapoor
Company Secretary
FCS-8361

Place: New Delhi

Date: August 30, 2020

CARE HEALTH INSURANCE LIMITED (FORMERLY RELIGARE HEALTH INSURANCE COMPANY LIMITED)

Registered Office: 5th Floor, 19, Chawla House, Nehru Place, New Delhi-110019
Phone: +91-11-66250048 Website: www.religarehealthinsurance.com
Email: rhcl.secretarial@religare.com Insurance is a subject matter of solicitation.
CIN - U66000DL2007PLC161503 UAN:20094113
IRDA Regd. No.148

Financial Express, EPA, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 290, 291, 292, 293, 294, 295, 2

VIRINCHI LIMITED

Regd office: 8-2-672 / 5 & 6, 4th Floor, Ilyas Mohammed Khan Estate, Road #1, Banjara Hills, Hyderabad-500 034, Telangana, Tel: 040-4819 9999
Email: investors@virinchi.com Web: www.virinchi.com

CIN:L72200TG1990PLC011104

NOTICE ON INFORMATION REGARDING 31ST ANNUAL GENERAL MEETING OF THE COMPANY TO BE HELD THROUGH VIDEO CONFERENCING/OTHER AUDIO VISUAL MEANS

This notice is hereby given that the 31st Annual General Meeting ("AGM") of the Members of the Company will be held on Monday, the 28th day of September, 2020 at 12.30 PM. (Indian Standard Time - IST) through Video Conferencing / Other Audio Visuals Means ("VC/OAVM") Facility, without physical presence of members, in compliance with the applicable provisions of Companies Act, 2013 and Rules made thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with MCA Circular No. 14/2020 dated April 8, 2020, Circular No. 17/2020 dated April 13, 2020 and Circular No. 20/2020 dated May 5th, 2020 and Circular No. SEBI/HO/CFD/CMD/1/CIR/P/2020/79 dated May 12, 2020 issued by the Securities and Exchange Board of India ("SEBI circular").

The 2nd AGM of the Company will be held on Tuesday, September 29, 2020 at 3.00 p.m. (IST) through VC/OAVM facility provided by National Securities Depository Limited ("NSDL") to transact the businesses set out in the Notice convening the AGM.

The e-copy of the Notice of the AGM along with the Annual Report for the Financial Year 2019-20 of the Company will be available on the website of the Company at www.birlatyre.com and on the website of NSDL at www.evoting.nsdl.com. Additionally, the Notice of AGM will also be available on the relevant section of the websites of Stock Exchanges i.e., BSE limited ("BSE") & National Stock Exchange of India Limited ("NSE") at www.bseindia.com and www.nseindia.com respectively.

Members can attend and participate in the AGM ONLY through the VC/OAVM facility, the details of which will be provided by the Company in the Notice of the AGM. Please note that no provision has been made to attend and participate in the 2nd AGM of the Company in person, to ensure compliance with the directives issued by the Government authorities with respect to the COVID-19 pandemic situation. Members attending the meeting through VC/OAVM shall be counted for the purpose of reckoning the quorum under section 103 of the Companies Act, 2013.

• Members holding share(s) in the physical mode are requested to register their email address temporarily with the Company's RTA i.e. Aarhi Consultants Pvt Ltd by visiting the link http://www.aarthiconsultants.com/investor_services in order to receive notice of the 31st AGM, Annual Report for the year ended 31st March, 2020 and login credentials for e-voting.

• Member(s) holding shares in electronic mode are requested to register/ update their e-mail addresses with their respective Depository participant(s) for receiving communication from the Company electronically.

Manner of casting Vote through e-voting:

• The Company is providing facility of remote e-voting to its Members in respect of all resolutions set out in the Notice convening the 31st AGM. The facility of casting votes by a member using remote e-voting as well as the e-voting system on the date of the AGM will be provided by CDSL. Members attending the 31st AGM through VC/OAVM will be counted for the purpose of ascertaining the quorum under Section 103 of the Companies Act, 2013.

• The login credentials for casting the votes through e-voting shall be made available to the members through e-mail after they successfully register their e-mail addresses in the manner provided above.

This notice is being issued for the information and benefit of all the members of the Company.

For Virinchi Limited
Sd/- K Ravindranath Tagore
Company Secretary
M.No. A18894

Date: 29.08.2020

Place: Hyderabad

BIRLA TYRES LIMITED

Regd. Office: 9/1 R. N. Mukherjee Road, 8th floor, Birla Building, Kolkata -700 001
CIN: U25209WB2018PLC228915

Phone: 033-2262 4354; Fax: 033-2262 4359

Website: www.birlatyre.com; E-mail: corporate@birlatyre.com**PUBLIC NOTICE – 2ND ANNUAL GENERAL MEETING**

This is to inform that in view of the outbreak of COVID-19 pandemic, the 2nd Annual General Meeting ("AGM") of Birla Tyres Limited ("the Company") will be convened through Video Conference ("V/C") / Other Audio Visual Means ("OAVM"), in compliance with the applicable provisions of the Companies Act, 2013 and the Rules made thereunder, read with General Circulars No. 14/2020 dated April 8, 2020, No. 17/2020 dated April 13, 2020 & No. 20/2020 dated May 05, 2020 issued by the Ministry of Corporate Affairs ("MCA") (collectively referred to as "MCA Circulars") and the Circular No. SEBI/HO/CFD/CM/1/CIR/P/2020/79 dated May 12, 2020 issued by the Securities and Exchange Board of India ("SEBI circular").

The 2nd AGM of the Company will be held on Tuesday, September 29, 2020 at 3.00 p.m. (IST) through VC/OAVM facility provided by National Securities Depository Limited ("NSDL") to transact the businesses set out in the Notice convening the AGM.

The e-copy of the Notice of the AGM along with the Annual Report for the Financial Year 2019-20 of the Company will be available on the website of the Company at www.birlatyre.com and on the website of NSDL at www.evoting.nsdl.com. Additionally, the Notice of AGM will also be available on the relevant section of the websites of Stock Exchanges i.e., BSE limited ("BSE") & National Stock Exchange of India Limited ("NSE") at www.bseindia.com and www.nseindia.com respectively.

Members can attend and participate in the AGM ONLY through the VC/OAVM facility, the details of which will be provided by the Company in the Notice of the AGM. Please note that no provision has been made to attend and participate in the 2nd AGM of the Company in person, to ensure compliance with the directives issued by the Government authorities with respect to the COVID-19 pandemic situation. Members attending the meeting through VC/OAVM shall be counted for the purpose of reckoning the quorum under section 103 of the Companies Act, 2013.

The e-copy of the Notice of the AGM along with the Annual Report will be sent electronically to those Members whose e-mail addresses are registered with the Company / Registrar & Share Transfer Agent ("Registrar/RTA") / Depository Participants ("DPs"). As per the SEBI circular, physical copy of the Annual Report will not be sent to the Members. Members holding shares in physical form and who have not yet registered their e-mail addresses are requested to send an e-mail to the RTA viz. MCS Share Transfer Agent Limited at mcssta@edifmail.com mentioning the Name of Member(s), Folio No.(s) along with the self-attested copy of PAN Card before 5.00 pm (IST) on September 4, 2020 to receive the Notice of AGM and Annual Report and to receive the login id and password for e-Voting. Members holding shares in demat form, are requested to update the same with their DPs.

The Company is pleased to provide remote e-Voting facility ('remote e-Voting') of NSDL to all its members to cast their votes on all resolutions set out in the Notice of AGM. Additionally, the Company shall also provide the facility of voting through e-Voting system during the meeting. Detailed procedure for remote e-voting before the AGM/during the AGM will be provided in the Notice of the AGM.

For Birla Tyres Limited
(Sd/-)
Rajat Arora
Company Secretary

Date: August, 29th 2020

Place: Kolkata

KESORAM INDUSTRIES LIMITED

Regd. Office: 9/1 R. N. Mukherjee Road, Kolkata -700 001

CIN: L17119WB1919PLC003429

Phone: 033-2243 5453, 2242 9454, 2213 5121; Fax: 033-2210 9455

Website: www.kesocorp.com; E-mail: corporate@kesoram.net**PUBLIC NOTICE – 10TH ANNUAL GENERAL MEETING**

This is to inform that in view of the outbreak of COVID-19 pandemic, the 10th Annual General Meeting ("AGM") of Kesoram Industries Limited ("the Company") will be convened through Video Conference ("V/C") / Other Audio Visual Means ("OAVM"), in compliance with the applicable provisions of the Companies Act, 2013 and the Rules made thereunder, read with General Circulars No. 14/2020 dated April 8, 2020, No. 17/2020 dated April 13, 2020 & No. 20/2020 dated May 05, 2020 issued by the Ministry of Corporate Affairs ("MCA") (collectively referred to as "MCA Circulars") and the Circular No. SEBI/HO/CFD/CM/1/CIR/P/2020/79 dated May 12, 2020 issued by the Securities and Exchange Board of India ("SEBI circular").

