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Besides economy, freedom is sliding

ACROSS THE AISLE, P CHIDAMBARAM

MIND & GAMES

ARE EXPENSIVE ACTIVITIES FOR CHILDREN A RIP-OFF?



The pressure society places on today's kids to learn more skills at ever younger ages can feel overwhelming, if not totally bonkers

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Wine country shift

Wine-producing regions like Thailand & Indonesia could soon replace the world's best vineyards

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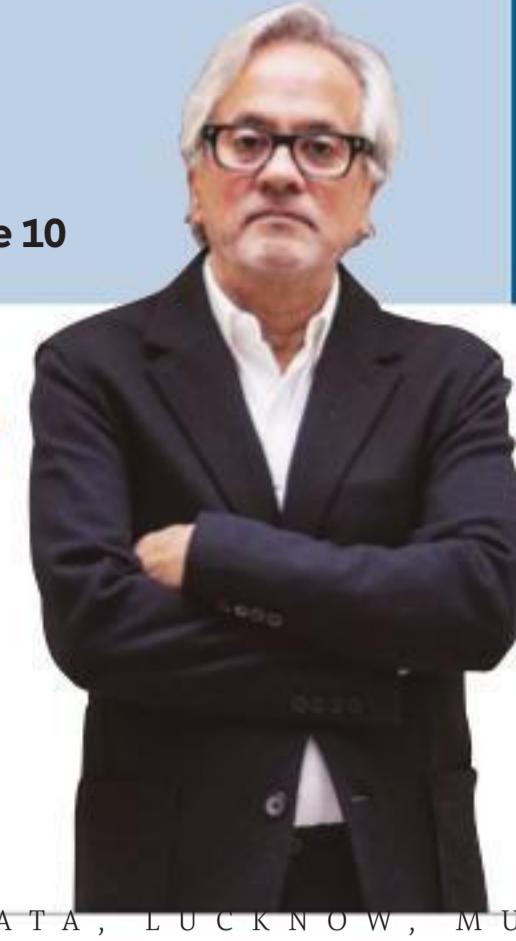
VOL. XX NO. 18

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FE SUNDAY

FINANCIAL EXPRESS ON SUNDAY

READ TO LEAD



LEISURE

ANISH KAPOOR

'In India, we seem to have descended into a nasty nationalist blame game'

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WHAT'S INSIDE



■ SPOTLIGHT, P7

Bend it like grandma

Age is no bar when it comes to starting one's own business and becoming self-sufficient, as some senior citizens have proved. Ahead of Women's Day, we look at a few 'super grandmoms' from across the country who are successfully running and mentoring their own ventures

■ WORDS WORTH, P4

Of democracy & dissent

Is democracy dead was one of the hot issues at the recent Jaipur Litfest



ODD & EVEN

ROHIT PHORE



US COMPLAINT MOVING ON

FB under probe for racial bias

REUTERS
March 6

A US AGENCY investigating Facebook for racial bias in hiring and promotions has designated the probe as 'systemic', attorneys for three job applicants and a manager who claim the company discriminated against them, told Reuters.

A 'systemic' probe means the agency, the Equal Employment Opportunity Commission, suspects company policies may be contributing to widespread discrimination.

The EEOC typically resolves disputes through mediation or allowing complainants to sue employers. But agency officials designate a few cases 'systemic', enabling investigators to rope in specialists to analyse company data and potentially bring a broader lawsuit representing entire classes of workers.

Facebook operations programme manager Oscar Venesze and two applicants denied jobs brought a charge last July to the EEOC, and a third rejected applicant joined the case in December. They have alleged Facebook discriminates against Black candidates and employees by relying on subjective evaluations and promoting problematic racial stereotypes. The designation of the EEOC's probe has not been previously reported.

The EEOC has not brought allegations against Facebook. Its investigation, which may last months more, may not result in findings of wrongdoing. The agency declined to comment.

Continued on Page 11

Warehousing on recovery path

RISHI RANJAN KALA
New Delhi, March 6

EVEN AS COVID and the lockdown shook up the warehousing industry, throwing supply lines into disarray, the sector's growth story remains intact as growing demand from segments like e-commerce, retail and FMCG is leading companies to concentrate on supply chain risk mitigation and resilience, as well as faster last-mile delivery.

A recent study by consulting firm Praxis Global Alliance said that in pre-Covid times, Grade-A and B warehousing in India grew at 18% CAGR over FY 2018-2020. Going ahead, e-commerce and retail are expected to push demand for Grade-A and B warehouses, which are expected to grow at a much faster pace

between FY 2018 and 2025. It forecasts that demand for Grade-A warehousing is likely to grow at a CAGR of 25% from 107 million sq ft (MSF) to 325 MSF between FY20 to FY25, while demand for Grade-B warehouses will grow at 20% CAGR from 167 MSF to 419 MSF during the period under review.

Praxis Global Alliance's report projects that warehousing stock for e-commerce is likely to grow from 56 MSF in FY20 to 227 MSF in FY25, while retail warehousing is expected to grow from close to 60 MSF to around 205 MSF during the same period.

Continued on Page 11

Grade A&B warehouse supply grew at ~18% CAGR over FY18-20

Grade A&B warehouse supply in key industries (M sqft)

FY18	FY19	FY20
198	232	274

CAGR 18%

Source: Praxis Global Alliance

GAME CHANGER

Content-led platforms like Facebook and YouTube record a daily active user base of 135-175 million



Flipkart is launching ideas, videos and games in its quest for higher engagement

Facebook has announced Facebook Shops, a feature for businesses to create their digital storefront

delivery may not work anymore. The future of e-commerce needs to be 'interactive', say analysts at Zinnov.

To put it simply, companies will have to curate a blended model — embedding content to drive consumer engagement, allowing easy discoverability of products and sup-

porting a network of influencers and community participation. If firms are able to play the cards right, they can grab a bigger share of the e-commerce market, estimated to touch a significant \$200 billion by 2026.

Continued on Page 11

ENGAGING CONSUMERS
New retail rules: E-commerce shifting to interactive comm

● Platforms with integrated content, discoverability, purchase could be the future

FE BUREAU
New Delhi, March 6

WITH DEEP-POCKETED players betting big on e-commerce, the sector is bracing for more competition. A deluge of cheap smartphones is pushing more Indians to go online and the usual tactics of offering affordable deals, discounts and convenience of cash on

delivery may not work anymore. The future of e-commerce needs to be 'interactive', say analysts at Zinnov.

To put it simply, companies will have to curate a blended model — embedding content to drive consumer engagement, allowing easy discoverability of products and sup-

porting a network of influencers and community participation. If firms are able to play the cards right, they can grab a bigger share of the e-commerce market, estimated to touch a significant \$200 billion by 2026.

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CONSUMER FRIENDLY

Fresh spectrum purchase to further delay tariff hike

● Jio, Bharti to focus on market share gains first, increasing pain for Vodafone Idea

FE BUREAU
New Delhi, March 6

THE RECENT SPECTRUM auctions which saw Reliance Jio and Bharti Airtel emerging as major buyers and fortifying their holdings, is likely to delay tariff hikes further, thus increasing the pain for Vodafone Idea. Vodafone Idea spent the least and bought the least in the auctions and though its overall spectrum holding is good due to the merger in 2018, its constraint regarding network investment would continue in the event of delay in tariff hikes.

Most analysts feel that since Jio has increased its capacity with the fresh buys from the auction, its first focus would be selling it by gaining more subscribers. As it is the company is trailing Bharti Airtel for the past several months in terms of net subscriber addi-

TELECOM TALE

Though Vodafone Idea's spectrum holding is good after the merger in 2018, it is likely to face constraint in network investment due to delay in tariff hikes

Prior to the auctions, Vodafone Idea had said that it would not wait for other telecom players to raise tariffs

Bharti's tariffs are around 15-20% higher than Jio's and it has said in the past that it would only raise tariffs if Jio does it first

Analysts say Bharti's spectrum acquisitions in sub 1GHz in Maharashtra and MP and focus on B-circles reflect its focus on gaining market share

Jio is keen to raise tariffs, but in the near term, its focus would be gaining subscribers

will enhance its capacity. Jio is likely to focus on selling excess capacity as marginal cost of unit data/voice is negligible for telcos. Moreover, Bharti Airtel's spectrum acquisitions in sub 1GHz in Maharashtra and MP — the key markets of Vodafone Idea — and focus on B-circles reflect its focus on gaining share," it added.

The view is shared by BofA Securities, which said, "The initiative for tariff hike should largely come from Vodafone Idea as it is the most in need of it. Jio management is unlikely to take a knee-jerk reaction of raising tariffs just because it spent more in auctions; while in medium-term Jio is keen to raise tariffs, we believe in the near term, its focus could be gaining subscribers. Both Jio and Bharti, in our view, will focus on improving their market share in the near term given their stronger balance sheets as compared to Vodafone Idea."

Prior to the auctions, Vodafone Idea management had said that it would not wait for other telecom players to raise tariffs and would increase the same when it feels the time is right.

Continued on Page 11

TORQUE



Tibetan spiritual leader the Dalai Lama receives the first dose of vaccine in Dharmsala on Saturday

PTI

PRESS TRUST OF INDIA
New Delhi, March 6

THE CENTRE HAS asked states and Union territories witnessing surge in new Covid-19 cases and high active caseload to refocus on surveillance and stringent containment of those areas which are seeing cluster of cases and carry out an average close contact tracing of minimum of 20 persons per positive case.

Union health secretary Rajesh Bhushan and NITI Aayog member (health) VK Paul on Saturday interacted with health secretaries and mission directors of the National Health Mission of Haryana, Andhra Pradesh, Odisha, Goa, Himachal Pradesh, Uttarakhand and Delhi and Chandigarh.

increase the share of RT-PCR tests in districts dependent on high levels of antigen testing, refocus on surveillance and stringent containment of those areas which are seeing cluster of cases and carry out an average close contact tracing of minimum of 20 persons per positive case. Union health secretary Rajesh Bhushan and NITI Aayog member (health) VK Paul on Saturday interacted with health secretaries and mission directors of the National Health Mission of Haryana, Andhra Pradesh, Odisha, Goa, Himachal Pradesh, Uttarakhand and Delhi and Chandigarh.

Continued on Page 11

NO SCARS

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New Delhi

Opinion

SUNDAY, MARCH 7, 2021

WHETHER THE INDIAN economy is on the road to recovery or not is a matter of debate. The government is 'celebrating' the NSO estimate of 0.4% growth in the third quarter. Allowing for statistical errors, 0.4% could mean either zero percent or 0.8%. The government has also glossed over the caveat entered by the NSO in its press release that 'Estimates are likely to undergo sharp revisions'.

We want the economy to revive quickly and attain, at least, the annual GDP (in constant prices) of ₹140.03 lakh crore estimated for 2018-19 or ₹145.69 lakh crore estimated for 2019-20. Those are the two years of rapid decline in the growth rate, yet we achieved positive growth of 6.1% and 4.0%, respectively. The next year, that is 2020-21, was when the pandemic hit the country, aggravated the wounds inflicted by incompetent economic management, and caused a recession – the first in 40 years. According to the NSO, the year will end in March 2021 with a GDP (in constant prices) of ₹134.09 lakh crore, i.e., -8.0% over the previous year. It could be worse.

Recovery with riders?

Meanwhile, the temporary respite of 0.4% growth in Q3 comes with several worrying deductions based on the estimates for the whole year, 2020-21:

1. The growth is entirely attributable to the 3.9% growth registered by 'Agriculture, Forestry and Fishing' and 6.2% by 'Construction'. The slump in Mining, Manufacturing and Trade, Hotels & Transport continues.

2. Gross Fixed Capital Formation (GFCF) at ₹41,44,957 crore is lower than it was in 2018-19 and 2019-20. As a proportion of GDP it is 30.9%.

3. Exports are at ₹25,98,162 crore and imports at ₹27,33,144 crore, both lower than they were in the previous two years. As a proportion of GDP they are 19.4% and 20.4%.

4. The per capita GDP has fallen below ₹1 lakh to ₹98,928. The obvious conclusion is that while every one has become relatively poorer (except the billionaires whose number increased by 40 in 2020), many millions have been pushed below the poverty line. Those already below the poverty line have been pushed into destitution and, very likely, more indebtedness.

5. The recession and the pandemic have consequences beyond the economy: they have severely affected the education, nutrition and health of the people, and the impact must be more severe on the poor and their children.

RBI is more cautious

The RBI has been more candid in its assessment of the 'State of the Economy'.

Despite an uncritical endorsement of the Budget and other measures taken by the government, the article on the subject in the February 2021 bulletin reached the following conclusion:

"There is little doubt today that a recovery based on a revival of consumption is underway. The jury leans towards such recoveries being shallow and short-lived. The key is to whet the appetite for investment, to rekindle the animal spirits. All engines of aggregate demand are starting to fire; only private investment is missing in action. The time is ripe for private investment to come alive... Will Indian industry and entrepreneurs pick up the gauntlet?"

Amidst a shallow and short-lived

ACROSS THE AISLE

P Chidambaram



Besides economy, freedom is sliding



Farmers block the KMP Expressway near Duhai, Ghaziabad against Centre's farm laws

FIFTH COLUMN TAVLEEN SINGH

Why countries succeed

LONG YEARS OF political commentary have convinced me of two things. Countries that do better than others are those whose fundamental political idea is liberal democracy and whose fundamental economic idea is that free markets and free enterprise work better than governmental planning. My initial support for Narendra Modi was based on the belief that he shared these ideas. He said as much often. My disappointment with him came when he began to exhibit signs of extreme illiberalism and an extraordinary inclination to be an economic control freak.

Since the pandemic he has said some good things about allowing the spirit of private enterprise to flow through the economy. He has even said that it is unwise to believe that someone trained in the Indian Administrative Service would know more about running the economy than men who have built some of India's greatest private companies. The Prime Minister, alas, has not noticed that when this message gets mixed up with his new slogan 'Atmanirbharta', it becomes confusing. Self-reliance is the only way to translate this long and sonorous word but in today's interconnected world it makes little sense and comes as an unhappy reminder of Nehruvian socialist times. So haunted was our first prime minister by the East India Company that he decided that India had to make everything for herself. So, for decades we produced goods so shoddy that Indians developed an unhealthy passion for foreign goods.

The world has changed. But it seems that it is not just Modi but all our politicians and political parties that have remained stuck in that old time warp. It is election season again, so we are being treated to more than our usual sightings of the Gandhi siblings. Every sighting reminds me why Modi continues to have high approval ratings despite his failure to create the jobs he promised and despite middle-class families being currently crushed under the weight of the price of petrol and diesel.

Two sightings of the Dynasty's heirs stumped me last week. The first was a video of Priyanka Gandhi Vadra picking tea (or pretending to) in an Assamese tea garden. A basket hung on her back from a strap balanced on her head and she smiled and chatted to a group of women tea-pickers. Later, she posted a picture of herself on social media with this caption: 'In so short a time they made me feel I belonged. I touched their fingers, and they were filled with knots. My political duty is to bring comfort to them.'

This is a political idea that comes straight from Indira Gandhi. She loved the poor so much that she spent too much time comforting them with sweet words and too little time trying

to rid them of their poverty by giving them the tools to do this. These tools are schools, hospitals, jobs. And roads to help them escape from their wretchedly poor villages to a better life. A tea garden example. In the 21st century why are Assam's tea gardens not investing in technologies that would give women workers fewer knots in their fingers?

Then came my sighting of Priyanka's brother as he talked to the economist, Kaushik Basu, and told so many lies about the political career of his grandmother that I wound up reeling with shock. He said the Emergency was a mistake and that his grandmother had admitted this. She never did. She only said that press censorship was a mistake. Rahul Gandhi then said that the big difference between what is happening today, and the Emergency is that today the institutions of democracy are being demolished by the RSS and that this did not happen then. Has nobody told him how the courts were packed with judges so obedient that they suspended even our right to life? Parliament was reduced to a rubber stamp because every major opposition leader was in jail. The Cabinet was whipped into such subservience that not one minister objected when Mrs Gandhi allowed her younger son to run the country.

It is extraordinary that the Dynasty's heirs have learned nothing from defeat in election after election. Extraordinary how little they have learned about how India has changed since the days when their grandmother was prime minister. Every time an election season comes around and the sightings of the heirs to the Dynasty become more frequent, it becomes abundantly obvious why Narendra Modi continues to enjoy such popularity, despite not having taken India in a new economic direction, and despite bringing India to a political point when she has been demoted to being only partly free.

Modi's acolytes and the bitter, mean-spirited trolls who shriek their support for him on social media have spent the past week declaring beligerently that in the 'new India' the views of western watchdogs like Freedom House do not matter. The beligerence of their tone indicates the opposite. And the Prime Minister himself has never concealed his joy when he is able to host the leaders of major western countries. If only he would learn from them that liberal democracy and free markets are the two main reasons why they have been role models for half-developed countries like ours. No matter how great the economic successes of China, it is hard to find more than a handful of Indians who see that country as worthy of emulation or admiration.

He'll be back

Tiger Woods is a living legend to routinely overcome seemingly impossible realities

OVER THE TOP

Meraj Shah



I KNOW, I'M ashamed to admit it too: the first thought that struck me, and I reckon, most of Tiger Woods' fans—after news came out about his horrific crash on an infamously dangerous stretch of road in Los Angeles—was "...Gosh, I hope he wasn't intoxicated." He wasn't, and as more information emerged over the last week, it became evident Woods has had a providential escape from what could easily have been a fatal accident. Given the severity of the crash, the news was as good as one could hope for: the extent of his leg injuries while by no means minimal, are not likely to be life-threatening; the fact that he was conscious and responded to the team that had to literally cut through the metal wreckage to rescue him augurs well for his recovery; and, in that order of significance, the successful medical procedure to ease the pressure on the lower part of his leg, thereby preventing further complications, that could have potentially affected future mobility has been successful. In a nutshell, while it's another nasty blow to 45-year-old Woods, but

by no means is it a knockout. And going by the same unworldly benchmark the man himself has set, no one is going to be betting on Woods not coming back to pro golf, playing, competing, and well, winning is certainly not out of question. Life has dealt so many tough hands to this man, that it seems he needs adversity of a superlative nature to fuel his fire to surmount the odds. I wish providence had a lower opinion of his abilities though...give the man a break.

I wonder what thoughts passed through Woods' mind as he lay there in the mangled wreckage of the car. Did his life flash before his eyes? Did he have any regrets? Or did he smile to himself, and close his eyes, knowing that he'd done his best, given the game of life his all, and then some more? Existential questions about seeking meaning in life are difficult and abstruse: it's hard to come by the answers from books, but lying helpless in the wreckage of a crash that you don't know that you're going to survive, the answers must be all too clear. I would imagine Woods thought less about his golf career and more about his children; he must have been so proud of playing alongside Charlie recently. That boy might be a great golfer one day, or not, if he decided to do something else. While Woods never had a choice to be anything but the son of his father, and of living a life that had been chosen for him, he did have a choice when it came to what kind of



A crane lifts golfer Tiger Woods' vehicle in Los Angeles

FILE PHOTO: AP

life-threatening injuries from which he looked unlikely to recover from, and the possibility of playing competitive golf and winning again seemed bleak. Hogan's unprecedented ascent out of that predicament is the stuff of legend: not only did he return to pro golf but notched up his biggest victories and biggest triumphs in the years that followed. In an incisive piece on the parallels between Hogan and Woods' predicament, John Barton, formerly with *Golf Digest Magazine*, writes, 'Ben Hogan had a car crash and then the man became a legend. Tiger Woods was a legend and then the man became a car crash...' Tiger's travails over the last few years, on- and off-the-course, certainly measure up to that description: the women, medication abuse, driving-under-the-influence, the very public breakdown of his marriage, and all the surgeries—over 10 in all that have left his back fused and his left knee cobbled back together with metal rods. His right leg, the good leg, now faces a similar reconstruction.

If there's one man in the world today who would command the greatest odds of beating this seemingly hopeless situation and, returning, not only to form, but to competitive golf, and winning, then that man would be Tiger Woods. Not his age, a ripe 45 years, not his litany of physical injuries, and certainly not his desire—he's never had a lack of that—to make any dents in that possibility. Tiger Woods is a legend as he has made miracles commonplace and routinely overcame seemingly impossible realities by dint of nothing but sheer willpower, self-belief and hard work. It's possible that this is not the life Woods secretly desired as a child, or didn't want to make all these sacrifices to be great. Tiger Woods is the greatest golfer in the world, of courage, and perhaps of all time.

A golfer, Meraj Shah also writes about the game

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FE SUNDAY

● 15TH FINANCE COMMISSION

NK Singh: Opted for predictability in deciding tax devolution to states

He says 15th Fin Comm has weighed all options considering that fiscal space of both states and Centre has shrunk on account of Covid-19

PRESS TRUST OF INDIA
New Delhi, March 6

THE 15TH FINANCE Commission opted for continuity and predictability and hence retained the share of tax devolution to states at 41% of the total pool, its chairman NK Singh said on Saturday.

Speaking at a webinar organised by the Centre for Policy Research (CPR), Singh said each Finance Commission in the past has somewhat increased the total amount of devolution to states, but the 15th Finance Commission weighed all the options considering that the fiscal space of both states and the Centre has shrunk on account of the Covid-19 pandemic.

Rajya Sabha MP Sushil Kumar Modi highlighted that the share of divisible pool is slowly shrinking as the 'cess and surcharge' component in



15th Finance Commission chairman NK Singh

The report of the 15th Finance Commission was tabled in Parliament on February 2.

Singh said each Finance Commission has somewhat increased the total amount of devolution as percentage of divisible pool.

According to the commission, the gross tax revenue (GTR) for the five-year period is expected to be ₹135.2 lakh crore. Of that, divisible pool (after deducting cesses and surcharges and cost of collection) is estimated to be ₹103 lakh crore.

States' share at 41% of divisible pool comes to ₹42.2 lakh crore for 2021-26 period.

The 15th Finance Commission has recommended that states be given 41% of the divisible tax pool of the Centre during the period 2021-22 to 2025-26, which is at the same level as was recommended by the 14th Finance Commission

believes in stability, continuity and predictability. We opted for continuity and predictability," he said.

Modi, in his speech, said cess and surcharge which was 10.4% of GTR in 2011-12, has increased to 20.2%. Even after deducting GST compensation cess, it is 15%.

"The share of divisible pool is slowly shrinking... So one of the issues which states are raising (is) because under the Constitution, cess and surcharge is not under divisible pool... But slowly divisible pool size is shrinking and cess and surcharge increasing," said Modi, who is also the former deputy chief minister of Bihar.

Finance Commission is not an encounter with shock and awe, Finance Commission has a legacy which

IFSC codes of e-Andhra, e-Corporation Bank branches changed

FE BUREAU
Mumbai, March 6

IFSC CODES OF e-Andhra and those of e-Corporation Bank branches have been changed. Old IFSC codes of branches of both banks will not be valid from April 2021 since the e-Andhra and e-Corporation Bank have been amalgamated with Union bank of India.

IT integration of both the banks has been completed without changing the account

number of customers but IFSC codes have been changed.

The customers of erstwhile e-Andhra and e-Corporation Bank will enjoy the same account number without any change thus facilitating smooth transactions in the branches.

IFSC code of e-Andhra will begin with UBIN08 and e-Corporation Bank with UBIN09.

IT integration of both the banks has been completed without changing the account

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Thakur: Govt open to evaluate, explore cryptocurrencies

PRESS TRUST OF INDIA
New Delhi, March 6

UNION MINISTER ANURAG Thakur on Saturday said the government was open to evaluate and explore new technologies, including cryptocurrencies, for improving governance.

Prime Minister Narendra Modi himself is a strong advocate of embracing technology in various aspects of governance, the minister of state for finance said while addressing an event organised by Entrepreneurs' Organisation — EO Punjab.

"Let me say that we welcome innovation and new technology...blockchain is a new emerging technology. Cryptocurrency is a form of virtual currency. I firmly believe that we must always evaluate, explore and encourage new ideas with an open mind," he said.

To start with, 20-25 Delhi government schools will be affiliated to DBSE from the 2021-22 academic session, Kejriwal said hoping that all the state-run and private schools will come under the new board within four-five years. The decision to set up Delhi's new education board was taken at a Cabinet meeting chaired by the chief minister.

PRESS TRUST OF INDIA
New Delhi, March 6

CHIEF MINISTER ARVIND Kejriwal announced setting up of Delhi Board of School Education which he said would be based on a par with international standards to prepare "fiercely patriotic and self-dependent students" through focus on understanding and personality development.

Addressing an online media briefing, Kejriwal said the pre-existing education system focuses only on learning by rote that needs to be changed, adding that high-end techniques will be used to teach students under the new education board.

To start with, 20-25 Delhi government schools will be affiliated to DBSE from the 2021-22 academic session, Kejriwal said hoping that all the state-run and private schools will come under the new board within four-five years. The decision to set up Delhi's new education board was taken at a Cabinet meeting chaired by the chief minister.

The court order relates to a court order stay obtained by the Shapoorji Pallonji (SP) Group from the Delhi High Court against RHFL in November 2019. According to the order, RHFL is prohibited from disposing, alienating, encumbering either directly or indirectly or otherwise part with the possession of any of its assets, thus directly impacting the ongoing debt resolution.

Even as RHFL has got attractive bids under the corporate resolution plan that is in final stages, there could be a barrier on a speedy resolution due to the court order.

As per sources, lenders cannot proceed with the resolution process due to the stay order.



The Delhi CM said the new board would be based on a par with international standards to prepare 'fiercely patriotic and self-dependent students' through focus on understanding and personality development

with the DBSE will be taken after consultations with principals, teachers and parents concerned, he said.

The DBSE will be aimed at imparting such education that prepares "fiercely patriotic" and self-dependent students who serve the society and the country in a selfless manner, he said.

According to the plan, private schools in the national capital will have an option to get affiliated to the Delhi Board of School Education. Asked whether the Delhi government will be required to get the nod from the Union education ministry, an official said that forming a state education board completely falls under the state government's domain.

"In 2021-22 academic session, 20-25 Delhi government schools will be affiliated to this board after giving up CBSE affiliation. We hope within four-five years, all the government and private schools will come under the DBSE," he said.

The decision about the government schools to be affiliated

to the DBSE will be aimed at imparting such education that prepares "fiercely patriotic" and self-dependent students who serve the society and the country in a selfless manner, he said.

"Our education will prepare such students who are ready to dedicate themselves for the country and able to shoulder responsibilities in any field whether business, science, politics, technology or social sector."

The second aim of the new board will be to prepare children as good human beings who not only care for themselves but also selflessly serve the society and their fellow human beings.

Kejriwal said the "biggest" problem of education in the country was that despite getting degrees the students remained unemployed, and asserted the third goal of the new board will be to make students self-reliant.

Reliance Home Fin defaults on ₹40-cr loan from P&S Bank

PRESS TRUST OF INDIA
New Delhi, March 6



the company to dispose of, alienate, encumber either directly or indirectly or otherwise part with the possession of any assets, pursuant to order dated November 20, 2019 passed by the Delhi High Court," it said.

RHFL said the lenders of the company are already into an Inter-Creditor Agreement (ICA) for arriving at the debt resolution plan in accordance with RBI's Prudential Framework for Resolution of Stressed Assets.

This has resulted in delay in debt servicing by the company, RHFL added.

The company's total outstanding borrowings from banks and financial institutions is ₹4,358.48 crore.

The total financial indebtedness of the listed entity, including short-term and long-term debt, is ₹13,126.94 crore, including interest accrued up to February 28, 2021, it said in the filing.

The court order relates to a court order stay obtained by the Shapoorji Pallonji (SP) Group from the Delhi High Court against RHFL in November 2019.

According to the order, RHFL is prohibited from disposing, alienating, encumbering either directly or indirectly or otherwise part with the possession of any of its assets, thus directly impacting the ongoing debt resolution.

Even as RHFL has got attractive bids under the corporate resolution plan that is in final stages, there could be a barrier on a speedy resolution due to the court order.

As per sources, lenders cannot proceed with the resolution process due to the stay order.

also observing 'black day' on Saturday. Protesting farmers said the government should withdraw these laws.

Farmer leader Balbir Singh Rajewal, while addressing a gathering on the KMP Expressway, asked the Modi government to withdraw these laws. This agitation will certainly put pressure on the central government, he said. Farmers claimed that their five-hour protest remained peaceful.

black laws".

"Our agitation against the three farm laws will continue unless the Centre withdraws these laws. We will not stop back," said a protester in Sonipat.

Farmers held protest at the KMP Expressway near Mandothi village in Jhajjar district. Some people from nearby villages joined them.

"We are holding our protest in a peaceful manner," said a farmer, adding that they were

Farmers block expressway in Haryana as agitation completes 100th day

PRESS TRUST OF INDIA
Chandigarh, March 6

FARMERS PROTESTING THE Centre's three farm laws on Saturday blocked the six-lane Kundi-Manesar-Palwal (KMP) Expressway at some places in Haryana to mark the completion of 100 days of their agitation at the Delhi borders.

The road blockade began at 11 am and continued till 4 pm. Farmers holding black flags

and wearing black armbands and some women protesters with black 'dupattas' shouted slogans against the BJP-led government for not agreeing to their demands.