The 10th AGM of the Company will be held on Tuesday, September 29, 2020 at 10.00 am (IST) through VC / OAVM facility provided by National Securities Depository Limited ("NSDL") to transact the businesses as set out in the Notice convening the AGM.

The e-copy of the Notice of the AGM along with the Annual Report for the Financial Year 2019-20 of the Company will be available on the website of the Company at www.kesocorp.com and on the website of NSDL at www.evoting.nsdl.com. Additionally, the Notice of AGM will also be available on the relevant section of the websites of Stock Exchanges i.e., BSE limited ("BSE") & National Stock Exchange of India Limited ("NSE") at www.bseindia.com and www.nseindia.com respectively.

Members can attend and participate in the AGM ONLY through the VC/OAVM facility, the details of which will be provided by the Company in the Notice of the AGM. Please note that no provision has been made to attend and participate in the 10th AGM of the Company in person, to ensure compliance with the directives issued by the Government Authorities with respect to the COVID-19 pandemic situation. Members attending the meeting through VC/OAVM shall be counted for the purpose of reckoning the quorum under section 103 of the Companies Act, 2013.

The Notice of the AGM along with the Annual Report will be sent electronically to those Members whose e-mail addresses are registered with the Company / Registrar & Share Transfer Agent ("Registrar/RTA") / Depository Participants ("DPs"). As per the SEBI circular, physical copy of the Annual Report will not be sent to the Members. Members holding shares in physical form and who have not yet registered their e-mail addresses are requested to send an e-mail to the RTA viz. MCS Share Transfer Agent Ltd. at mcssta@edifmail.com mentioning the Name of Member(s), Folio No. along with the self-attested copy of PAN Card before 5.00 pm (IST) on 4th September, 2020 to receive the Notice of AGM and Annual Report and to receive the login id and password for e-Voting. Members holding shares in demat form, are requested to update the same with their DPs.

The Company is pleased to provide remote e-Voting facility ('remote e-Voting') of NSDL to all its members to cast their votes on all resolutions set out in the Notice of AGM. Additionally, the Company shall also provide the facility of voting through e-Voting system during the meeting. Detailed procedure for remote e-voting before the AGM/during the AGM will be provided in the Notice of the AGM.

For Kesoram Industries Limited
(Sd/-)
Kaushik Biswas
Company Secretary

Date: 29th August, 2020

Place: Kolkata

VIVO BIO TECH LIMITED

Regd Office: 8-2-672/536, 3rd Floor, Ilyas Mohammed Khan Estate, Road #1, Banjara Hills, Hyderabad-500 034, Telangana, Tel: 040-2331-3288

Email: investors@vivobio.com, Web: www.vivobio.com

CIN: L65993TG1987PLC007163

NOTICE ON INFORMATION REGARDING 33RD ANNUAL GENERAL MEETING OF THE COMPANY TO BE HELD THROUGH VIDEO CONFERENCING/OTHER AUDIO VISUAL MEANS

This notice is hereby given that the 33rd Annual General Meeting ("AGM") of the Members of the Company will be held on Monday, the 28th day of September, 2020 at 3.30 PM. (Indian Standard Time - IST) through Video Conferencing / Other Audio Visual Means ("VC/OAVM") Facility, without physical presence of members, in compliance with the applicable provisions of Companies Act, 2013 and Rules made thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with MCA Circular No. 14/2020 dated April 8, 2020, Circular No. 17/2020 dated April 13, 2020 and Circular No. 20/2020 dated May 5th, 2020 and Circular No. SEBI/HO/CFD/CM/1/CIR/P/2020/79 dated 12th May, 2020 issued by the Securities and Exchange Board of India ("SEBI circular").

The 33rd AGM of the Company will be held on Tuesday, September 29, 2020 at 10.00 am (IST) through VC / OAVM facility provided by National Securities Depository Limited ("NSDL") to transact the businesses as set out in the Notice convening the AGM.

In compliance with the above Circulars, electronic copies of the Notice of the 33rd AGM and the Annual Report for the Financial Year 2019-2020, will be sent to all the members whose email addresses are registered with the Company/ Depository Participant(s). The said Notice and Annual Report will be available on the Company's Website www.vivobio.com and on the websites of the stock Exchanges where the shares of the Company are listed www.bseindia.com and on the website of CDSL [https://www.evotingindia.com](http://www.evotingindia.com).

Manner of registering/ updating e-mail addresses:

- Members holding share(s) in the physical mode are requested to register their email address temporarily with the Company's RTA i.e. Aarhi Consultants Pvt Ltd by visiting the link http://www.aarthiconsultants.com/investor_services in order to receive notice of the 31st AGM, Annual Report for the year ended 31st March, 2020 and login credentials for e-voting.
- Member(s) holding shares in electronic mode are requested to register/ update their e-mail addresses with their respective Depository participant(s) for receiving communication from the Company electronically.

Manner of casting Vote through e-voting:

- The Company is providing facility of remote e-voting to its Members in respect of all resolutions set out in the Notice convening the 33rd AGM. The facility of casting votes by a member using remote e-voting as well as the e-voting system on the date of the AGM will be provided by CDSL. Members attending the 33rd AGM through VC/OAVM will be counted for the purpose of ascertaining the quorum under Section 103 of the Companies Act, 2013.
- The login credentials for casting the votes through e-voting shall be made available to the members through e-mail after they successfully register their e-mail addresses in the manner provided above.

This notice is being issued for the information and benefit of all the members of the Company.

For Vivo Bio Tech Ltd
Sd/-
A.Karthik
Company Secretary
M.No.A44462

**PGIM India Asset Management Private Limited**

(Erstwhile DHFL Pramerica Asset Managers Private Limited)

2nd Floor, Nirlon House, Dr. A.B. Road, Worli, Mumbai - 400 030. Tel.: +91 22 6159 3000, Fax: +91 22 6159 3100 • CIN: U74900MH2008FTC187029 • Toll Free No.: 1800 266 7446 • Website: www.pgimindiamf.com**NOTICE CUM ADDENDUM (No. 18 of 2020-21)****NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENTS ("SIDS") AND KEY INFORMATION MEMORANDUMS ("KIMS") OF SCHEMES OF PGIM INDIA MUTUAL FUND ("THE MUTUAL FUND")**

Notice is hereby given that, PGIM India Asset Management Private Limited ('the AMC') has decided to make following changes to the SIDS and KIMs of Schemes of the Mutual Fund:

A. Changes to Systematic Investment Plan (SIP) facility and Top Up SIP facility:

Investors are requested to note following changes to the features of SIP and Top Up SIP facility offered under all open ended schemes of Mutual Fund with effect from September 01, 2020:

| Systematic Investment Plan (SIP) facility | | |
|--|--|---|
| Schemes | Existing Provisions | New Provisions |
| All open ended Schemes except PGIM India Long Term Equity Fund, PGIM India Insta Cash Fund, PGIM India Diversified Equity Fund and PGIM India Overnight Fund | For Monthly frequency: 10 installments of ₹ 500/- each and in multiples of ₹ 1/- thereafter. For Quarterly frequency: 5 installments of ₹ 1000/- each and in multiples of ₹ 1/- thereafter. | For Monthly frequency : <ul style="list-style-type: none"> • 12 installments of ₹ 500/- each and in multiples of ₹ 1/- thereafter. • 6 installments of ₹ 1000/- each and in multiples of ₹ 1/- thereafter.</ |



**Regional Office, 1st floor,
Asa Ram Market,
Karnal-132001 (Haryana) NOTICE OF
MEGA E-AUCTION**

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES/MOVABLE PROPERTIES
E-auction Sale Notice for Sale of Immovable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) and 6(2) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and to the Borrower/s, Guarantor/s and Mortgagor/s in particular, that the under mentioned immovable/movable properties mortgaged/charged/Hypothecated/Pledged to Union Bank of India, with its respective Branches, the physical possession of which has been taken by the Authorized Officer, Union Bank of India, respectively will be sold on **15.09.2020**, on **"As Is Where Is", "As Is What Is, and "Whatever There Is"** for recovery of amounts as mentioned below.