Protesters in Sonipat and Jhajjar districts and some other places brought their tractor-trolleys and other vehicles and parked them in the middle of the KMP Expressway in some stretches. The Haryana Police had made arrangements for

traffic diversions and deployed adequate personnel.

The call for blocking the expressway was given by the Samyukt Kisan Morcha, an umbrella body of protesting farmer unions which is spearheading the agitation against the legislations.

Protesting farmers squatted on the expressway and criticised the Narendra Modi government for not withdrawing the farm legislations, which they called as

"black laws".

"Our agitation against the three farm laws will continue unless the Centre withdraws these laws. We will not stop back," said a protester in Sonipat.

Farmers held protest at the KMP Expressway near Mandothi village in Jhajjar district. Some people from nearby villages joined them.

"We are holding our protest in a peaceful manner," said a farmer, adding that they were

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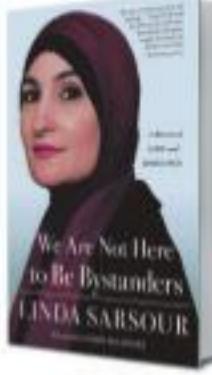
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LIFE INSURANCE CORPORATION OF INDIA
NORTH ZONE

Hari Pal Apke Saath

Words Worth

SUNDAY, MARCH 7, 2021

ON THE SHELF



WE ARE NOT
HERE TO BE
BYSTANDERS
Linda Sarsour
Simon &
Schuster

Of democracy & dissent

Is democracy dead was one of the hotly debated issues at the recent Jaipur Litfest, as its imperfections, limitations and survival were dissected threadbare

SUVAKSHTI SINGH

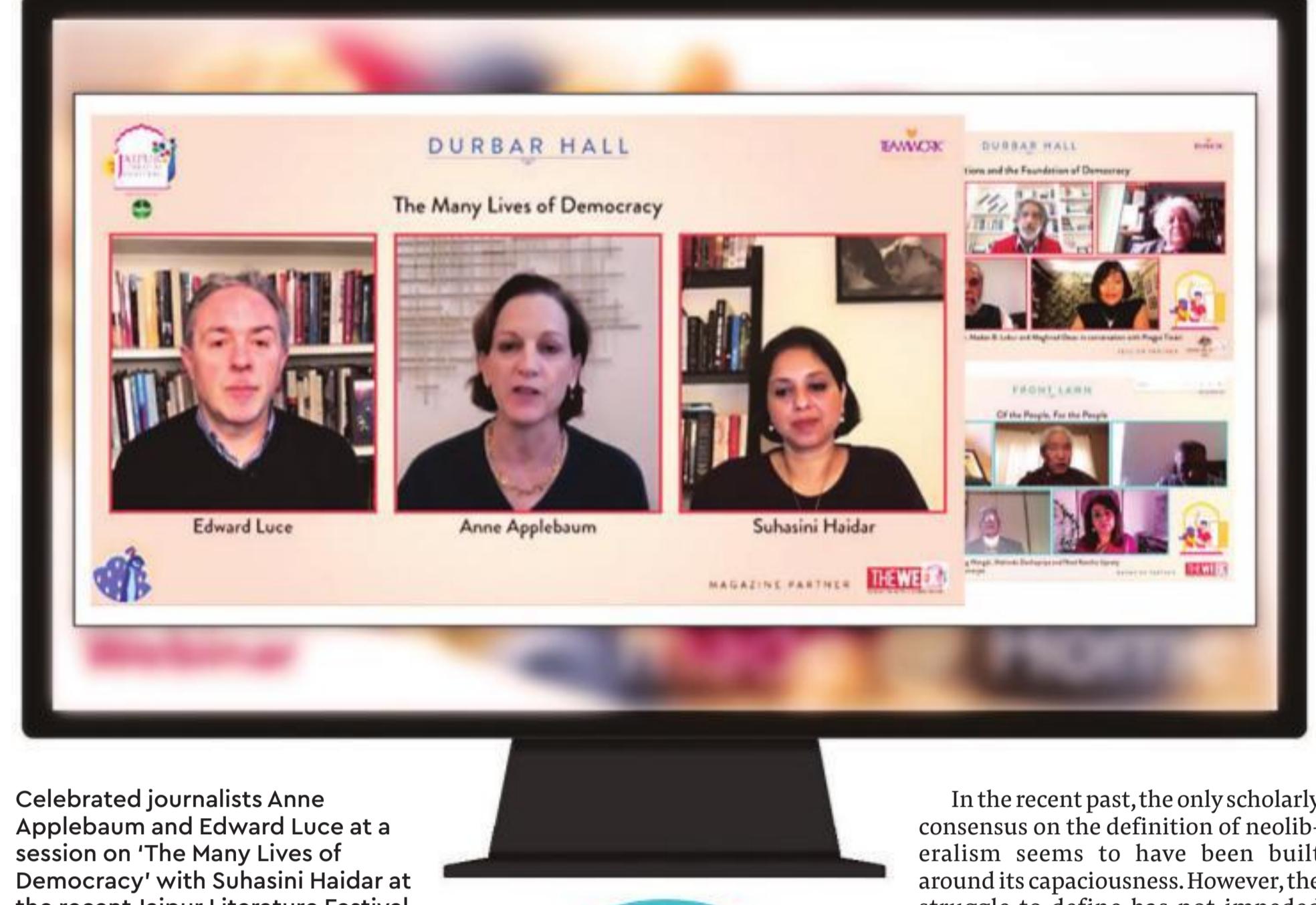
EPITAPHS FOR DEMOCRACY, if I may modify the words of Felix Frankfurter, have become fashionable once more. And, the phenomenon is not unique to India, where democracy has been pronounced dead — or, at best, in critical shape and worsening. Indeed, most political commentators view the Indian case as a symptom of a global malady: a near-universal turn to authoritarianism. The many embodiments of this phenomenon, from Viktor Orbán to Recep Erdogan to Donald Trump, are cited with disturbing frequency.

It was unavoidable, then, that democracy be a prominent theme at this year's edition of the Jaipur Literature Festival. Literature, after all, is the language of the present, and anxiety regarding the state and fate of democracy has been a mainstay of contemporary writing.

Over the nine days of the fest, many aspects of democratic life were touched upon, trends of political behaviour dissected, and threats to democratic success discussed. But, the core concern animating JLF's phenomenally intertextual programming was this: How did liberal democracy, the revered political model that launched a thousand revolutions, become so frail in only three decades since its ascendancy was thought to mark the end of history?

The usual suspects were all repeatedly invoked — weak institutions, globalisation and its discontents, increasing inequality, neoliberalism, rampant misinformation, decreasing social capital, and populist nationalism. The truly exciting intellectual foray, however, came early on in the festival, with celebrated journalists Anne Applebaum and Edward Luce forwarding the notion of democracy's inherent imperfections.

Applebaum drew on her ring-side reflections on the ideological fractures that have shaped Western politics, compiled in *Twilight of Democracy: The Seductive Lure of Authoritarianism*. She contended that the idea of a natural progression toward democracy is rather new, dating only as far back as the fall of communism. Historically, democracies have neither been inevitable nor necessarily durable, and the kinds of perversions of democracy that we experience today are not without precedent. Luce, author, most recently, of *The Retreat of Western Liberalism*, echoed the sentiment. For him,



Celebrated journalists Anne Applebaum and Edward Luce at a session on 'The Many Lives of Democracy' with Suhasini Haidar at the recent Jaipur Literature Festival

there are many alternatives to democracy, all of them worse, but many of them, frighteningly, quite plausible. And, an autocratic state is only the most notorious bogeyman.

As early as 1997, journalist and political commentator Fareed Zakaria was already writing of the rise of illiberal democracies. He used the term to describe a global phenomenon in which popularly elected — often re-elected — governments habitually exercised power in excess of their constitutional mandate, and at the expense of the rights and freedoms of citizens. Zakaria argued that while electoral democracy flourished in the late 20th century, constitutional liberalism waned.

At the time Zakaria was writing, the Emergency had already distorted liberal democracy in India, in a manner that was to become a terrible and unsurpassed example for decades to come. But, Tripuram Singh points out that the seeds for the monstrosity of the mid-1970s had been laid as far back as 1951. Discussing his book *Sixteen Stormy Days: The Story of the First Amendment to the Constitution of India*, he argued that the roots of the tension between individual rights and social reform are almost inescapably old. Unfortunately, in India, even that venerated champion of democracy, Jawaharlal Nehru, favoured the latter over the former, revealing his tenuous relationship with liberal values when he restricted free speech.

Dissecting the decline of liberalism with journalist John Micklethwait, writer and essayist Adam Gopnik noted that it is the permanent condition of liberalism to be constantly on its deathbed. The Left and the Right have always attacked liberalism, primarily

IN ITS MODERN AVATAR, THE SOCIAL AND ECONOMIC ASPECTS OF CLASSICAL LIBERALISM HAVE SPLIT, RAISING, ON THE ONE HAND, THE SPECTRE OF BIG STATE, AND ON THE OTHER, OF UNBRIDLED NEOLIBERALISM

for reasons of inefficiency or incompetence. Gopnik's own book, *A Thousand Small Sanities: The Moral Adventure of Liberalism* stands against the charge of liberal failure. He argues that what we see as the disease of liberalism are, in fact, symptoms of affluence, a tendency to take for granted those things which liberalism provides — for instance, civil rights to sexual minorities, which only liberal democracies guarantee — and to deprecate those which it fails to provide.

Micklethwait, who recently co-authored *The Wake-Up Call: Why the Pandemic has Exposed the Weakness of the West and How to Fix it*, concurred. The view that authoritarianism is part of the solution is, in his opinion, a mistaken one. In the context of handling Covid-19, Micklethwait argued that the countries with the best performance have been liberal democracies, China and USA being outliers.

The hard challenge for liberalism, according to Micklethwait, is to reform state economic policy. In its modern avatar, the social and economic aspects of classical liberalism have split, raising, on the one hand, the spectre of big state, and on the other, of unbridled neoliberalism. At JLF, the latter was the greater cause of concern.

In the recent past, the only scholarly consensus on the definition of neoliberalism seems to have been built around its capaciousness. However, the struggle to define has not impeded recognition of its modus operandi: neoliberalism refashions citizens into consumers, and democracy into a market experience. In the meritocracy of the market, then, inequality becomes a virtue.

In practice, neoliberalism's language of efficiency and deserved gains and losses has meant, celebrated linguist and philosopher Noam Chomsky pointed out, a transfer of nearly \$50 trillion from the lower 90% of the American population to its top 1% over the last 40 years. Inequality and populist authoritarianism, for Chomsky, are inextricably linked. Nor does the impunity neoliberalism affords to money spell good news for electoral practices. In a separate session on elections, Navin B Chawla and Neel Kantha Uprety, former chief election commissioners of India and Nepal, respectively, highlighted opacity and corruption in campaign funding as one of the biggest challenges facing South Asian democracies.

The impoverishment of the middle classes even as the world becomes richer — and the phenomenon is a truly global one — has also meant, for philosopher Michael Sandel, a corrosion of the common good, empathy, social capital, and well-being. In *The Tyranny of Merit: What's Become of the Common Good?* he explores this dark side of meritocracy which precludes from the realm of worthwhile and dignified contributions to society anything that is not tangible in monetary terms.

Sandel's, then, is a plea to change the terms of our politics, to reaffirm dignity of work, and emphasise democratic citizenship building. Chomsky's prescription for that democratic effort is hearteningly old-fashioned — educational programmes, organisation, and activism. In an atmosphere where the country's youth are encouraged to quit

activism in favour of economic productivity, parading a dangerously false binary, among other lies, a call to exercise that first democratic right of free speech and assembly can be bracing.

The activist impulse also found resonance among a panel of jurists. Justice Albie Sachs, former judge of the Constitutional Court of South Africa, and Justice Madan Lokur, former judge of the Supreme Court of India, were both unequivocal in their support for judicial activism as a means to keep democratic constitutions alive and evolving. Justice Sachs noted, for instance, that the appellation of an activist seems to be reserved for those who employ legal mechanisms to further the cause of the disempowered, while those using the same means to favour the propertied elite are thought of as being neutral. Legal scholar Akhil Reed Amar, too, emphasised the existence of a disciplined process by which unwritten constitutions, hidden between the lines of the written one, can go behind, beneath, and beyond the latter without unravelling them.

If the streets and the courts were the most popular sites of popular protest and social activism in the 20th and early 21st century, today, it is social media. Avijit Michael, founder and executive director of Jhatka.org, and Nida Hasan, country director of Change.Org, attest to the upsurge in digital activism. For Michael, digital campaigns allows for greater engagement with decision makers, especially in the context of shrinking democratic space. Technology might have made protesting easier, but it hasn't, in Hasan's view, taken away from the effectiveness of digital campaigns. Virtual gheraos can be as effectual as physical ones.

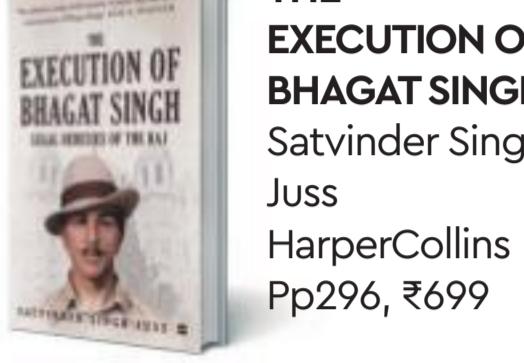
Critical theorist Homi K Bhabha, however, took issue with the unqualified categorisation of social media as a democratic platform. It may be so in terms of access but not necessarily in fully in its ethics, equity, and morality. Nearing the close of the literary and political extravaganza, then, Bhabha turned the focus once more on the confluence of liberalism and democracy. Democratic procedures, he reiterated, are necessary but not sufficient for democracy to survive its fragility, what is needed is a commitment to democratic values.

Zakaria's illiberal democracy might be an analytical category of some value, but one must ask oneself if it is not a contradiction in terms. Indeed, if the Vladimir Putins of the world are right and liberalism has outlined its purpose, one may even ask oneself if democracy — specifically, the Indian democratic experiment, with its noble promises of equality, freedom, and justice — too has become redundant.

On the face of it, things may look dire. But, if free speech appears to be vanishing, one need only turn one's attention to the setting in which the restraints on free speech are being criticised. If one fears the ways in which technology can maul the truth, one need only be reminded of the medium on which 'the greatest literary show on Earth' was held.

Pessimism, in Applebaum's opinion, is irresponsible. Liberal democracy may not now be that strength which in old days moved heaven and earth, but that it survives yet is proof of that which abides — the inherent instinct to strive, to seek, to find, and not to yield.