For detailed terms and conditions of the sale, please refer to the link provided in Union Bank of India website i.e. www.unionbankofindia.co.in.

| Sr. | Name of Alt & No. Branch Name | Scheduled Property | Account No. | Reserve Price | Debt Due with Interest and cost | Date and Time of Auction | Last Date of Submission of Bids |
|-----|--|--|---|---|---|---|---------------------------------|
| 1. | Smt. Suresh w/o Shri Sanjeev Kumar Daswali | Property No. 1: All that parts and parcels of the Residential Flat addressed as 2nd floor flat no. C-217G, H. Sathu city, sector 61, Sanganer, situated in and around Village Raoli, Naugol kalan and Badkhela, Taluk and district Sonepat measuring 163.81 sq mtrs (is 195.91 sqyds) i.e. in the name of Smt. Suresh w/o Shri Sanjeev Kumar daswali Sale Doc No. 4643 dated 26.03.2015, Boundary East: Road, West: Plot No. C-217G, North: Road, South: Others Land | IFSC CODE Authorized Officer, Contact No. & Email id | EARNEST MONEY DEPOSIT (EMD) Bid Increase Amount | DATE & TIME OF INSPECTION OF PROPERTY FOR INTENDING PURCHASERS Details of Encumbrances over the Property, as Known to the Bank | 15.09.2020 From 11:00 AM to 12:00 PM | 14.09.2020 before 5:00 p.m. |
| 2. | Shri Suresh Kumar Daswali & Shri Sanjeev Singh (All above mentioned persons resident at house no. 160, village pon office khedi, dhanak tehsil gahana, district Sonipat, Haryana - 131001, BRANCH: SONIPAT HUDA COMPLEX) | 5414019500500000 | Rs. 44,78,500.00 | Rs. 54,21,480.00 as on 31.10.2018 with future interest, incidental charges and other expenses w.e.f. 01.11.2018 | unlimited extension of "10" minutes i.e. the end time of e-auction will be extended by 10 Minutes each time if bid is made within the last 10 minutes before closure of auction | | |
| 3. | Shri Subhashish Shrivastava, 3, Sector 10, Rohini, New Delhi-110029 | URBN0654146 | Rs. 4,47,850.00 | Rs. 4,47,850.00 | 01.11.2018 | | |
| 4. | Shri Manjeet Singh & Shri Shubhashish Shrivastava (both above mentioned persons are residents of Village Bajpal, Talsi and District Panipat, Branch: Rangialheri) | 9991135479 | Rs. 5000.00 | Rs. 88,09,2020 between 10:00 am to 05:00 pm Nil | | | |

5. Shri Mihirayya (All that parts and parcels of the land covered by layer farm and construction thereon addressed as M/s Mihirayya and s/o Shri Prabhakar Singh) | 4023019800600000 | Rs. 2,73,17,000.00 | Rs. 3,84,00,361.95 as of 30.06.2018 with future interest and incidental charges w.e.f. 01.07.2018 and interest thereon. | 15.09.2020 From 11:00 AM to 12:00 PM | 14.09.2020 before 5:00 p.m. | |

6. Shri Subhashish Shrivastava, 3, Sector 10, Rohini, New Delhi-110029 | 9991135479 | Rs. 5000.00 | Rs. 88,09,2020 between 10:00 am to 05:00 pm Nil | | | |

7. Shri Subhashish Shrivastava, 3, Sector 10, Rohini, New Delhi-110029 | 9991135479 | Rs. 5000.00 | Rs. 88,09,2020 between 10:00 am to 05:00 pm Nil | | | |

8. Shri Manjeet Singh & Shri Subhashish Shrivastava (both above mentioned persons are residents of Village Bajpal, Talsi and District Panipat, Branch: Rangialheri) | 9991135479 | Rs. 5000.00 | Rs. 88,09,2020 between 10:00 am to 05:00 pm Nil | | | |

9. Shri Rajendra Singh & Smt. Saraswati & Smt. Meenakshi Rani Sethi (All that parts and parcels of the Residential House bearing M.C.R. No. 164/1, Khanpur, Sector 227, Noida) No. 201 being affected by 101 Kita No. 16/1512 situated at Patti Arjan, Arjan Nagar within municipal limits of Kathput, Talsi & Distt. Kathput, measuring 10.00 Sq. Yards i.e. 3.02 marla in the name of Shri. Sarbati w/o Shri Raja Raviwala Sale Doc No. 5581/1 dated 02/02/2010) | 3077019800500000 | Rs. 5,75,000.00 | Rs. 4,60,496.04 as on 30.09.2018 with future interest, incidental charges and other expenses w.e.f. 01.10.2019. | 15.09.2020 From 11:00 AM to 12:00 PM | 14.09.2020 before 5:00 p.m. | |

10. Shri Rajendra Singh & Smt. Saraswati & Smt. Meenakshi Rani Sethi (All that parts and parcels of the Residential House bearing M.C.R. No. 164/1, Khanpur, Sector 227, Noida) No. 201 being affected by 101 Kita No. 16/1512 situated at Patti Arjan, Arjan Nagar within municipal limits of Kathput, Talsi & Distt. Kathput, measuring 10.00 Sq. Yards i.e. 3.02 marla in the name of Shri. Sarbati w/o Shri Raja Raviwala Sale Doc No. 5581/1 dated 02/02/2010) | 3077019800500000 | Rs. 5,75,000.00 | Rs. 4,60,496.04 as on 30.09.2018 with future interest, incidental charges and other expenses w.e.f. 01.10.2019. | 15.09.2020 From 11:00 AM to 12:00 PM | 14.09.2020 before 5:00 p.m. | |

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LEADERSHIP RUN

In race to replace Japan's Abe, loyalist Suga emerges as strong contender

In an interview earlier this week, Yoshihide Suga stressed the need to spur economic growth over tightening restrictions to contain the virus, pointing to the need to promote tourism

REUTERS
Tokyo, August 29

YOSHIHIDE SUGA, a longtime lieutenant of Japan's Shinzo Abe, has emerged as a strong contender to succeed him as prime minister, an outcome that would extend the fiscal and monetary stimulus that defined Abe's nearly eight years in office.

Abe, Japan's longest-serving premier, said on Friday that he was stepping down due to a worsening of a chronic illness, setting the stage for a leadership election within the ruling Liberal Democratic Party (LDP). While some other would-be successors have declared their intention to run, the 71-year-old Suga has said he doesn't want the job. But such comments have been called into question by an aggressive media push in recent days that put him squarely in the public eye. "They are really going to try to get Suga to replace Abe and continue the Abe government without Abe," said Sophia University political science professor Koichi Nakano.

In an interview with Reuters this week, Suga stressed the need to spur economic growth over tightening restrictions to contain the virus, pointing to the need to promote tourism. "We need to consider what we can do to prevent the economy from falling



A file photo of Yoshihide Suga, a longtime lieutenant of Shinzo Abe

REUTERS

with voters. Dark-horse potential candidates include defence minister Taro Kono, 56, who has an image as a maverick but has toed the line on key Abe policies, and foreign minister Toshimitsu Motegi, 64, who has a reputation as a tough negotiator.

Environment minister Shinjiro Koizumi is popular but at 39 seen by many as too young. What format party executives pick to choose their next leader will have a big impact on the outcome. A decision is expected on Tuesday. Usually, a leadership vote is held by LDP MPs along with grassroots party members. In case of a sudden resignation, however, an extraordinary vote can be called with participants narrowed to MPs and representatives

A self-made politician, Suga was chosen by Abe in 2012 for the pivotal role of chief cabinet secretary, acting as top government spokesman, coordinating policies and riding herd on bureaucrats

of the party's local chapters. "A regular election gives Ishiba a better chance," said Steven Reed, professor emeritus at Chuo University.

In 2012, Ishiba beat Abe in a first-round party poll that included rank-and-file members but he failed to win a majority and lost in a run-off, when only MPs voted. Ishiba could also have an edge if LDP

lawmakers put priority on a leader who would help the party keep its huge majority in a lower house election that must be held by late October 2021.

Talk of Suga as a contender bubbled up in April 2019 after he unveiled the new imperial era name, "Reiwa", for use on Japanese calendars after the enthronement of the new emperor. Still, the veteran lawmaker has an image more as a behind-the-scenes operator than a frontline leader. "The stamp of approval will come through dealmaking in smoky backrooms in the LDP, but whoever wins will have to prove themselves by winning the next general election," said Jesper Koll, senior adviser to asset manager Wisdom Tree Investments.

Party election to pick successor around Sept 15, says media

REUTERS
Tokyo, August 29

JAPAN'S RULING PARTY will choose Prime Minister Shinzo Abe's successor around September 15, Kyodo news agency said on Saturday, after Abe abruptly announced his resignation for health reasons on Friday. The president of Abe's Liberal Democratic Party is virtually assured of being Prime Minister because of the LDP's majority in parliament's lower house.

Abe's announcement that he is stepping down, after a worsening of the ulcerative colitis he has battled for years, marks the end of his tenure and the start of a several-week race to replace Japan's longest-serving premier.

In a news conference, Abe declined to name a preferred successor. Former defence minister Shigeru Ishiba and former foreign minister Fumio Kishida indicated they

intend to run, while chief cabinet secretary Yoshihide Suga and defence minister Taro Kono are considered among the potential candidates.

Deputy prime minister Taro Aso, a former Prime Minister who is also Abe's finance minister, said he did not plan to join the race to succeed Abe, Kyodo said. Abe said it is up to the LDP leadership to determine the schedule of the party election but that he believes his health will hold up until a successor is chosen.

UAE cancels Israel boycott, allows economic agreements: State news agency

REUTERS
Dubai, August 29

THE PRESIDENT OF the United Arab Emirates has issued a decree cancelling a law on boycotting Israel and allowing trade and financial agreements between the two countries, the UAE official news agency WAM reported on Saturday.

The decree from UAE President Khalifa bin Zayed Al Nahyan aims at "supporting bilateral cooperation in order to arrive at (the establishment) of bilateral relations", the agency said. The announcement comes as El Al Airlines plans to operate Israel's first direct flight between Tel Aviv's Ben Gurion Airport and the UAE's capital Abu Dhabi, carrying an Israeli delegation and top aides to US President Donald Trump, who brokered an August 13 accord to normalise Israel-UAE ties. Trump's senior adviser Jared Kushner will be among the US officials on the El Al flight departing on August 31 at 10 am (0700

GMT), a US official said.

The Israel-UAE deal awaits negotiations on details such as opening embassies, trade and travel links before it is officially signed. There are no official air links between Israel and the UAE, and it was unclear whether El Al would be able to fly over Saudi Arabia, which has no official ties with Israel, to cut down on flight time.

In May, an Etihad Airways plane flew from the UAE to Tel Aviv to deliver supplies to the Palestinians to use for the novel Coronavirus epidemic, marking the first known flight by a UAE carrier to Israel.



Apple terminates Fortnite creator's App Store account as lawsuit proceeds

REUTERS
San Francisco, August 29

APPLE INC SAID on Friday that it had terminated "Fortnite" creator Epic Games' account on its App Store amid a legal battle over the iPhone maker's in-app payment guidelines and accusations they constitute a monopoly.

Apple said its move will not affect Epic Games' Unreal Engine, a software tool relied

on by hundreds of other app makers.

But the move means iPhone users will not be able to download "Fortnite" or other Epic titles through the Apple App Store.

Players who have already downloaded Epic's games will still be able to play but will no longer be able to make in-app purchases directly, rather than using Apple's in-app purchase system. On Monday, a federal court ruled that Apple

could block Epic's titles from its store but could not take action that would harm Unreal Engine while Epic's antitrust lawsuit against the iPhone maker plays out.

Apple pulled Epic after the popular games creator implemented a feature to let iPhone users make in-app purchases directly, rather than using Apple's in-app purchase system, which charges commissions of

30%. Apple had said it would allow "Fortnite" back into the store if Epic removed the direct payment feature. But Epic refused on Thursday, saying complying with Apple's request would be to collude with Apple to maintain their monopoly over in-app payments on iOS."

Epic's decision all but assured its account would be terminated, the step Apple took Friday.

From the Front Page

Metro to resume in graded manner

Higher education institutions only for research scholars (PhD) and post-graduate students of technical and professional programmes requiring laboratory/ experimental works will be permitted.

Cinema halls, swimming pools, entertainment parks, theatres (excluding open air theatre) and similar places will remain closed. International air travel remains suspended, except as permitted.

Lockdown shall continue to be implemented strictly in containment zones till September 30. There will be no restriction on inter-state and intra-state movement.

India, China, US to bolster supply chains

Speaking on this occasion, commerce and industry minister Piyush Goyal reiterated that the Modi government's Atmanirbhar Bharat initiative "does not mean a protectionist India". But it is about "up-scaling the growth of Indian industry, its skills and capabilities to make them resilient and less vulnerable to shocks and integrating our industries with the global supply chains," he said.

The meeting comes at a critical juncture when the pandemic has not just posed an unprecedented health crisis but also caused a sharp contraction in economic

activities, disrupting trade and investments. The International Monetary Fund (IMF) has predicted a 4.9% contraction for 2020 global GDP, warning that the Covid-19 outbreak has plunged the global economy into its worst recession since the Great Depression in 1930s. The WTO, too, had in April warned that global trade volume growth could crash by 13-32% in 2020.

The meeting was chaired by Vietnam's industry and trade minister Tran Tuan Anh. Apart from Goyal, US Trade representative Robert Lighthizer and economic ministers from China, Japan, South Korea, Russia, Australia and New Zealand also attended the virtual meeting.

Petrol SUVs signal shift from diesel here for long haul

This, Srivastava added, is reflected in the rising sales of the Vitara Brezza petrol – in the post-BS6 May-July 2020 period, it outsold every other SUV in its segment (12,921 units; 41% segment share), despite others being offered in both petrol and diesel.

Singh of Deloitte added that diesel is likely to remain the fuel of choice in bigger SUVs. "In bigger SUVs the economic advantage of a diesel is still there, and consumers consider another parameter, which is the torque provided by the diesel engine, because these SUVs are heavier."

States' combined fiscal deficit in FY20 is believed to have significantly exceeded the 2.6% level estimated; Covid-19 crisis would exacerbate their fiscal positions in FY21.

The states can also carry forward the other 1% (the

total additional space allowed was 2% of GSDP) also but it will remain contingent on reform measures as announced earlier.

The government had raised borrowing limit to 5% from 3% of G-SDP in May to enable states to borrow an additional ₹4.28 lakh crore.

It is to be noted that even if Covid-19 hadn't occurred, the states would have faced a big GST shortfall (against projected level) in the current fiscal.

And the Centre admits this in the note. The GST was launched with its weighted average rate being significantly below the revenue neutral rate estimated; a series of rate cuts by the GST Council and the below-optimal efforts at plugging revenue leakage/evasion indeed widened the gap. As the finance ministry stated recently, as against the revenue neutral rate (RNR) computed by the RNR Committee of 15.3%, the weighted GST rate at present is just 11.6%.

Despite the Centre having already transferred ₹1.34 lakh crore to the states in April-June, which is even more than its gross tax collections in the period, states' market borrowings in aggregate more than doubled to ₹1.7 lakh crore in the June quarter from the year-ago level.

States' combined fiscal deficit in FY20 is believed to have significantly exceeded the 2.6% level estimated; Covid-19 crisis would exacerbate their fiscal positions in FY21.