Suvanshkruti Singh is a freelancer

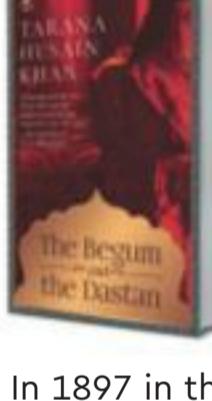


Bhagat Singh, considered one of the most influential revolutionaries of the Indian independence movement, was only 23 when he was executed in 1931. Full of engrossing details from previously unpublished original archival material, *The Execution of Bhagat Singh* by Satvinder Singh Juss offers a fresh look at the enduring legacy of the revolutionary.



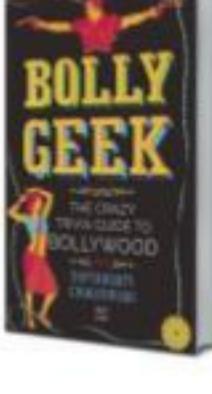
THE CODE BREAKER
Walter Isaacson

When Jennifer Doudna was in the sixth grade, she came home one day to find that her dad had left a paperback titled *The Double Helix* on her bed. She put it aside, thinking it was one of those detective tales she loved. When she read it on a rainy Saturday, she discovered she was right, in a way. As she read it, she became enthralled. Her story is a thrilling detective tale that involves the most profound wonders of nature.



THE BEGUM AND THE DASTAN
Tarana Husain Khan

In 1897 in the princely state of Sherpur, Feroza Begum, beautiful and wilful, defies her family to attend the sawani celebrations at Nawab Shams Ali Khan's Benazir Palace. Feroza is kidnapped and detained in the Nawab's glittering harem, her husband is forced to divorce her. Feroza marries the Nawab, and is compelled to negotiate the glamour of the harem.



BOLLYGEEK
Diptakirti Chaudhuri

The Indian cine-goer's fascination for Bollywood is unending. And then there are those who really like to get their elbows into it. Which is why this book, stuffed with super-gyaan (yes, there is a science to the movies as well!) and sprinkled with quirky illustrations is a must-have for anyone in love with or just plain confused by all that goes on in Bollywood. *Bollygeek* opens up the addictive world of Hindi cinema like never before.



THE FLAVOR EQUATION
Nik Sharma

The Flavor Equation is a pathbreaking investigation into the science of taste, a way to play up flavour to cook the most fabulous food. With over 100 recipes, flavour notes, introductions, and illustrations, Sharma invites his readers to go on an extraordinary sensory journey with the aim of inspiring both home cooks and seasoned chefs to experiment and recreate these marvellous culinary creations.

The man who moved mountains and charts

Hans Rosling's tales and experience bring his story alive

ISHAAN GERA

HOW IMPORTANT DATA has become in the last year or so is evident from the fact that top news organisations every day carry charts depicting the rise in infections. There is a live ticker on CNN everyday showing deaths and cases in the United States and the world. Sites like Johns Hopkins University and OurWorld in Data have become some of the most perused domains. People have understood terms like R(0) and doubling time. But as important as data has become, the world has not lost sight of the stories behind the virus. There is a team of scientists trying to decode the virus in Wuhan. Nurses in the US have filmed the condition of the most serious Covid patients and relayed them to *The New York Times*. In India, channels and newspapers put a human face to the virus when they showed the plight of migrants fleeing from cities or showed the condition of overflowing hospitals. Social media played its part by showing conditions of hospitals and the dead lying wrapped in plastic.

The story of Hans Rosling is also one of numbers and experiences. After the success of his first book *Factfulness*, Rosling embarked on another project with Swedish journalist Fanny Hargestam. He was, however, unable to witness the book being released on a global scale. *How I Learned to Understand the World* details Rosling's journey in seven suc-



The book details events of Rosling's life from Mozambique to Davos

THE AFTERWARD BY JOURNALIST FANNY HARGESTAM GIVES INSIGHT INTO ROSLING'S FUNCTIONING AND THINKING

tool that his son built and he popularised in his lectures. Rosling can also be credited with popularising interactive graphics. The Trendalyzer was sold to Google in 2007 and the motion charts in Google are still constructed thanks to this technique.

The book, however, has its own limitations. It jumps too often between places, leaving a lot unexplained. There are many learnings however. Some instances lack a detailed explanation. Whether that is deliberate or because of paucity of time one can't truly say. The account leaves you yearning for more and seems incomplete at times.

While numbers have no doubt become important, there is also a need to find a human face to today's stories. The pandemic and restrictions have given the world ample time to present new authors and new experiences — one section of society has also abandoned the scientific principles altogether. With rising nationalism and regionalism — recently seen in vaccine nationalism — the world is getting more polarised. Indeed, we need more people like Rosling. We also need more people to support such talent. Sans recognition and global coordination, a lot more research shall lie in obscurity. Hopefully, the world will set new examples in the pandemic fight.

New Delhi

cinct chapters, detailing events of his life from Mozambique to Davos. The scientist, famous for Doctors without Borders in Sweden, writes about his experiences from Congo to Castro's regime, and ultimately to TED Talks and back to Africa for Ebola research. The foreword by Agneta Rosling, his partner for over 50 years, is a heartfelt detailing of the life of Rosling who died the year the book was released. While the English translation is missing some chapters, the first-hand account

does provide vivid details. The afterward by Hargestam gives insight into Rosling's functioning and thinking, and the larger implication of his ideas. The one story that we all know and which is detailed quite beautifully is the discovery of Konzo, which Rosling and his colleagues found in people consuming cassava in sub-Saharan Africa. The discovery led to possible treatment for the disease, which had claimed lives in the region. However, what Rosling is little-known for is the

How I Learned to Understand the World: A Memoir
Hans Rosling
Hachette
Pp 256, ₹599

Leisure

SUNDAY, MARCH 7, 2021

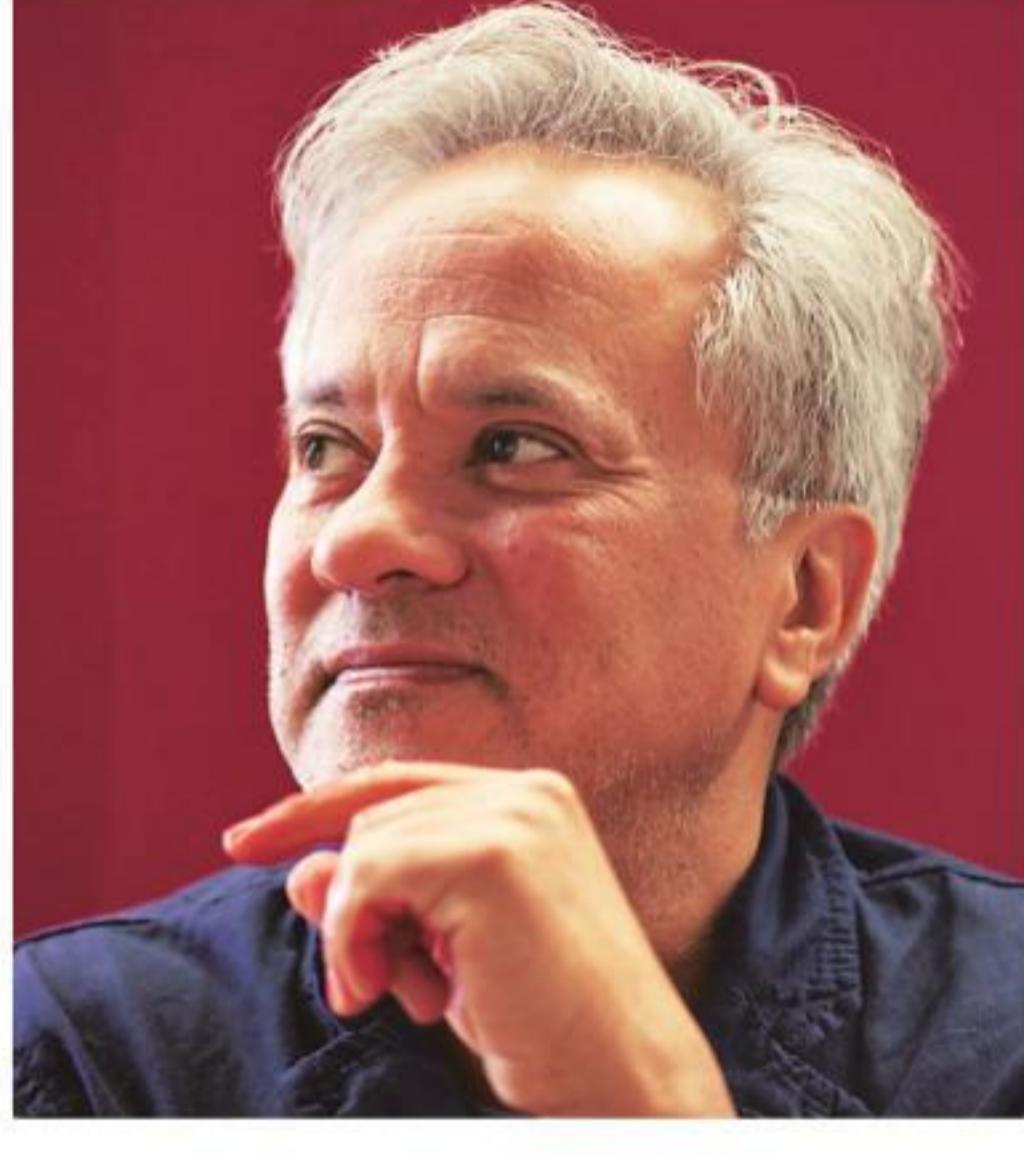


HOUGHTON HALL

Houghton Hall is a country house in the parish of Houghton in Norfolk, England. It is the residence of David Cholmondeley, the seventh Marquess of Cholmondeley. It was commissioned by the de facto first British PM Sir Robert Walpole in 1722 and is a key building in the history of Palladian architecture in England.

● **INTERVIEW: ANISH KAPOOR, artist**

'In India, we seem to have descended into a nasty nationalist blame game'



Celebrated artist Anish Kapoor made his first appearance at the Jaipur Literature Festival (JLF) in an online edition that began on February 19. The London-based artist, whose first work in India—*Descension*—was a huge draw at the second edition of the Kochi-Muziris Biennale in 2014, underlined the importance of art by mounting an exhibition of his works in stone over the last 30 years at the Houghton Hall in Norfolk, England, during July-November last year. The Mumbai-born Kapoor, who says he is working on a project in India, spoke with Faizal Khan, telling him that artists have to be fearless in speaking out. Edited excerpts:

The audience at the Jaipur Literature Festival have been waiting for long to meet you but left disappointed seeing your name suddenly slip out of the list of prominent speakers in the past. How are you looking forward to your first appearance at the JLF?

I am happy to be at the festival at long last. Of course, a digital presence is not the same as being in Jaipur. I look forward to being there in person before long.

It was a pleasure talking to you at the Kochi-Muziris Biennale in 2014 while you were creating *Descension*, your first work in India, at the Fort Kochi waterfront in 2014. While *Descension* drew people from all walks of life and from India and abroad, you had said you would like to do more works in India. When will we hear from you again on this?

I am working on a project in India, which will be made public in due course.

Society looks up to artists to make sense of the state of our world and no one more important than a sculptor to make sense of a paralysed world. Your thoughts.

This continues to be a very difficult

time. We are the privileged and have the means to have what we need in spite of the world situation. Our brothers and sisters by the millions have a much more difficult time and our governments seem not to care. I am appalled that sectarian thinking and small minded self-interest, on the part of the government, is the predominant force. In India, we seem to have descended into a nasty nationalist blame game. What dreadful calamity. What has happened to compassion? Our country has been an inclusive amalgam for thousands of years, even the British colonial presence could not change that, but it seems that the present government is hell bent on a unitary and misguided Hindu Indian-ness. Culture has to respond to this and fearlessly speak out. Sadly, there is little evidence of this. It seems artists are afraid too. If we don't call out and say what is taking place, we will lose the freedom to speak and not know we are losing it.

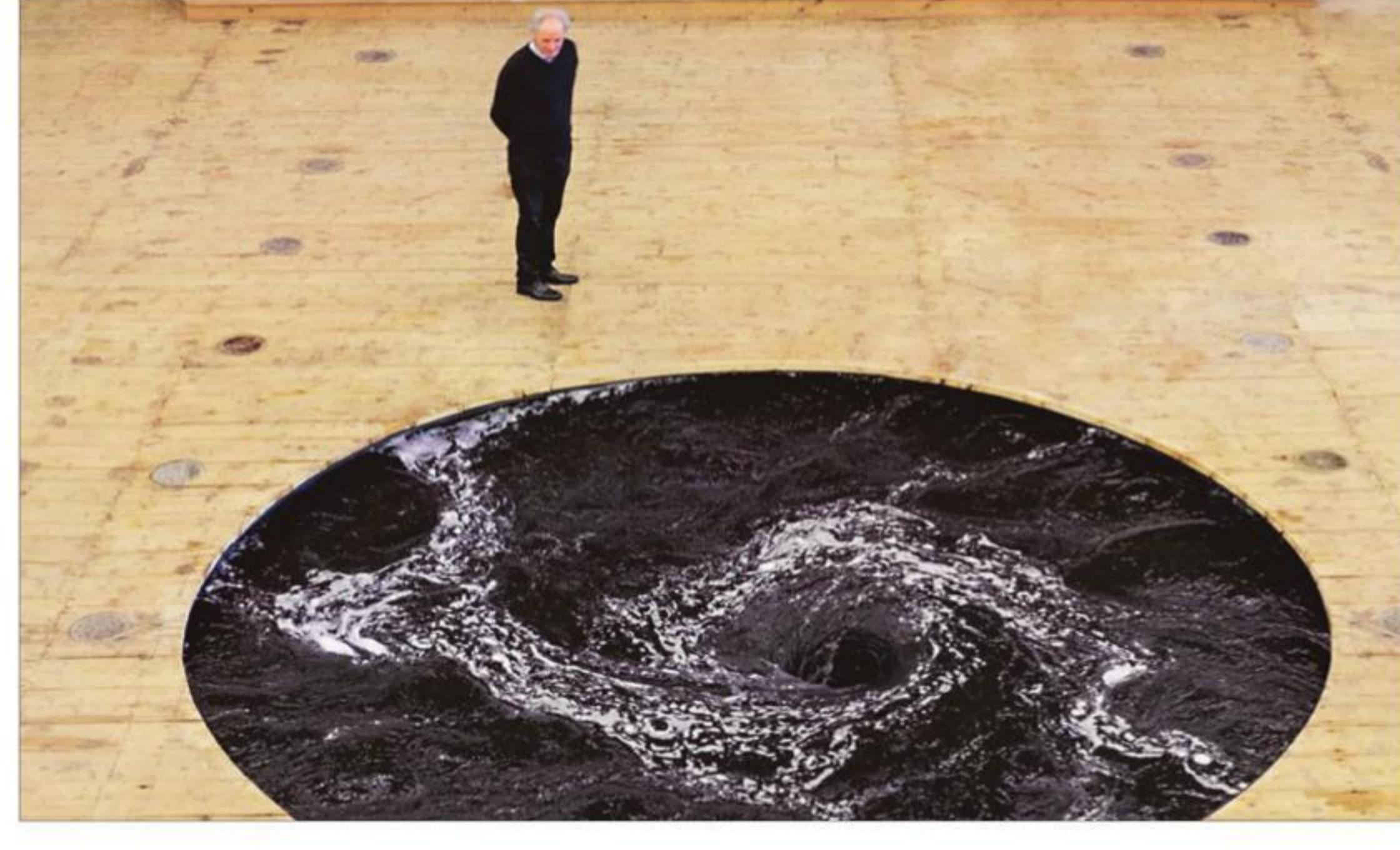
Your works demand building on an industrial scale in big facilities. Is the pandemic, the restrictions and the uncertainty forcing changes in the way you work? Will it change the way we see art?