| Sale notice for Immovable Properties "APPENDIX- IV-A [See Proviso to Rule 6(2) & 8(6)] | | | | | | |
|---|--|---|---|---------------------------------|---|--|
| E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (2) & Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002 | | | | | | |
| Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of below mentioned account(s). The details of Borrower(s)/Guarantor(s)/Secured Assets/s/Debt/s/Reserve Price/E-Auction date & time, EMD and Bid increase Amount are mentioned below: | | | | | | |
| Date of Auction: 21.09.2020 | | | | | | |
| Last Date of EMD Submission: 19.09.2020 upto 4:00 PM | | | | | | |
| Sr. No. | Name & Address of the Borrower/ Guarantor | Description of the Immovable Property with Known encumbrances, if any | Total Dues | Date & Time of E-Auction | Reserve Price/E-MD/Bid Increase Amount | Status of Possession (Constructive/ Possessory/Physical) |
| Contact Officer Name : The Authorised Officer, RO SAR Branch, Lucknow, Mob. No.: 7565008656, 7565008653 | | | | | | |
| 1. | Borrower: Mr. Tasveer Haider S/o Late Mirza Mohd. Ali & Ms. Maher Darkhashi (as legal heir of Late Anwar Jahan Zaldi) D/o Late Anwar Jahan Zaldi Both Rio 450/32 Kha-1, Mubarak Ka Hata, Muffiganj, Lucknow. | Equitable Mortgage of Immovable property at House No. 450/32 Kha-1, Mubarak Ka Hata, Muffiganj, Lucknow (Land area 58.88 Sq. Mtr.) Owner: Late Anwar Jahan Zaldi. Bounded by: East: wall of house of Mr. Jafar Hussain, West: Road 8 feet wide, South: wall of house of Mr. Jafar Hussain. | Rs. 3,60,037.12 + Interest & other charges (Minus amount if Any Paid after the demand notice of possession notice) | 21.09.2020 01:00 PM to 02:00 PM | Rs. 12,60,000/- (RPI) Rs. 1,25,000/- (EMD) Rs. 10,000/- (Bid Increase Amount) | Constructive |
| 2. | Borrower : Mrs. Imtiaz Ali Zarwali, Prop. Mr. Imtiaz Ali, Add. - H.No. 486/89 A, Musahabgarj, Opposite Purana Police Chowki, Thakurganj, Lucknow-226003. Guarantor: Smt. Sabhya Parveen, W/o Mr. Imtiaz Ali, Rio - H. No. 486/89 A, Musahabgarj, Opposite Purana Police Chowki, Thakurganj, Lucknow-226003 | Equitable Mortgage of Land and Building created vide deposit of Sale Deed No. 712B, Registered date- 25.10.2005, Voh. No. - 1, Khand- 2582, Pages 209 to 232 at Plot on part of Khasra No. - 210, Plot No. 185.873 Sq.Mtr. Bounded By (as per deed): East: House of Purchaser, West: Lot over part of Khasra No. - 210, North End of Dayaram, South: 12 feet wide Road. | Rs. 11,20,889.25 + Interest & other charges (Minus amount if Any Paid after the demand notice of possession notice) | 21.09.2020 01:00 PM to 02:00 PM | Rs. 23,60,000/- (RPI) Rs. 2,35,000/- (EMD) Rs. 10,000/- (Bid Increase Amount) | Constructive |
| 3. | Borrower: Mrs. Talat Zari Art, Prop. Waqar Abbas S/o Mr. Mukhtar Abbas, Add.- 450/92, Muffiganj, near Abid Building, Lucknow. | EM of House No. 450/92, situated at Muhalla Ila Ila, Muffiganj, Ward- Dastaganj, Thakurganj, Lucknow, Area: 25.82 Sq.Mtr. Owner: Mukhtar Abbas, S/o Mr. Mujaffar Ali, All. Rio. 450/92, Muffiganj, near Abid Building, Lucknow. | Rs. 4,86,127.00 + Interest & other charges (Minus amount if Any Paid after the demand notice of possession notice) | 21.09.2020 01:00 PM to 02:00 PM | Rs. 48,00,000/- (RPI) Rs. 4,00,000/- (EMD) Rs. 10,000/- (Bid Increase Amount) | Constructive |
| 4. | Borrower: Mr. Nasir Jamal Khan S/o Kalsar Jamal Khan Add-House no. 120 Mohala Mirzaganj, Panganj & Tehsil Malihabad, Distt-Lucknow-226102. Guarantor: Mr. Waseem Jamal Khan S/o Ishtah Hasan Rio House no. 131 Mohala Mirzaganj, Panganj & Tehsil Malihabad, Distt-Lucknow-226102. | All the part and parcel of the property consisting of land & building located at House No. 120, Mohala Mirzaganj, Panganj & Tehsil Malihabad, Distt-Lucknow-226102. | Rs. 10,74,065.00 + Interest & other charges (Minus amount if Any Paid after the demand notice of possession notice) | 21.09.2020 01:00 PM to 02:00 PM | Rs. 25,52,000/- (RPI) Rs. 2,55,200/- (EMD) Rs. 10,000/- (Bid Increase Amount) | Constructive |
| 5. | Borrower: Mr. Gopal Verma S/o Mr. Manoj Kumar Singh Rio H No 193, Mirzaganj Post Office, Malihabad, Lucknow-226102. Guarantor: Mr. Firoz Khan S/o Late Hasan Mohd. R/o Mirzaganj, Malihabad, Lucknow-226102. | Equitable Mortgage of a part & parcel of the property consisting of land and building at House No. 193, Mohala Mirzaganj Malihabad, Distt Lucknow. Area: 35.00 Sq.mtr. Owners: Mr. Gopal Verma, Boundary: East: Road 4 Ft, West: House of Lazmi Nareyan, North: House of Ghish Gupta, South: House of Lazmi Nareyan. | Rs. 4,86,155.00 + Interest & other charges (Minus amount if Any Paid after the demand notice of possession notice) | 21.09.2020 01:00 PM to 02:00 PM | Rs. 5,42,000/- (RPI) Rs. 4,40,000/- (EMD) Rs. 10,000/- (Bid Increase Amount) | Constructive |
| 6. | Borrower: Mr. Prem Shankar Mishra, S/o Mr. J.P. Mishra, Add. F-143, Indralok, Krishna Nagar, Lucknow-226001. Guarantor: Mrs. Beena Mishra W/o Mr. Prem Shankar Mishra, Rio F-143, Indralok, Krishna Nagar, Lucknow-226001. | Equitable Mortgage of Land and Building created Khasra No. 1236, Vill. Kanauji, Ward- Kesari Khera, Distt. Lucknow, Area: 227.63 Sq. mt., Boundary: East: Plot of Mr. Jang Bahadur Singh, West: Plot of Mr. Hari Prakash Khan, North: Road 8 feet wide, South: Plot Dighar. | Rs. 3,85,381.00 + Interest & other charges (Minus amount if Any Paid after the demand notice of possession notice) | 21.09.2020 01:00 PM to 02:00 PM | Rs. 16,00,000/- (RPI) Rs. 1,60,000/- (EMD) Rs. 10,000/- (Bid Increase Amount) | Constructive |

For detailed terms and conditions of the sale, please refer to the link provided in Bank of Baroda Secured website i.e. www.bankofbaroda.info-auction.htm and <https://ibapi.in/>. Also, prospective bidders may contact the authorised officer Mob. No. 7565008656, 7565008653.

Date: 30.08.2020 Place: Lucknow Authorised Officer, Bank of Baroda

FORM NO. - INC-25A
Advertisement to be published in the newspaper for conversion of public company into a private company
Before the Regional Director Ministry of Corporate Affairs, Northern Region
In the matter of the Companies Act, 2013, section 14 of Companies Act, 2013 and rule 41 of the Companies (Incarnation) Rules, 2014
AND
In the matter of M/s PUNJAB SPINTEX LIMITED having its registered office at SCF AGGARSSAN MARKET AMRIK SINGH ROAD VEER COLONY BATHINDA PUNJAB 151001Applicant

Notice is hereby given to the general public that the company intend to make an application to the Central Government under section 14 of the Companies Act, 2013 read with aforsaid rules and is desirous of converting into a private limited company. The application for conversion passed at the Extra Ordinary General Meeting held on 24th August, 2020 to enable the company to give effect for such conversion.

Any person whose interest is likely to be affected by the proposed change(s) of the company may deliver either on the MCA-21 portal (www.mca.gov.in) by filing Investor complaint form or cause to be delivered or send by registered post to his objections supported by facts stating the nature of his interest and grounds in opposition to the Regional Director, Northern Region, B-2 Wing, 2nd Floor, Parivartan Bhawan, CGO Complex, New Delhi-110003 within fourteen days from the date of publication of this notice with a copy to the applicant company at its registered office at the address mentioned below:

PUNJAB SPINTEX LIMITED
SCF AGGARSSAN MARKET, AMRIK SINGH ROAD, VEER COLONY, BATHINDA PB 151001

For and on behalf of the Applicant
PUNJAB SPINTEX LIMITED
Sd/-

Date : 28.08.2020 NITYA NAND DIRECTOR DIN:08177718 ADD:#184-B, AMRIK SINGH ROAD, Bathinda, Punjab-151001

We will be closing our office situated at

Care Health Insurance Limited (Formerly known as Religare Health Insurance Co. Ltd.), B-85, Sector-2, Noida - 201301 (UP)

For any future correspondences with us, you visit:

Care Health Insurance Limited (formerly known as Religare Health Insurance Co. Ltd.), First Floor, A-90, Sector-2, Noida - 201301 (UP)

For any further details please contact:
Mr. Sumit Verma
Contact No. 0120-6219000

Care Health Insurance Limited (Formerly known as Religare Health Insurance Co. Ltd.)

Regd. Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019

CIN - U66000DL2007PLC161503

Insurance is a subject matter of solicitation, UAN:20094114 (IRDA Regd. No.148)

Effective 31-10-2020

We will be closing our office situated at

Care Health Insurance Limited (Formerly known as Religare Health Insurance Co. Ltd.), B-85, Sector-2, Noida - 201301 (UP)

For any further details please contact:
Mr. Sumit Verma
Contact No. 0120-6219000

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Regd. Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019

CIN - U66000DL2007PLC161503

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(IRDA Regd. No.148)

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For any further details please contact:
Mr. Sumit Verma
Contact No. 0120-6219000

Care Health Insurance Limited (Formerly known as Religare Health Insurance Co. Ltd.)

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S R G SECURITIES FINANCE LIMITED
 322, S.M.LODHA COMPLEX, NEAR SHASTRI CIRCLE, UDAIPUR (RAJASTHAN)-313001,
 CIN : L67120RJ1995PLC009563; Website: www.srgfin.com
 Email : srgsecurities@gmail.com, Ph No : 0291-25611882
NOTICE TO SHAREHOLDERS FOR 25TH AGM

Notice is hereby given that 25th Annual General Meeting of the members of the Company will be held on Tuesday 29th September, 2020 at 12:15 PM, through video conferencing ('VC') / other audio visual means ('OAVM') in compliance with Ministry of Corporate Affairs (MCA) vide its circular dated May 5, 2020 read with circular dated April 8, 2020 and April 13, 2020 (collectively referred to as 'MCA Circulars') and SEBI circular dated May 12, 2020 to transact the business as set out in the Notice of the AGM.

The Notice of AGM along with the Annual Report 2019-20 are being sent only through electronic mode to those Members whose email addresses are registered with the Company/RTA/Depositories. Members may note that the aforesaid documents will also be made available on the Company's website www.srgfin.com, websites of the Stock Exchanges i.e. BSE Limited at www.bseindia.com and on the website of NSDL www.evoting.nsdl.com and no physical copies will be dispatched to the members.

Members can attend and participate in the AGM through VC/OAVM facility only and shall be counted for the purpose of reckoning the quorum under Section 103 of Companies Act, 2013. The instructions for attending the AGM through VC/OAVM and detailed manner of electronic voting is being provided in the Notice convening the AGM. The Company is providing remote e-voting facility and facility of e-voting system during the AGM to all the eligible members as per the applicable provision of the Act on all business items as set out in the Notice of AGM.

Those Members, who have not cast their vote on the Resolutions through remote e-voting will be able to vote at the AGM through e-voting. The login credentials to cast vote through electronic voting shall be made available to the shareholders after updating their email addresses, if any.

Register of Members and Share Transfer books of the Company shall remain closed from Wednesday 23rd September, 2020 till Tuesday 29th September, 2020 (both days inclusive) for the purpose of 25th Annual General Meeting of the company.

In Case the Members who have not registered their email addresses with the Company/Depository, please contact your depositary Participant (DP) and register your email address in your demat account, as per the process advised by your DP.

The Company has engaged the services of National Securities Depository Limited (NSDL) as the agency for providing electronic voting facility and Video Conferencing Facility to conduct the AGM through VC/OAVM. Members may contact on toll free no of NSDL: 1800-222-990 or contact Sarita Mote, Assistant Manager at 91 22 24994890; or send e-mail to Sarita@nsdl.co.in or evoting@nsdl.co.in or Ms. Divya Kothari, Company Secretary of the Company, Tel: 0294-2561882 and email srgsecurities@gmail.com.

Date: 29.08.2020 For S R G Securities Finance Limited
Place: Udaipur Sd/-
Divya Kothari (Company Secretary) M.No: A57307

सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India
 1911 से आपके लिए "सेन्ट्रल" "CENTRAL" TO YOU SINCE 1911
BRANCH OFFICE: PATEL NAGAR, GHAZIABAD, U.P.
POSSESSION NOTICE (For Immovable Property)**Appendix -IV [See Rule – 8(1)]**

Whereas, the undersigned being the Authorized Officer of the CENTRAL BANK OF INDIA, Patel Nagar, Ghaziabad 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 18/12/2019, calling upon the Borrowers: SRI GYAN PRAKASH SINGH & MRS. KAMLESH, to repay the amount mentioned in notice being Rs.7,73,204/- (Rupees Seven Lakh Seventy Three Thousand Two Hundred 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 24.08.2020. 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, Patel Nagar, Ghaziabad Branch, for an amount of Rs.7,73,204/- (Rupees Seven Lakh Seventy Three Thousand Two Hundred 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

Equitable mortgage of all that part & parcel of property in the name of Mrs. Kamlesh W/o. Gyan Prakash Singh, covered under H. No. 186, Mawai Road, Sector-9, New Vijaynagar, Ghaziabad, U.P.-201009. Area of property -96 Sq.yds.

Bounded by:
North: Rasta Aam South: Property of other
East: House of Elam Kaur West: Chopal Land

PLACE: GHAZIABAD
Authorised Officer, Central Bank of India
DATE: 24.08.2020

TENNECO FEDERAL-MOGUL GOETZE (INDIA) LIMITED

CIN: L74990DL1954PLC02452
POWERMAN

Registered Office: DLF Prime Towers, 10 Ground Floor, F-79 & 80, Okha Phase-I/New Delhi-110020

Corporate Office: 10th Floor, Paras Twin Towers, Tower-B, Sector-54, Golf Course Road, Gurugram-122002

Website: www.federal-mogulgoetzeindia.net;

Tele : +91 124 4292840, +91 11 49057597,

Fax : +91 124 4292840, E-mail : investor.grievance@tenneco.com

NOTICE

The Notice is hereby given that the 65th Annual General Meeting (AGM) of the Company is scheduled to be held on Tuesday, September 22, 2020 at 11:00 A.M. through Video Conferencing ('VC') / Other Audio Visual Means ('OAVM') in compliance with General Circular Nos. 14/2020 dt. 8th April, 2020, 17/2020 dt. 13th April, 2020, 20/2020 dt. 5th May, 2020 and all other applicable laws and circulars issued by the Ministry of Corporate Affairs (MCA), Government of India and Securities and Exchange Board of India (SEBI), to transact the Ordinary and Special business as set out in the Notice.

Company's Registered Office to DLF Prime Towers, 10 Ground Floor, F-79 & 80, Okha Phase-I, New Delhi-110020 will be deemed to be the venue for the AGM.

In compliance with the above circulars, electronic copies of the Notice of the AGM alongwith the Annual Report for the Financial Year 2019-20 have already been emailed to all the shareholders whose email addresses are registered/available with the Company. The emailing of all Notices has been completed on 29th August, 2020.

In terms of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules 2014 as amended from time to time and Regulation 44 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, the Company is providing facility of voting by electronic means and the businesses set out in Notice of 65th Annual General Meeting, may be transacted through such voting. The Board has appointed Mr. Abhishek Bansal, Advocate as scrutinizer for conducting the voting in a fair and transparent manner.

a. Members holding shares either in physical or in dematerialized form as on the cut off date i.e. 15th September, 2020 may cast their vote electronically on businesses as set out in the notice through such remote e-voting.

A person who has acquired shares and become a Member of the Company after the Notice was sent and holding shares as on the cut-off date i.e., 15th September, 2020, may obtain LOGIN ID and PASSWORD by sending a request at evoting@nsdl.co.in or M. J. Singhla, Senior Manager, Alankit Assignments Limited, Alankit Heights 3E7, Jhandewalan Extension, New Delhi-110055, Tel. No. : +91 11 24641234, email: jksingla@alankit.com. However, if you are already registered with NSDL for remote e-voting then members may use their existing user ID and password for casting the vote.

b. The remote e-voting shall begin on Saturday, September 19, 2020 at 09.00 A.M. and end on Monday, September 21, 2020 at 05.00 P.M. The remote E-voting shall not be allowed beyond 05.00 p.m. on Monday, September 21, 2020.

c. The facility for voting through electronic voting system shall also be made available at the AGM and the Members participating in the AGM through VC/OAVM who have not already cast their votes by remote e-voting shall be able to exercise their right in the meeting.

d. Members whose names are recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting or voting at Annual General Meeting.

e. Members may note that notice of the 65th Annual General Meeting and the Annual Report for the FY 2019-2020 are also available on Company's website <http://www.federal-mogulgoetzeindia.net/websindex.html>, the website of NSDL www.evoting.nsdl.com as well as on the website of the stock exchange namely NSE & BSE and can be made available for inspection by writing to the Company at investor.grievance@tenneco.com.

f. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Members and remote e-voting user manual for Members available at the download section of www.evoting.nsdl.com or call or toll free no.: 1800-222-990. You may also send your queries/grievances relating to e-voting to Mr. J. K. Singla, Senior Manager, Alankit Assignments Limited, Alankit Heights 3E7, Jhandewalan Extension, New Delhi-110055, Tel. No. : +91 11 42641234, email: jksingla@alankit.com.

The register of members and share transfer books of the Company shall remain closed from Wednesday, 16th September, 2020 to Tuesday, 22nd September, 2020 (both days inclusive) for the purpose of 65th AGM.

For Federal-Mogul Goetze (India) Limited

Sd/-
Place: Gurugram
Dated: 29.08.2020

(Dr. Khalid Iqbal Khan)
Whole-time Director-Legal & Company Secretary

TATA CAPITAL HOUSING FINANCE LTD.
TATA Regd. Office: 11th Floor, Tower A, Peninsula Business Park, Gangpatra Kadam Marg, Lower Parel, Mumbai-400013, CIN No. U67190MH2008PLC187552
POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

(As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002) Whereas, the undersigned being the Authorized Officer of the TATA Capital Housing Finance Limited, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notices as mentioned below calling upon the Borrowers to repay the amount mentioned in the notice within 60 days from the date of the said notice.

The borrower, having failed to repay the amount, notice is hereby given to the borrower, in particular and the public in general, that the undersigned has 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 said Rules.

The borrower, in particular, and the public in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the TATA Capital Housing Finance Limited, for an amount referred to below along with interest thereon and penal interest, charges, costs etc. from date mentioned below.

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.

Loan Account Name of Obligor(s)/Legal Heir(s) Amount as per Date of Physical Possession

9908478 Mr. PRADEEP KUMAR SAXENA(Borrower) & Mrs. ALPANA SAXENA (Co-Borrower) Rs. 10,52,820/- as on 30-Mar-2020

Description of the Secured Assets/Immovable Properties/ Mortgaged Properties : Property No.1-All That Residential House with land Measuring 5762 Sq. Mtr. Construct on plot of land being portion of Khana No. 580, Situated at Bhuj, Ward Haiderang, Lucknow, Uttar Pradesh-226011. With common amenities written in the Sale Deed.

Date: 29.08.2020 Place: - Lucknow Sd/-Authorised Officer, For Tata Capital Housing Finance Limited

JYOTIRGAMYA ENTERPRISES LIMITED
Regd. Office: Office No. 3, 3rd Floor, P-37/38, Gomti Complex, Near Ahlon Public School, Mayur Vihar, Phase-1, New Delhi - 110091
CIN: L24100DL1986PLC234423
E-mail: yotrigamyateam@gmail.com
Website: www.jtaletrade.com
Ph: +91-9205562494
NOTICE

Pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, that the meeting of the Board of Directors of the Jyotirgamy Enterprises Limited will be held on Friday, 4th September, 2020 at the Registered Office of the Company inter alia to transact the following businesses (a) to consider, discuss and if thought fit to approve the Un-Audited Financial Results and Limited Review Report for the quarter ended on 30th June, 2020 (b) Any other matter with the permission of the Chair and Majority of Directors. The trading window for dealing in securities of the Company which is already closed and shall remain closed till the expiry of 48 hours after the declaration/approval of financial results.