Most of what I make is at human scale. Big works are rare and dependent on the situation. Scale is a matter of meaning and not just a matter of size. Meaning in art is, of course, a negotiation between the viewer and the work of art.

How important is the Houghton Hall exhibition for you during the pandemic last year?

As a result of the pandemic, most museums are closed. Houghton Hall has marvellous grounds and is an outdoor space with works in the landscape. The exhibition I made there is of a group of works made in stone over the last 30 years.

Faizal Khan is a freelancer



(Top) The artist mounted an exhibition of his works in stone over the last 30 years at the Houghton Hall in Norfolk, England, during July-November last year; and (above) the installation *Descension*

The road to success

Priyanka Chopra Jonas' memoir *Unfinished* presents the actor's life story of many firsts, as well as her formula for success

REYA MEHROTRA

"I WAS ALWAYS out exploring, looking for adventure... to discover something that no one had found yet. I always wanted to be first," says Priyanka Chopra Jonas in her memoir *Unfinished*. And indeed, hers turns out to be a story of many firsts. First positions in extracurricular activities in school, the first in her family to win Miss World, the first one in the family to not become an engineer or doctor, the first Indian star to switch careers at the peak to become a singer in the West, the first Indian actor-singer to become a global actor, producer, entrepreneur, investor. The list remains 'unfinished' because there are many more firsts to add. And that's the reason why the actor has titled her memoir, published by Penguin Random House, *Unfinished*.

Perhaps it was her competitive spirit

and drive to win that drove her to the road less travelled. The actor carries confidence on her sleeve, opening avenues for others. She believes in leading by example, be it winning a pageant, entering Bollywood as an 'outsider', becoming a singer or starring in American TV series, films, etc. In fact she can't stop talking about the explosion of talent, thanks to the emergence of OTT platforms — one of these talents is Adarsh Gourav, who starred in *The White Tiger*, a film co-produced by Purple Pebble Pictures, her production company. Not just that, Chopra has even gone on to produce notable regional content.

It is true that an actor reveals a part of their self in their characters. And so, Meghna Mathur's ambition, Mary Kom's grit and Neha's poise together make Priyanka Chopra Jonas. But just as the 11 chapters of her memoir portray 'some of who she is', as she mentioned during the

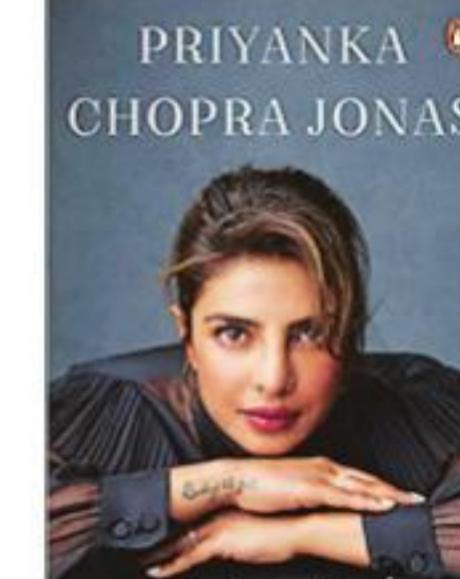


Jaipur Literature Festival, these characters define only part of who she is.

The actor has broken stereotypes not just in her professional life, but in her personal life as well. Take, for instance, her decision to marry a man 10 years younger than her, or when she asked her mother to walk her down the aisle.

Apart from presenting the incredibly ambitious story of a woman who

wants to achieve it all, *Unfinished* has a strong underlying theme of a parenting guide. Her parents, who dominate the narrative, come across as ultimate teachers who walked her onto the path of success. "Be like water. Find the best situation wherever you are and make it work"; "You can become whoever you want to be. That's your superpower"; "Own your choices" are just some of the



CHOPRA'S PARENTS, WHO DOMINATE THE NARRATIVE, COME ACROSS AS ULTIMATE TEACHERS WHO WALKED HER ONTO THE PATH OF SUCCESS

wise words her parents spoke to her. "Each of my parents is an example of the kind of parent I want to be someday, one who sees their child as an individual," she says in her story.

One thing is clear: her spirit is unstoppable. Nothing, not even the pandemic, could stop her from marching ahead—she, in fact, wrote her memoir during the lockdown. Not just that, she launched her venture Bumble India two days after her wedding and wrapped up movies and shows simultaneously in two different parts of the world. There are, of course, occasional downtimes, like the lingering grief that her father's demise left, which she did not deal with and that came back to haunt her. But she carries on.

It is the concluding chapter of the memoir, however, that reads like a dream. The author envisions her abode—a room bustling with her energy, with children, both hers and that of acquaintances, with family and friends finding their own spots, and an intimate space for her and her husband Nick Jonas to realise shared dreams. And as Chopra daydreams of a future where she would tell her story to the children in her house, one can imagine her repeating the golden lines: "Two roads diverged in a wood, and I took the one less travelled by. And that has made all the difference."

SUNDAY, MARCH 7, 2021

Fe Lines

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



Wine country shift

With climate change affecting produce at the finest vineyards, new wine-producing regions such as Thailand, Indonesia and Myanmar could soon replace the world's best vineyards

VAISHALI DAR

CLIMATE CHANGE IS arguably the most pressing environmental challenge we are facing today. Rising global temperature, climatic variability, modest changes in rainfall and temperature patterns have affected agricultural produce. Wine, too, is subject to the vagaries of weather and vintage variations each year. That's why some level of stress is necessary to produce exceptional wines. But the most famous winemaking regions in Europe with apt climatic conditions and very specific environmental characteristics are now under a strong influence of climatic factors, including an increase from 2 to 5 degrees Celsius. Such extreme weather conditions can significantly impact grapevine productivity, berry quality, etc.

Some areas get affected as regions become warmer, rain patterns shift and seasons become less predictable. Hence, there is a possibility that new wine-producing regions—like south-east Asian countries Thailand, Indonesia and Myanmar—might change the face of viticulture, replacing the world's best vineyards of Italy, France and California.

The Monsoon Valley's sprawling Hua Hin vineyard in Thailand, PB Valley Khao Yai Winery, close to Khao Yai National Park, and Silverlake's vineyard in Pattaya are among the new latitude regions that are rich in soil nutrients and have plenty of springwater, making the best terroir. Indonesia's Hatten Wines, which has the first winery in Bali, locally grows grapes. High altitude paired with abundant rainfall is ideal for producing great-quality wines in Aythaya Vineyard in Myanmar, located

in the Inle Lake area.

Planting vineyards on altitudes will help mitigate the risk by lowering temperatures and providing wider daytime variation between day- and night-time temperatures, thereby preserving the freshness and elegance of the produce. "Higher temperatures change the growing cycle and bring the ripening period to a time in the cycle, which is less favourable for the production of quality wine. Wines tend to be more on alcohol, less in acidity. White wines are less aromatic and red wines have less structure of tannins. All these add up to imbalanced wines. This is detrimental to the image of terroir-driven wines. Many adaptations, which include changes to root stocks and varietals which are drought-resistant, and viticultural techniques like foliage to fruit ratio/height of the stem, etc, can delay phenology. In the Bordeaux region in south-western France, the hub of the wine-growing region, late ripening varietals like Touriga Nacional are being allowed on an experimental basis to fit into the traditional cycle to maintain the established quality," says Abhay Kewadkar, managing director of Tetrad Global Beverages, which makes hand-

crafted wine labels and also imports French and Australian wines.

Climate change doesn't just mean new areas of wine-growing, but also new styles and tastes of wines. China is already a wine superpower and is ranked among the world's top five wine-producing and consuming countries. It has further spurred the expansion of this industry in the northernmost region, which was considered too cold for grape-growing. "It is fascinating to see new areas of wine-growing emerging in the Asian region with no traditional centuries-old history in wine-making. A great example of an Asian wine that has been successful is the vibrant, delicious Pinot Noir from the northernmost region of Hokkaido in Japan, where steadily rising temperatures are enabling the growth of fully-ripened grapes that are full in flavour and sugar," says master of wine Sonal Holland, founder, SoHo Wine Club.

However, rising temperatures during the growing season in cool climate areas produce wines that are plusher, more fruit-forward with riper tannins and a rounded mouthfeel. But the same effect in otherwise warm wine-making regions may lead to styles that are overly alcoholic, flabby and lacking in freshness. Like Nashik in India has been experiencing some negative effects of climate change over the past few years. "Erratic rainfall during unexpected times closer to the harvest causes damage to the otherwise healthy grapes. Nashik witnessed unexpected rainfall in November 2019, which led to 30% crop loss for the industry due to the splitting of grapes and rot. There were some unexpected showers in January this year, the effects of which are yet to be seen on the current vintage," says Holland.

CLIMATE CHANGE DOESN'T JUST MEAN NEW AREAS OF WINE-GROWING, BUT ALSO NEW STYLES OF WINE. A GREAT EXAMPLE OF AN ASIAN WINE THAT HAS BEEN SUCCESSFUL IS PINOT NOIR FROM JAPAN

WOMEN'S DAY WATCH

Cinema is undergoing a significant evolution. Pathbreaking stories that shatter stereotypes are being increasingly preferred by the audiences. With Women's Day around the corner, we bring to you an eclectic selection of movies over the years that broke stereotypes by sensitively portraying a woman's story. By Reya Mehrotra



Coco before Chanel

The 2009 biographical drama by Anne Fontaine features Audrey Tautou as French fashion designer Coco Chanel. It follows the story of a young Gabriel Chanel who, after leaving her orphanage, works in a bar and as a cabaret singer. The film further traces her rise as an iconic designer as she ventures into designing fashionable hats and eventually the French high society. The movie won several awards under various categories, including a BAFTA, European Film Awards, Cesar Awards and an Oscar.

English Vinglish

The 2012 Indian drama by Gauri Shinde featured actor Sridevi in the lead role. The story revolves around homemaker-cum-entrepreneur Shashi who makes laddoos, but is often mocked for her deplorable English. When she travels to New York for her niece's wedding, she enrolls herself in a learn-to-speak-English class, and, at the

The Great Indian Kitchen

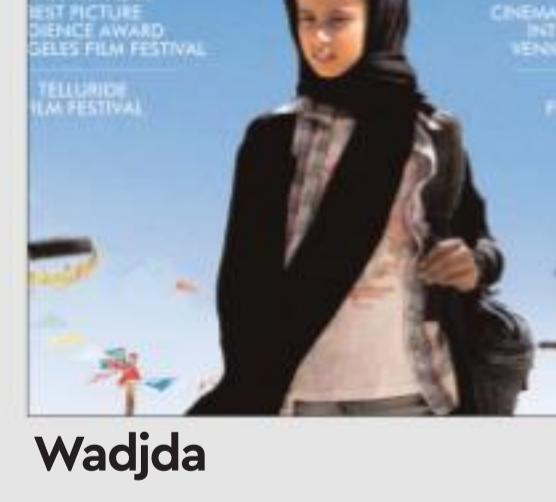
The 2021 Malayalam drama by Jeo Baby is the story of a newlywed woman struggling to be the submissive wife that her husband and family members expect her to be. After a series of trials and tribulations and battles with conventions and rigid practices, she leaves her husband's house and chooses to become an independent woman who follows her passion. She becomes a dance teacher and is shown arriving in her own car, while her husband has remarried another woman who has met the same fate as hers. The film has opened conversations around kitchens being viewed as gendered spaces.



end of the film, surprises everyone by speaking the language while raising a toast at the wedding. The movie has gained the status of a cult film.

Little Women

The 2019 coming-of-age drama by Greta Gerwig was the seventh adaptation of the 1868 novel written by Louisa May Alcott.



Wadjda

The 2012 Saudi Arabian film is not only the first feature film shot entirely in Saudi Arabia, but also the first feature film to be made by a Saudi female director. The film entered the 86th Academy Awards and was also nominated at the BAFTA awards. The story is of a 10-year-old girl Wadjda living in Riyadh. She dreams of owning a bicycle and riding it, something which is frowned upon in her homeland. She eventually wins a competition, which awards her a cash prize, which she uses to buy the bicycle.

Queen

The 2014 comedy drama starring Kangana Ranaut, Lisa Haydon and Rajkummar Rao in leading roles is the journey of a young woman that starts with the preparation of her marriage. Rani, the protagonist, embarks on her honeymoon to Paris alone after her fiancé calls off the wedding and explores

a new world. As she gathers experiences alone, she makes friends and finds confidence. After her sojourn, she returns to India a changed woman who now rejects the proposal of her ex-fiancé. Critically acclaimed, the film has been labelled the ultimate feminist film and a groundbreaking one. Its success brought a shift in conventional Hindi cinema.

On the Basis of Sex

The American biographical drama is based on the early life and cases of Supreme Court Justice Ruth Bader Ginsburg. She served as Associate Justice of the United States Supreme Court from 1993 to 2020 and was the second woman to serve in the Supreme Court. Actor Felicity Jones portrayed the role of Ginsburg. The film begins in 1956 when she is a first-year law student at Harvard. Her husband, a second-year student, is diagnosed with cancer and the film traces her upward journey.

Arth

The 1982 Indian film starred Shabana Azmi, Kulbhushan Kharbanda and Smita Patil in lead roles. The movie is about a woman who finds her husband involved in an extramarital affair. She leaves the house and decides to live in a hostel, finds a job to sustain herself and becomes independent while facing emotional trauma. The movie concludes with her finding new meaning in life. She adopts the daughter of her maid and continues on her journey with her newly found freedom and independence and chooses to remain single.

TECH-NOW-LOGY

A new generation of Wi-Fi for your home network

The technology, Wi-Fi 6, is designed to reduce congestion from devices

BRIAN X CHEN

WHEN THE PANDEMIC upended our lives, many of us were forced to stay home and shift our work and hobbies to the internet. Office meetings and classrooms were replaced with video calls. Webbing on Netflix, played more video games and shopped online. The result: We slammed our home Wi-Fi networks with more devices that were doing more than ever before. Our congested internet connections, which contributed to spotty video calls and sluggish downloads, became the number one tech headache.

Now a new generation of Wi-Fi, known as Wi-Fi 6, has arrived to solve this problem. It brings faster speeds and broader coverage. Most important, the wireless technology does a better job sharing a data connection more efficiently across a large number of household devices, like phones, tablets, computers, smart speakers and TVs. With Wi-Fi 6, when one device consumes copious amounts of data, like a video game console downloading a huge game, it won't slow down the entire network, which was what happened with past Wi-Fi technology. Wi-Fi 6 debuted in 2018 but reached the mainstream only this year, when it became more affordable and more widely available on new internet routers. Many newer smartphones and computers now also include chips that help them take advantage of Wi-Fi 6.

So how exactly does it work? Imagine cars driving on a road. On older Wi-Fi networks, the cars, which represent devices transmitting data, drive in a

single lane. A device taking a long time to complete a data-heavy task is like that obnoxious slowpoke forcing everyone behind to tap the brakes. Wi-Fi 6 reduces congestion by directing traffic. There are now multiple lanes: car pool lanes for the newer, faster devices and a slow lane for the older, slower ones. All of the vehicles are also full of people, which represent big batches of data being transported over the network simultaneously.

"Wi-Fi 6 can be much more efficient at getting a lot more cars down the road faster," said David Henry, a senior vice-president of the networking company Netgear. I recently tested two new Wi-Fi 6 routers and compared them with a previous-generation Wi-Fi router, which led to some middling results as well as more surprising improvements. Here's what I learned.

I usually have more than two dozen internet-connected devices running, including smart speakers, a thermostat and a bathroom scale. That appeared to make my home an ideal test environment for Wi-Fi 6. The Wi-Fi 6 routers I picked were Amazon's Eero Pro 6, which costs about \$230, and Netgear's Orbi, which costs \$380. I compared them with a Google WiFi router, which was roughly \$130 when it was released in 2016. One test involved download-

ing an episode of the Netflix series *The Final Table* on two smartphones and a tablet while streaming video on another tablet. The Wi-Fi 6 routers did better than the older router, but only marginally: On the Eero and Netgear routers, it took about 45 seconds for all three devices to finish downloading the TV episode. On the older Google router, the task took 51 seconds, 13% slower.

When I tried streaming a high-definition video on a tablet while the other devices were downloading files, there wasn't a noticeable delay in the playback of the streaming video on the Wi-Fi 6 routers or the older router. I ran the routers through many tests like the one above, including downloading video games while doing a video call. The

results were often underwhelming. So what gives? Nick Weaver, the chief executive of Eero, the router maker owned by Amazon, said the benefit of reduced congestion with Wi-Fi 6 would be more visible in an environment with many more devices, like an office with hundreds of computers doing heavy tasks at the same time.

"It's less important in the home environment," he said. Most homes still don't have so many devices. Keerti Melkote, the founder of Aruba, a Hewlett Packard Enterprise company that offers Wi-Fi products for businesses, offered another theory. The majority of the devices in my home would need to have chips that made them compatible with Wi-Fi 6 before the benefits were more pronounced, he said. Only about a quarter of my internet-connected devices have those.

Those weren't jaw-dropping results. But the good news was that using Wi-Fi 6, I noticed subtle changes throughout my home. For one, my Amazon smart speakers are now more responsive. In my bedroom, I ask Alexa to control a pair of internet-connected light bulbs. With the older router, whenever I said, "Alexa, turn on the lights," there was a delay of about two seconds before the lights turned on. Now it's less than half a second.

I noticed something similar about MyQ, which lets me use a smartphone app to control my garage door. Previously, after pressing the button, I waited several seconds for the door to open. Now the wait is a split second. My video calls also look clearer than they used to, and they take less time to connect.

This suggests that Wi-Fi 6 is a long-term investment. The more internet-connected devices that enter people's homes in the coming years, the more the perks will become visible. "It will take time, but the improvements will be real," Melkote said. Of the two Wi-Fi 6 routers I tested, I preferred the Eero Pro 6. It's \$150 cheaper than the Netgear Orbi, and both routers were equally fast in my tests. The Eero's setup was also simpler. But who should buy? My experience indicated that people who bought a router in the last five years probably wouldn't see major improvements immediately, so there's no rush to upgrade. Those customers are probably better off waiting for Wi-Fi 6E, a newly unveiled technology that supposedly offers even more improvements to reduce network congestion in dense neighbourhoods. Routers that work with Wi-Fi 6E are just beginning to roll out — and are very expensive — so it could be several years until it's practical to consider upgrading.

But if you bought a router more than six years ago, upgrading to Wi-Fi 6 would offer a big boost in speed, and the overall benefits would be more noticeable.

NYT

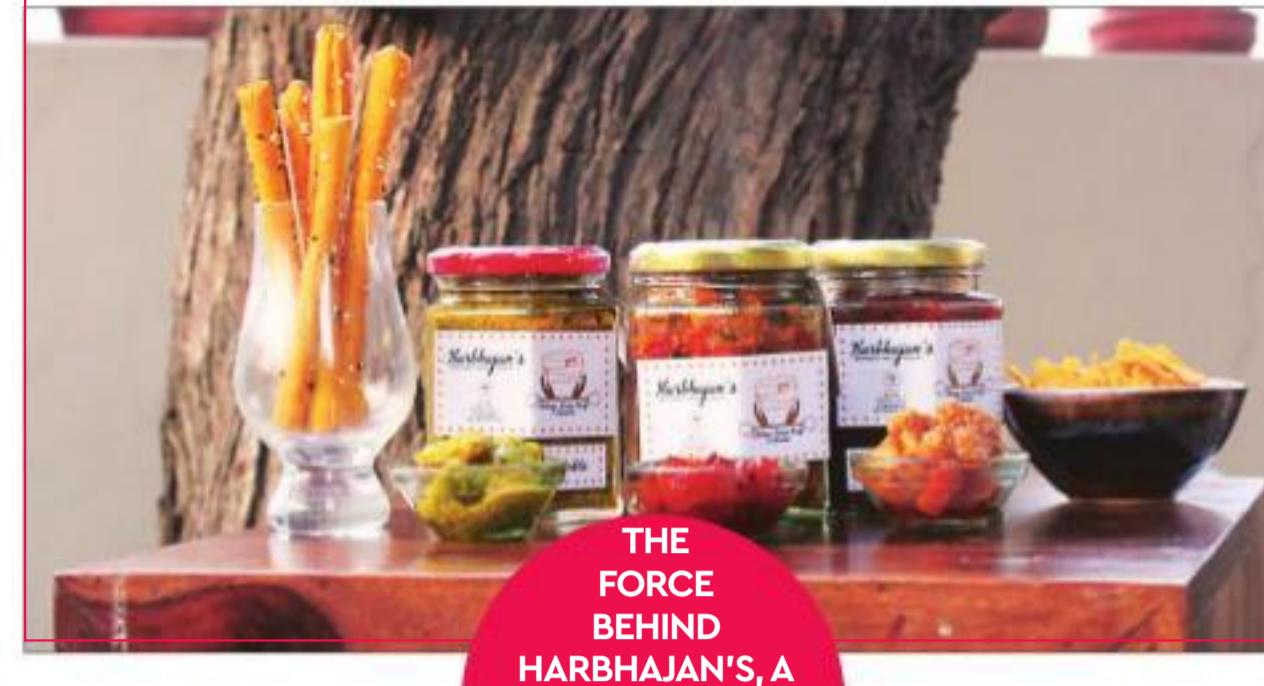
Spotlight

SUNDAY, MARCH 7, 2021

■ Harbhajan Kaur, 94

CHANDIGARH-BASED HARBHAJAN KAUR has been a foodie since childhood—although in those days, being a foodie meant eating simple yet delicious home-cooked food. Kaur inherited a lot of the recipes passed down generations in her family and continued the legacy in her own way. Over the years, she has been instrumental in binding the family across generations through her delicacies, which are not only limited to her signature *besan barfi*, but much more, including season's specials like different types of *halwas*, *achaars*, chutneys, *sharbats* and *halwas*.

One fine day, closer to turning 90, Kaur happened to have a candid conversation with her youngest daughter, Raveena Suri, about how life had been so far. Kaur, whose family, children and grandchildren are all settled and busy in their respective lives, also spoke about her unfulfilled desires. "She expressed her desire to not sit idle at home and perhaps make a living for herself. She wanted to know how it feels to be independent," says Supriya Malhotra Suri, Kaur's grand-daughter-in-law, who helps in marketing/branding as well as fulfilling orders. Raveena then suggested her mother to do what she had been doing all



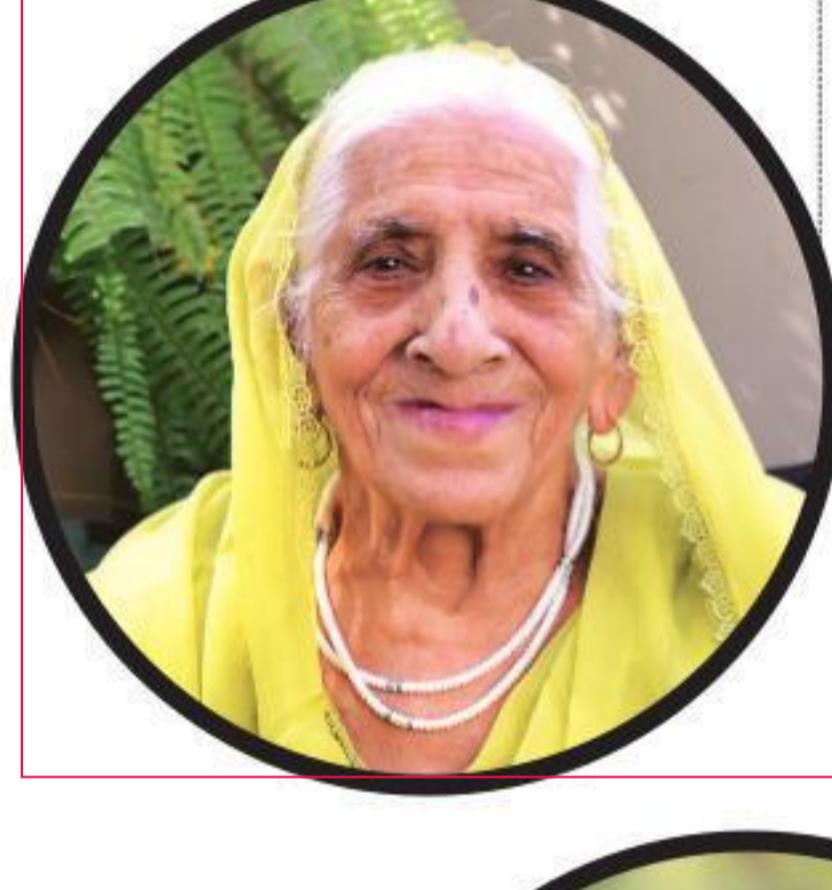
THE FORCE BEHIND HARBHAJAN'S, A FOOD STARTUP BASED IN CHANDIGARH

her life and make the world taste her delicacies. It started with one or two fortnightly pop-ups in Chandigarh. "Her stuff sold over-the-counter instantly and she received so much love. Thereafter, orders started pouring in and we fulfilled them all from our heart and our home kitchen," adds Supriya. And thus was born Harbhajan's sometime around 2016-2017.

They are currently working towards having a more organised structure in terms of a business setup. According to Suri, what has primarily worked for them is Kaur's inspirational story in addition to the consistency and taste of her products. Kaur's story also became viral when

Mahindra Group chairman Anand Mahindra took to Twitter last year to call her the 'entrepreneur of the year'.

"Until last year, when she was covered across the national press, we felt the need to have her face put to an audience," she adds. However, the journey has not been all rosy. Kaur faces challenges given the physical labour required in day-to-day operations of the business. Fortunately, she has a good support system. For us, her health is the priority, as well as focusing on customer orders. Some days, it isn't all rosy, but we sail through and with the encouragements she receives, the next day is always better than the previous one," says Suri.



Bend it like GRANDMA

Age is no bar when it comes to starting one's own business and becoming self-sufficient, as some senior citizens have proved. Ahead of Women's Day, we look at a few 'super grandmoms' from across the country who are successfully running and mentoring their own ventures

KUNAL DOLEY

WHOEVER SAID THERE'S no specific age at which one can become an entrepreneur probably had some of these women in mind who not only successfully started their businesses quite 'late' in life, but also

realised their dreams of becoming *aatmanirbhar*, or self-sufficient.

Ahead of Women's Day, let us look at a few 'super grandmoms' from across the country who are running their own ventures or mentoring/supervising them, some with a little support from their family and well-wishers.

Kunal Doley is a freelancer



■ Pratibha Kanoi, 67

MUMBAI-BASED PRATIBHA KANOI was a homemaker until she started Mommy's Kitchen at the age of 67 in May last year. Having spent the initial part of her life in Bangkok, Kanoi was exposed to international cuisines and had seen thin-crust pizzas being made. Seeing her passion for cooking and baking, her husband Shriprakash Kanoi gifted her an oven, double the size of a washing machine, which was bought in an auction. She used to make giant *thali*-sized pizzas from scratch and send them to friends and relatives on special occasions. Everyone used to encourage her to start a pizza business. However, her duties as a homemaker and the time taken to raise three children took precedence over her aspirations to be an entrepreneur.

Things, however, changed when she felt a void after her husband passed away in 2017. To keep herself engrossed, she did yoga, meditation and even attended *satsangs*. Then came the pandemic in 2020 and as the lockdown was imposed, she started to cook food and pamper her grandchildren. One day, to celebrate a special family occasion, she made her 'famous' pizza after many years. The

FOUNDER OF MOMMY'S KITCHEN, A CLOUD KITCHEN WITH A FOCUS ON ITALIAN CUISINE

family was thrilled and asked her to start her own pizza business, which would also give more meaning to her life.

Within a week, her sons had designed and arranged everything, from the packaging and menu to equipment needed, and Mommy's Kitchen was born on May 2, 2020. Mommy's Kitchen is a single-brand, multi-location, delivery-only, independent cloud kitchen model, with a focus on Italian cuisine, serving delectable handmade gourmet pizzas and pastas. A bootstrapped startup, all the funds were sourced internally through family savings. "During the lockdown, while most of the quick-service restaurants and centralised kitchens were struggling to stay afloat, with many even having to shut shop, we took a calculated risk opening in the pandemic situation, with a clear affordable loss' in mind.