The said notice may be accessed at the Company's website at <http://www.jtaletrade.com> or at Stock Exchange's website [https://www.bseindia.com/stock-share-price/yotrigamy-enterprises-ltd-jel539246](http://www.bseindia.com/stock-share-price/yotrigamy-enterprises-ltd-jel539246)

For JYOTIRGAMYA ENTERPRISES LIMITED

Sd/-
Date: 28.08.2020 Sahl Minhaj Khan
Place: Delhi Managing Director

JTL INFRA LIMITED

Regd. Office : SCF 18-19, Sector 28C, Chandigarh-160002

E-mail: finance@jtan.in | CIN:L27106CH1991PLC011536

Statement of Standalone Un-Audited Financial Results for the Quarter ended June 30, 2020

| Sr. No. | PARTICULARS | Quarter Ended | | Year Ended |
|---------|--|---------------|------------|------------|
| | | 30.06.2020 | 30.06.2019 | |
| 1 | Total Revenue from Operations | 5,179.25 | 7,920.49 | 23,267.64 |
| 2 | Net Profit / (Loss) for the Period (before tax, Exceptional and Extraordinary Items) | 167.41 | 431.53 | 1,063.32 |
| 3 | Net Profit / (Loss) for the period before tax (after Exceptional and Extraordinary Items) | 167.41 | 439.43 | 1,063.32 |
| 4 | Net Profit / (Loss) for the period after tax (after Exceptional and Extraordinary Items) | 125.25 | 316.20 | 1,007.51 |
| 5 | Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income/(AfterTax)) | 125.25 | 316.20 | 1,007.51 |
| 6 | *Paid up Equity Share Capital (Face Value Rs. 10 each)* | 1,060.74 | 1,060.74 | 1,060.74 |
| 7 | Reserves (excluding Revaluation Reserves) | — | — | 5,051.80 |
| 8 | Earnings per Equity Share Rs. 10 each | — | — | — |
| 9 | Basic EPS | 1.18 | 2.98 | 1.81 |
| 10 | Diluted EPS | 1.18 | 2.98 | 1.81 |

Note:1. The above is an extract of the detailed format of quarterly unaudited financial results of June 30, 2020 filed with Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results are available on Stock Exchange website at www.bseindia.com and Company's website at www.jtlinfra.com

for JTL Infra Limited

Madan Mohan Singh

Managing Director

DIN: 00156698

FORM NO. INC-26
(Pursuant to rule 30 of the Companies (Incorporation) Rules, 2014)
BEFORE THE REGIONAL DIRECTOR,
NORTHERN REGION, DELHI
In the matter of the Companies Act, 2013, Section
13(4) of Companies Act, 2013 and Rule 30(5)(a)
of the Companies (Incorporation) Rules, 2014
AND
In the matter of
SHREE SIDHBALI ISPAT LIMITED,
(CIN : U27109DL2004PLC128830),
A Company incorporated under Companies Act,
1956 having its registered office at D-5/532,
Sanganer Vihar, Near Aman Hospital, New Delhi
110062.....Petitioner

PUBLIC NOTICE
SHIFTING OF THE REGISTERED OFFICE OF
THE COMPANY FROM THE NATIONAL
CAPITAL TERRITORY OF DELHI TO STATE OF
MAHARASHTRA
Notice is hereby given to the General Public that
the company proposes to make application to
the Central Government viz. Regional Director,
Northern Region, Ministry of Corporate Affairs
under section 13(4) of the Companies Act, 2013
seeking confirmation of alteration of the
Memorandum of Association of the Company in
terms of the special resolution passed at the Extra
ordinary general meeting held on Monday 24th
August 2020 to enable the company to change
its Registered Office from the Capital
Territory of Delhi to "State of Maharashtra".
Any person whose interest is likely to be affected
by the proposed change of the registered office
of the company may deliver either on the MCA-21
portal (www.mca.gov.in) by filing investor
complaint form or cause to be delivered or send
by registered post to the company addressed as
per affidavit stating the nature of his/her interest
and grounds of opposition to the Regional
Director, Northern Region, B-2 Wing, 2nd Floor
Parivartan Bhawan, CGO Complex New Delhi
- 110003 within fourteen days of the date
of publication of this notice with a copy to the
company at its registered office at D-5/532,
Sanganer Vihar, Near Aman Hospital, New Delhi
110062.

For SHREE SIDHBALI ISPAT LIMITED
Sd/-
Saurabh Sanjay Agrawal
Managing Director
Date : 28.08.2020
Place : Delhi
DIN : 03102986



PROPERTY FOR SALE
Industrial Property available
For Sale & Rent In Pune
Industrial Area (10k To 25 acre) in Chakan, Talegaon,
Hinjewadi, Bhosari,
NagarRoad, SataraRoad,
Shirwal Khandala . Contact
Vasu Patil 9657141085
0056168128-1

PUBLIC NOTICE

My Client Smt. Renuka W/o Late
Daleram R/o 110, Janta Colony,
Circular Road, Shahdara, Delhi-
110032, has debarred his son
Devender Kumar from her all
movable-immovable properties
due to his misconduct,
misbehaviour, and anti social
aliments.
Any Person dealing With him, then
they will be responsible.

Praveen Kumar (Advocate)
Ch. No. D-324, Karkardooma
Courts, Delhi

**E-AUCTION
SALE NOTICE**

ZOSARB,13th Floor, Bank of Baroda Building, 16 Sansad Marg, New Delhi-110001,
Ph.: 011-23441320, Mobile: 9711908984, E-mail: armdel@bankofbaroda.com

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 9(1) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the symbolic possession of which has been taken by the Authorized Officer of the Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 16.09.2020, for recovery of below mentioned dues to the Bank. The Reserve price and EMD is displayed against the details of respective properties as under:-

| Sr. | Branch | Name of the borrower and Guarantors | Description of the property & ownership | Date of Demand notice u/s 13(2) | Reserve price (Rs.) | Date and time of E-auction | Status of Possession (Symbolic/Physical) | Property Inspection date & time |
|-----|----------------------|--|---|---------------------------------|--|--|--|--|
| | | | | O/s Dues | EMD Minimum bid increase amount | | | |
| 1. | ZOSARB, NEW DELHI | M/s M B Malls Pvt. Ltd. 1. Mr. Shri Chand Keswani- Director & Guarantor 2. Mr. Jai Prakash Keswani- Director & Guarantor 3. Mr. Om Prakash Keswani- Director & Guarantor 4. Mr. Harish Keswani- Director & Guarantor | Equitable Mortgage with OBC under Pari Passu charge on Land and Building (project site) situated on plot No. 13/6, Mustafai No. 5, Killa No. 8.9,10.11,12/1 Mewala Maharajpur, Faridabad, Haryana, admeasuring 3,6875 acres standing in the name of M/s M B Malls Pvt. Ltd. (out of total -72-shops/offices, -38-shops / offices have already been sold). East: Ohers Property, West: Mathura Road (NH-2), North: Hundai Central Training Centre, South: Mitsubishi and Panorama Exports, Near-NHPC Chowk, Delhi-Mathura Road. | 08.10.2015 | Rs 72.00 crore Rs 7.20 crore Rs 1.00 lakhs | 19.09.2020 from 01.00 PM to 03.00 PM | Symbolic | 12.09.2020 from 11.00 AM to 04.00 PM |

(Rupees thirty one crore sixty one lac seventy one thousand one hundred thirty three only) + future interest+ other charges / cost etc. as stated in the demand notice issued u/s 13 (2) of the Act, less amount deposited afterwards and Bank of Baroda- 23.02.69.78.89 (Rupees twenty three crore two lac sixty nine thousand seven hundred eighty eight and eighty nine paise only) + future interest+ other charges / cost etc. as stated in the demand notice issued u/s 13 (2) of the Act, less amount deposited afterwards.

For detailed terms and conditions of the sale, please refer to the link provided in <https://www.bankofbaroda.in/e-auction.htm> & <https://ibapi.in>, also prospective bidders may contact the authorized officer Mr. P Gange on Tel No. 011-23441320 Mobile 9711908984

Date: 28.08.2020 Place: New Delhi Authorized Officer, Bank of Baroda

| S. No. | Particulars | Quarter ended | | | | Year ended | |
|--------|--|-------------------------|----------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| | | 31.03.2020 (Audited) | 31.12.2019 (Un-Audited) | 31.03.2019 (Audited) | 31.03.2019 (Audited) | 31.03.2019 (Audited) | 31.03.2019 (Audited) |
| 1. | a) Revenue from operations | 451.21 | 334.57 | 1,517.22 | 1,933.46 | 5,359.12 | |
| | b) Other Income | 64.64 | 9.22 | 28.05 | 127.07 | 102.02 | |
| | Total Income | 515.85 | 343.79 | 1,545.27 | 1,902.53 | 5,461.14 | |
| 2. | Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items) | (144.19) | (112.95) | (174.96) | (509.95) | (377.88) | |
| 3. | Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items) | (144.19) | (112.95) | (174.96) | (509.95) | (377.88) | |
| 4. | Net Profit / (Loss) for the period after Tax (after, Exceptional and/or Extraordinary items) | (100.31) | (68.06) | (122.77) | (351.38) | (258.13) | |
| 5. | Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and other comprehensive income (after tax)) | (79.94) | (72.14) | (104.22) | (324.31) | (289.80) | |
| 6. | Equity Share Capital | 336.16 | 336.16 | 336.16 | 336.16 | 336.16 | |
| 7. | Other Equity excluding revaluation surplus as per balance sheet | - | - | - | 1,198.48 | 1,595.75 | |
| 8. | Earning per Share of Rs. 10/- each (for continuing and discontinued operations) | (2.98) | (2.02) | (3.65) | (10.45) | (7.68) | |
| | a) Basic | (2.98) | (2.02) | (3.65) | (10.45) | (7.68) | |
| | b) Diluted | (2.98) | (2.02) | (3.65) | (10.45) | (7.68) | |

Rajasthan Cylinders and Containers Ltd
Regd. Office: SP - 825, Road No. 14, V K I Area, Jaipur -302013, Tel: 91-141-2331771-2;
Fax: 91-141-233010; E: info@bajoraigroup.in; W: www.bajoraigroup.in; CIN No: L28101RJ1980PLC002140

EXTRACT OF STATEMENT OF STANDALONE AUDITED FINANCIAL RESULT FOR THE QUARTER AND YEAR ENDED 31st MARCH, 2020
(Amt in Lakhs)

I. The above results have been reviewed by the Audit Committee and approved & taken on record by the Board of Directors at their meetings held on Aug 28, 2020. The Statutory Auditors have carried out the limited Review of the aforesaid results.
II. These Audited Standalone Financial results have been prepared in accordance with Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules thereunder and in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
III. Non Current Assets: Loans include Rs. 56.31 Lakhs from a body corporate M/s. Ankur Drugs and Pharma Limited which is under liquidation. The management is unable to estimate recoverability against such loans. The statutory auditors have qualified their report in respect of this matter.
Management View: In the opinion of management, the loan given to above party is good and recoverable as the company has filed its claim with official liquidators.
IV. The interest payable on u/s 16 of MSMED Act, 2006 on overdue amount of trade payable to micro enterprises and small enterprises has not been ascertained and not provided for.
V. The outbreak of COVID-19 pandemic has disrupted regular business operations of the Company due to the lock down restrictions and other emergency measures imposed by the Government from time to time. The business operations have recommenced on a limited scale post relaxation of lockdowns. The management has taken into account the possible impacts of known events, upto the date of the approval of these financial results, arising from COVID-19 pandemic on the carrying value of the assets and liabilities as at 31 March 2020. However, there exists significant estimation uncertainty in relation to the future impact of COVID-19 pandemic on Company and, accordingly, the actual impact in the future may be different from those presently estimated. The Company will continue to monitor any material change to the future economic conditions and consequential impact on the financial results.
VI. There were no Investor Complaints pending at the beginning and end of the Quarter. No Complaint was received during the quarter.

VII. The above is an extract of the detailed format of quarterly and yearly Audited 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 and yearly Audited Financial Results is available on the website of the Stock Exchange (www.bseindia.com) and also on the Company's website (www.bajoraigroup.in).

VIII. Figures for the previous period have been regrouped/rearranged wherever necessary to conform to current year presentation. The figures of the quarter ended 31st March, 2020 year and quarter ended 31st March, 2019 are the balancing figures between audited figures in respect of the full financial year and published year to date figure upto the end of third quarter of respective financial year which were subject to limited review.

BY ORDER OF THE BOARD
For Rajasthan Cylinders and Containers Ltd
Sd/-
Avinash Bajoria (Managing Director)
DIN: 01402573

Mahaan Foods Limited

Regr. Office: M-19, 1st Floor, M-Block Market, Greater Kailash-II New Delhi - 110048

Tel: 011-43107200, Fax: 011-43107250, E-mail: info@mahaanfoods.com, Website: www.mahaanfoods.com

CIN : L1541DL1987PLC350285

Statement of Standalone Unaudited Financial Results for the quarter ended 30-06-2020

(Rs. in Lakhs, Unless Otherwise Stated)

| S. No. | Particulars | Quarter Ended | Quarter Ended | Year Ended |
|--------|--|-------------------------|-------------------------|-----------------------|
| | | 30/06/2020 Unaudited | 30/06/2019 Unaudited | 31/03/2020 Audited |
| 1. | Total income from operations | 20.65 | 96.23 | 588.10 |
| 2. | Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items) | 7.53 | 22.99 | 169.65 |
| 3. | Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items) | 7.53 | 22.99 | 169.65 |
| 4. | Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items) | 4.86 | 20.72 | 105.55 |
| 5. | Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)) | 4.86 | 20.72 | 105.55 |
| 6. | Equity Share Capital | 350.07 | 350.07 | 350.07 |
| 7. | Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year | - | - | 1448.22 |
| 8. | Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) - (L.) Basic: | 0.14 | 0.59 | 3.02 |
| | (2.) Diluted: | 0.14 | 0.59 | 3.02 |

NOTE:
1. The above financial results have been reviewed by the audit committee and taken on record by the board of directors in its meeting held on 28th August, 2020.
2. 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 full formats of the Quarterly Financial Results are available on the Stock Exchange website www.bseindia.com and the company's website www.mahaanfoods.com.

For Mahaan Foods Limited
Sd/-
Sanjeev Goyal
Managing Director
DIN: 00221099

UNION TERRITORY OF JAMMU & KASHMIR
OFFICE THE EXECUTIVE ENGINEER PWD (R&B) CONST. DIVN. NO. I, JAMMU
SHORT NOTICE INVITING TENDER

Short e-NIT No. CD-1/26 of 2020-21 Dated 26-08-2020

For and on behalf of the Lieutenant Governor, Union Territory of Jammu and Kashmir e-Tenders are invited on item rate basis from approved and eligible Contractors registered with Union Territory of J&K, CPWD, Railways and other State/Central Governments for each of the following works:

| Sr. No. | Name of Work | Name of Division | Estimated Cost (in lakhs) | Cost of Document (in ₹) | Earnest Money (in ₹) | Time Allowed for Completion | Date of Opening of Tender | Class of Contractor |
|---------|---|--------------------------------------|---------------------------|-------------------------|----------------------|-----------------------------|----------------------------------|---------------------------------------|
| 1. | Improvement/ up-gradation of road by way of Providing and laying of WMM, 50mm thick BM including 25mm thick SD/BC on :- 1. Koti Galabana to Khana Chak 2. Link road Rangpur Sidra. 3. Chowala to Badyal Ozian road. 4. Link road Thikieran (Under City and Town Programme) | PWD R&B Const. Divn. No. I Jammu | 143.00 | 6000 | 286000 | 01 Month | (1400 Hrs on or after 03-09-2020 | Hot Mix Plant Holder/ "A" Class |
| 2. | Improvement/ up-gradation of road by way of Providing and laying of WMM, 50mm thick BM including 25mm thick SD/BC on :- 1. Jinder Mellu to Rathanha road. 2. Shera Chak to Shamshan Ghat all allied links Chak Talab. 3. Link road Chak Bakhtawar and Bhopur. 4. Link road Nowabad and Panigran Thikieran (Under City and Town Programme) | PWD R&B Const. Divn. No. I Jammu | 119.69 | 6000 | 239380 | 01 Month | (1400 Hrs on or after 03-09-2020 | Hot Mix Plant Holder/ "A" Class |
| 3. | Improvement/ up-gradation of road by way of Providing and laying of Wet Mix Macadam, 50mm thick BM including 25mm thick SD/BC on roads in Sector-7,10,12 and 13 Nanak Nagar, Jammu (Under City and Town Programme) | PWD R&B Const. Divn. No. I Jammu | 106.80 | 6000 | 213600 | 01 Month | (1400 Hrs on or after 03-09-2020 | Hot Mix Plant Holder/ "A" Class |
| 4. | Up-gradation of road by way of RBM Filling, providing and laying of Wet Mix Macadam, 50mm thick BM including 25mm thick SD/BC on roads in N.H.-1A Bye-Pass to Chowdhari including road in Dera Mohalla, Bhatti Mohalla and Friends Colony Chowdhari Jammu (Under City and Town Programme) | PWD R&B Const. Divn. No. I Jammu | 34.67 | 1000 | 69340 | 15 Days | (1400 Hrs on or after 03-09-2020 | Hot Mix Plant Holder/ "A" & "B" Class |
| 5. | Improvement/ up-gradation of road by way of Providing and laying of Wet Mix Macadam, 50mm thick BM including 30mm thick SD/BC on Nanak Nagar to Sanjay Nagar via Sector-8. Duhadhar Temple Shastri Nagar road and Sunny Book Centre Nanak Nagar upto Main road including roads in Shastri Nagar near Lal Chowk Sanjay Nagar (Under City and Town Programme) | PWD R&B Const. Divn. No. I Jammu</td | | | | | | |