The target audience were people who wanted a unique product experience away from the regular fast-food chains, with a clear focus on hygiene, quality and taste," says her eldest son Vikas Kanoi, adding that in the past eight to nine months, Mommy's Kitchen has grown 3x. Initially, the average order value was about ₹1,800 with 10-12 orders per week. Currently, it is serving more than 50-60 orders per day. "With an established client base of over 2,300 unique customers and with repeat orders, the kitchen is buzzing," says Vikas.



■ Kokila Parekh, 79

WELL-KNOWN AMONG HER friends and family for her cooking skills, Kokila Parekh, who has one granddaughter, would always be lauded for making a secret masala powder to be added to tea or milk. "She has been making this masala for over 60 years now and has been giving it to friends and family who really enjoy it," says her son Tushar Parekh with whom she currently lives in Mumbai.

However, it was not until the coronavirus epidemic and the subsequent lockdowns last year that Parekh decided to start a business to keep herself occupied. "During the lockdowns, when all of us were working from home, we thought of going commercial with this masala and make it a brand," says Tushar. When it came to selecting a name for the brand, Parekh settled for KT Chai Masala, short for 'Kokila and Tushar's Chai Masala'. "As we started during the lockdown, there were many challenges that we faced, from obtaining necessary licences to logistics," says Tushar, adding, "However, we have been fortunate and by God's grace, we have got tremendous response from across India."

Within two-and-a-half months of their inception last year, KT Chai Masala touched a customer base of 2,500 from around the country, and has shipped

FOUNDER OF KT CHAI MASALA, A MUMBAI-BASED TEA MASALA POWDER BRAND



orders to everywhere, from Srinagar to Andaman and Nicobar Islands. "We have also started with distributorship in many states and look forward to going global and building our brand everywhere possible," says Tushar.

Talking about his mother, Tushar says she is a self-motivated woman who has always been very enthusiastic to start something new. "Age is just a number for her. In fact, in her team of production, all are women," he adds.

So is there any advice she would like to offer budding entrepreneurs? "There is no age to start something one likes. Follow your passion; success will come along with it."



■ Rajinder Kaur Chatha, 92

RAJINDER KAUR CHATHA, or Ammiji, as her grandchildren call her, is 92 years old (although she doesn't know when her birthday is). She was born in Amritsar, one of the middle children in a large family. Education was not a priority for the girls of the family, so she barely completed her schooling. Chatha was, in fact, not very interested in going to school either—she preferred spending time cooking, sewing or knitting. Married when she was 20, Chatha spent her life as a homemaker, making sure her children and grandchildren were well-fed.

When she was a young bride, though, her husband was busy setting up a new factory and she was often left to her own devices. That is when she sought comfort in a cup of tea and came up with a recipe for *chai* masala that yielded, according to her, the perfectly fragrant cup of tea. "It is that very masala—used in the household for over 60 years now—that



HISTORICAL USAGE

'Entrepreneur' is a loanword from French. The word first appeared in the French dictionary entitled *Dictionnaire Universel de Commerce*, which was compiled by Jacques des Bruslons and published in 1723.



Imade from her recipe for the first time in 2015. I posted about that masala in a Facebook group I was a part of," says granddaughter Amritta Chatwal, who teamed up with Chatha to start Ammiji's, a culinary ingredients brand, in 2017. "A couple of years later, the owner of that (Facebook) group approached me and asked if I'd be interested in retailing that masala online. I called up Ammiji, and she expressed her doubts about people wanting

to invest in something that could easily be made at home. But my father convinced her that not everyone had the time or the resources to make everything at home like she did. So she gave her consent and Ammiji's was born. For two years, we were selling *chai* masala through an online platform," Chatwal adds. Although Chatha doesn't have an active role in the business apart from supervising production of their *papad-wadiyan*, she is their figurehead and mentor.

By the end of 2019, the team realised that Ammiji's needed to be a standalone entity if they were to grow. "We started building our website and planned to launch it in March 2020, but the lockdown delayed those plans and we finally went live in June 2020," says Chatwal.

Ammiji's, which ships all over India, has an online D2C business model—customers place their orders directly on the website and these are shipped through courier partners. Apart from pickles and chutneys, they also offer *chai* masala, spreads, spice blends, sweet treats, among others. The team started with an investment of ₹2 lakh, which included an e-commerce-enabled website and raw materials and packaging for their products. "We've had orders from as close as the street next to ours in Delhi and as far as Meghalaya and Kerala. We will soon be adding international shipping too," says Chatwal.



■ Cryspil K Sangma, 72

CRYSPIL K SANGMA handcrafts waste material into ethnically-inspired accessories. In the process, she is fulfilling her dream of sustainable fashion nestled in the rich culture and traditions of the A'chiks, or the Garos, one of the three major indigenous tribes of Meghalaya. Sangma is the founder and head designer of Cryspil's Creations, which produces eco-friendly, handcrafted, affordable and non-conventionally-designed accessories.

But let's start at the beginning. Sangma was born in Derek, Assam, in 1948, but shifted to Tura in neighbouring Meghalaya for higher studies and settled there permanently thereafter. After the death of her husband, Rinder R Marak, in 1984, she became the sole guardian for her five children. "She had to engage herself in various business and experimenting with her creativity was one way to earn a living. She was already good at stitching and knitting, so her skills came to her rescue," says 29-year-old Balsara K Sangma, her eldest granddaughter.

In 2000, Sangma started using waste paper, especially old calendars, liquor bottle covers and wires, to make various types of handicrafts like traditional accessories (*rigitok*, *kadesil*, *kakam*, etc).



FOUNDER AND HEAD DESIGNER OF ACCESSORIES BRAND CRYSPIL'S CREATIONS

Garo modern attire (skirts, tops, shorts, *chunnis*), Garo traditional attire (*ambeng tops*, *lengths*), *koks* (Garobaskets), wall hangers and bags.

"All her products are made manually without the use of any machine. She works with two helpers who assist her in rolling the paper. Currently, she is focusing more on hand-crafting handbags since they are more in demand," says Balsara.

Going forward, Sangma has several plans. She recently appointed full-time workers to increase the production and expand her business to target premium buyers. Sangma would also like to urge youngsters and fellow older women to never give up on their dreams. "She would like to convey the message that it's never too late to start something you are passionate about," says Balsara.



New Delhi

Footloose

SUNDAY, MARCH 7, 2021



ISLAND LIFE

The Maldives remained largely unknown to tourists until the early 1970s. Only 189 islands are home to its inhabitants. The other islands are used entirely for economic purposes, of which tourism and agriculture are the most dominant



The Maldives in 2017. More than 300,000 tourists have visited since the country reopened its borders last summer, including several dozen influencers who have travelled on paid junkets

ADAM DEAN FOR THE NEW YORK TIMES

MIKE IVES

IN A SEASON of lockdowns, Georgia Steel was jet setting. A digital influencer and reality television star, Steel left England in late December for Dubai, where she promoted lingerie on Instagram from a luxury hotel. By January, she was at a resort in the Maldives, where spa treatments include bodywraps with sweet basil and coconut powder. "We be drippin'," Steel told her 1.6 million Instagram followers in a post that showed her wading through tropical waters in a bikini. Never mind that Covid-19 case loads in Britain and the Maldives were escalating, or that England had just announced its third lockdown.

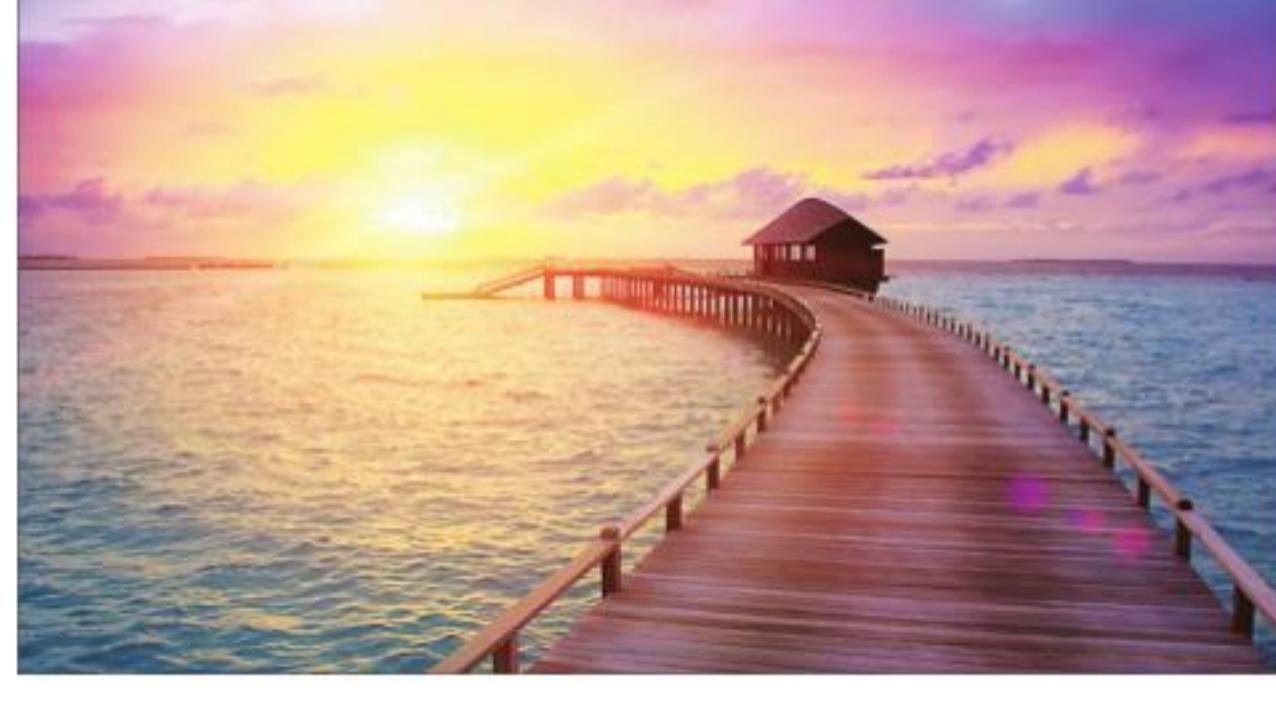
The Maldives, an island nation off the coast of India, is not only tolerating tourists like Steel, but urging them to visit. More than 300,000 have arrived since the country reopened its borders last summer, including several dozen influencers, social media stars with large followings who are often paid to hawk products. Many influencers have been courted by the government and travelled on paid junkets to exclusive resorts. The government says its open-door strategy is ideal for a tourism-dependent country whose decentralised geography — about 1,200 islands in the Indian Ocean — helps with social distancing. Since the borders reopened, well under 1% of arriving visitors have tested positive for the coronavirus, official data show.

"You never know what will happen tomorrow," said Thoyib Mohamed, the managing director of the country's official public relations agency. "But for the time being, I must say: This is a really good case study for the entire world, especially tropical destinations." The Maldives's strategy comes with epidemiological risks and underscores how far-flung vacation spots and the influencers they court have become flash points for controversy.

As people around the world shelter in place, some influencers have posted about fleeing to small towns or foreign countries and encouraging their followers to do the same, potentially endangering locals and others with whom they come in contact on their travels. "So we're just not in a pandemic huh?" Beverly Cowell, an administrator in England, commented on Steel's Instagram post, giving voice to many who see such travellers as skirting the rules.

Influencers find welcome in paradise, as we watch from lockdown

By urging travellers to visit, the Maldives is reviving its luxury resorts. It's also risking new outbreaks and courting controversy on social media



Inviting influencers to visit during the pandemic risks damaging a destination's image, said Francisco Femenia-Serra, a tourism expert at Nebrija University in Madrid who studies influencer marketing. "What's wrong with the Maldives campaign is the timing," he said, noting that it started before travellers could be vaccinated. "It's off. It's not the moment to do that." When the Maldives shut its borders last March to guard against the virus, it did not make the decision lightly: Tourism employs more than 60,000 of the country's 540,000 people, more than any other industry in the private sector, according to

Nashiya Saeed, a consultant in the Maldives who recently co-wrote a government study on the pandemic's economic impact. "When tourism shut down, there was no revenue coming into the country," Saeed said. Many laid-off resort workers who live in the capital, Malé, were forced to move back to their home islands because they could no longer afford it, she added.

As the health authorities worked to contain local outbreaks, President Ibrahim Mohamed Solih's advisers developed a strategy for restarting tourism as quickly as possible. One advantage was that most of the country's luxury resorts are on their

own islands, making isolation and contact tracing much easier. "We really planned this out, we knew what our advantages were and we played to them," said Solih's spokesman, Mohamed Mabrook Azeez.

When the Maldives reopened in July, health officials required PCR tests, among other safety protocols, but did not subject tourists to mandatory quarantines. Around the same time, the country's public relations agency switched its international marketing campaign and urged travellers to "rediscover" the Maldives. The government and local businesses also invited influencers to stay at resorts and

gush about them on social media. Which they did. "When it's cloudy be the sunshine!" Ana Cheri, an American influencer with more than 12 million followers, wrote from a Maldives resort in November, a few weeks before her home state of California imposed far-reaching lockdowns. "Splash and swing into the weekend!"

Cheri did not respond to several emails after initially agreeing to comment. A publicist for Steel, a star on the reality show *Love Island*, did not respond to repeated requests for comment. Even before the pandemic, influencers faced backlash when their trips caused offense. Some who

posted about travelling in Saudi Arabia were criticised, for instance, because of the kingdom's role in the murder of the journalist Jamal Khashoggi. Influencers from England, in particular, have faced criticism in recent weeks for defying lockdown rules that ban all but essential travel. Some defended their trips, saying that travelling was essential to their work, while others apologised under public pressure. "I was like, 'Oh, well, it's legal so it's fine,'" the influencer KT Franklin said in an apology video about her trip to the Maldives. "But it's not fine. It's really irresponsible and reckless and tone deaf."

In late January, Britain banned direct flights to and from Dubai in the United Arab Emirates as the Covid-19 caseload soared in both places. The emirate's lax immigration rules and perpetual sunshine had made it a popular spot for the social media set. But as case numbers rose, officials closed bars and pubs for a month, and limited hotels, malls and beach clubs to 70% capacity. Officials in the Maldives said they had no plans to roll out similar restrictions.

The country has reported nearly 20,000 total coronavirus infections, equivalent to about 4% of its population, and 60 deaths. "All in all, I think we've managed to do it well," even though some tourists have tested positive before leaving the country, said Nazla Rafeeq, the head of communicable disease control at the government's Health Protection Agency. "Our guidelines have stood up to the actual implementation." Many influencers and celebrities have faced the opprobrium of other social media users who are stuck at home.

As a result some influencers have refrained from posting travel content during the pandemic — or at least disabled comments on their posts — because they do not want to court controversy. The blowback against travelling influencers is overstated, said Raidh Shaaz Waleed, whose company arranged for Steel, Cheri and more than 30 other influencers to visit the Maldives through a campaign called Project FOMO, or Fear of Missing Out. None of the invited visitors, he said, tested positive for the coronavirus. "If you are thoughtful about the safety guidelines, if you're doing the social distancing, you can still have fun," he said.

Taylor Lorenz contributed reporting

NYT

Travel quarantines: Enduring boredom one day at a time

Running a half-marathon in your hotel room. Hearing the sea, but not seeing it. Fixating on food. Here's how some travellers passed the time during their mandatory quarantines

LAUREN SLOSS

MAY SAMALI KNEW she'd reached her limit when she saw a tentacle emerging from her hotel dinner in Sydney, Australia. "I called downstairs and said, 'I'm a vegan now, thank you!'" she said. "It was just so much fish. I'd gotten to the point where even thinking about it made me gag." Samali swore off the seemingly unlimited seafood while in the middle of

a required quarantine in the Hotel Sofitel in Sydney this December and early January. An executive coach, she was repatriating back to Australia after her US work visa expired. In addition to an excess of fish, Samali was confined to her room all day, forbidden from stepping outside, for two weeks.

Air travellers around the world are finding themselves in similar situations, enduring mandatory government quar-

antine in hotels as they travel to countries that are very serious about containing the coronavirus. Their quarantine is not the cushy experience of shorter-term quarantines or "resort bubbles" found in some destinations like Kauai, where you are able to roam relatively freely on a resort's expansive grounds while waiting for a negative coronavirus test.

This is the more extreme, yet typical experience of quarantine life. These mandatory quarantines involve confinement to your room, 24 hours a day, for up to two weeks (assuming you test negative, that is). And with some exceptions, you are footing the bill. Travellers now journeying to countries with mandatory hotel quarantines, which also include New Zealand, mainland China and Tunisia, generally must have compelling reasons to do so — visiting ailing family members, "essential" business travel or permanent relocation.

Most accept the inconvenience and inevitable claustrophobia of the quarantine as the price of travelling. But while there can be comfort in establishing some kind of routine resembling normal

life, travellers find themselves craving human connection, fresh air and, well, different food. In general, people are still travelling but far less — the first two months of 2021 have seen fewer than half the number of air passengers as the same period in 2020, according to checkpoint travel numbers released by the Transportation Security Administration, which includes all domestic and international departures from the United States.

Travel quarantine might seem manageable, even familiar, for those who have been living in places with shelter-in-place orders and working from home. Pete Lee, a San Francisco-based filmmaker, wasn't concerned about the quarantine when he flew to Taiwan for work and to visit family.

"I was a little bit cocky when I first heard about the requirement," said Lee, during his eighth day at the Roaders Hotel in Taipei, Taiwan. "I was inside my San Francisco apartment for 22 out of 24 hours a day! But it's a surprisingly intense experience. Those two hours make a big difference."

NYT



Well-Being

SUNDAY, MARCH 7, 2021



FIRST VACCINE

The smallpox vaccine was the first vaccine to be developed against a contagious disease. In 1796, British doctor Edward Jenner demonstrated that an infection with the relatively mild cowpox virus conferred immunity against the deadly smallpox virus.

Overcoming vaccine hesitancy

The more people who become immune to the virus, the less this scourge will be able to mutate and evade the vaccines already available

JANE E BRODY

HAD I BEEN POLLED last fall, I would have registered as a Covid vaccine sceptic. I told anyone who asked that I was going to wait at least six months after a vaccine was approved, by which time I hoped we'd know more about the degree and possibly the duration of its effectiveness and its potential side effects, especially in the elderly.

I was hardly alone in my concern that political influence might result in premature approval of a vaccine before its safety was well established.

Well, that hesitancy quickly dissipated after listening to reports from the directors of the Food and Drug Administration and the Centers for Disease Control and Prevention and several vaccine experts I know and trust, all of whom gave an enthusiastic thumbs-up to both the Pfizer and Moderna vaccines.

So in mid-January, when governor Andrew M Cuomo of New York announced that residents 75 and older would qualify for the vaccine, I found a computerised link to schedule an appointment five days later.

At the mass vaccination site I went to in Brooklyn, everyone I encountered was cheerful, patient and reassuring, even the young woman checking me in who couldn't find me on her list of 3 pm appointments. "Don't worry," she said reassuringly, "you'll get the vaccine."

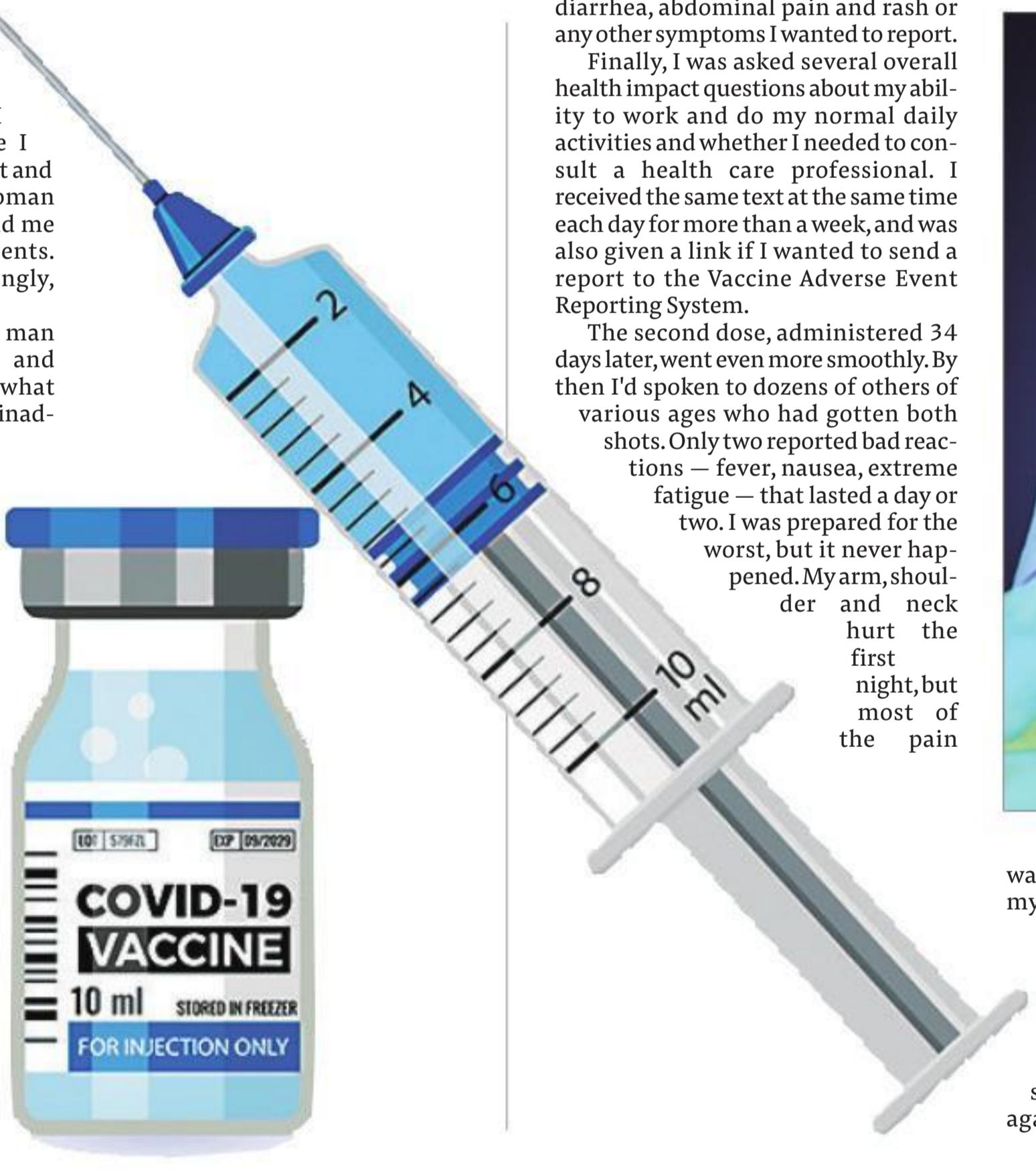
At the next window, a young man from Nigeria checked my ID and Medicare card and figured out what had happened. Turned out I had inadvertently booked a 3 am appointment, not realising the site was open 24x7. Another "don't worry," and I moved on to a young technician from Florida who painlessly injected the Moderna vaccine into my left arm.

I then sat in a holding tent for 15 minutes to be sure I would have no serious reactions. The next day I got a text: "Hi Jane, it's time for your daily v-safe check-in" and a link to a CDC site that asked: How are you feeling today? (Good, Fair, Poor); Have you had a fever or felt feverish today? (yes, no); followed by a symptom check, first at the injection site for pain, redness, swelling or itching and then generally for chills, headache, joint pains, muscle or body aches, fatigue or tiredness, nausea, vomiting,

diarrhea, abdominal pain and rash or any other symptoms I wanted to report.

Finally, I was asked several overall health impact questions about my ability to work and do my normal daily activities and whether I needed to consult a health care professional. I received the same text at the same time each day for more than a week, and was also given a link if I wanted to send a report to the Vaccine Adverse Event Reporting System.

The second dose, administered 34 days later, went even more smoothly. By then I'd spoken to dozens of others of various ages who had gotten both shots. Only two reported bad reactions — fever, nausea, extreme fatigue — that lasted a day or two. I was prepared for the worst, but it never happened. My arm, shoulder and neck hurt the first night, but most of the pain



evade the vaccines already available and the updated versions of vaccines scientists are now scrambling to produce.

Some people, hearing that vaccinated people may still be able to spread the infection and should continue to wear masks and practice social distancing which I will definitely do even after being fully immunised, question whether it pays to get the vaccine. Absolutely, it pays.

While there's a chance that an immunised person might be able to infect others, existing evidence suggests the risk is very small. Far more important is unimpeachable data that the vaccines are lifesaving. They nearly eliminate the risk of severe illness, hospitalisation and death from the virus. Of the 32,000 people who got the vaccine in the Pfizer and Moderna vaccine trials, only one person developed a severe case of Covid. Even if future mutations of the virus make an annual booster necessary, what's the big deal? We already do that with the flu shot.

Keep in mind, too, that up to a third of people who develop Covid-19 end up with debilitating symptoms that persist for many months, perhaps indefinitely for some. This is not always just a bug like the flu or common cold that is over and done with a week later. Eight months after recovering from a rather mild case of Covid, an otherwise healthy middle-aged friend said his lungs still hurt when he exerted himself.

Anecdotal reports that vaccine reactions are sometimes worse after the second of the two shots given for the Pfizer and Moderna vaccines have prompted some people to question whether they need both shots. Again, the only reliable evidence shows that two doses are necessary to achieve maximum protection. Do you buckle your seatbelt every other time you're in a car?

Now think of what will be possible once you, your family members and friends have had both shots and then waited the two weeks after the final dose to achieve the maximum level of immunity. While I'll continue to wear a mask and socially distance in public, I'll gladly dine indoors at home or in a well-spaced restaurant with fully immunised friends and relatives who are not considered at high risk.

I can't wait to again attend live performances of classical music and opera and watch movies and plays not on my computer or TV but on the big screen and in the theatre with others who can laugh, cry or sneer with me. But until most of us are reliably immune to the coronavirus that has terrified and secluded so many of us for so long, none of this can happen.

Meanwhile, I will continue to present the known facts and try to dispel misleading information about the vaccines. And I'll hope that celebrities who enjoy the respect of vaccine-hesitant communities will be able to convince their members that controlling Covid infections and spread is critical, not just for their own sake, but for the future of their families, their towns, their country and a life that might again assume some semblance of normal.

NYT

being demanded of us," she said — and it's not sustainable.

Burnett-Zeigler also recommended we try to avoid multitasking as much as possible: Keep one window open at a time on your computer, and resist the urge to toggle between work and signing your kid up for camp at the same time. "Attending to one thing for each moment can help to improve your ability to store information," she said.

Finally, going outside, or even simulating the outdoors, may help when you're feeling mentally dull. Studies have shown that spending time in nature, and even looking at pictures of nature, can improve cognitive functioning. Though it may be difficult to find the time, a 50-minute outdoor walk has been shown to improve memory and decrease anxiety, no matter what the weather is (though you will probably enjoy it a lot less if it's 25 degrees out).

In the interest of feeling less broken, my husband and I have started delegating guitar to our eight-year-old. We printed out the schedule and all the Zoom passwords and pinned them up on the bulletin board in her room; she actually likes the additional independence and responsibility. It's one small step toward... wait, what was I saying again?

NYT

Why your brain feels broken

Pandemic stress and multitasking can affect memory in a real way

JESSICA GROSE

I DON'T KNOW HOW else to put it, but lately it seems like my brain is broken. I'm not functioning with the mental quickness I'm used to. I find myself struggling to locate words I want to use, like "vigilant" (it took me a full day to remember it). Sometimes when I'm especially tired in the evenings, I will trail off mid-sentence, and when my husband asks a follow-up question I will have completely lost my train of thought — it drives him bonkers.

I'm not the only one feeling fuzzy in this way. Anecdotally, I have heard from many parents that the multitasking, stressors and lack of sleep brought on by this Covid year have created a kind of mental overload. And it's not just parents, either. As a sketch on *Saturday Night Live* that could serve as our pandemic anthem expressed it, "I was fine in the fall but now I've hit a wall and I'm loco, as in my brain done broke-o."

It turns out that many aspects of our pandemic lives could lead to impaired

executive functioning, which is a fancy way of describing the mental processes that allow us to plan, organise and remember instructions. "A lot of things need to function well for our memory to work ideally," said Marie Eckerström, a neuropsychologist at the Sahlgrenska Memory Clinic in Gothenburg, Sweden, who studies cognitive impairment.

"Managing too many details can definitely make you feel 'foggy' and make you feel like your memory has declined," she said. For example, the fact that I have to organise some of my children's video calls along with my own schedule can lead to overload, and is why my older daughter's guitar teachers probably think my husband and I are incompetent because we only remember to log on 50% of her lessons.

For many of us, life has changed from being divided in well-defined areas of work, kids, activities, to a situation where everything is a mix," Eckerström said, and that muddling puts a strain on our cognitive abilities.

It's not just the multitasking that

makes us feel muddled, though. It's also the stress. Chronically high levels of the hormone cortisol, which is associated with stress, can lead to memory impairments in healthy adults, said Moira Mikolajczak, a psychology professor at the Université Catholique de Louvain in Belgium, who studies parental burnout.

Parental burnout is a distinct psychological phenomenon that's beyond regular stress and exhaustion — to get that diagnosis you need to feel so exhausted by your parental role that you cannot function, you need to feel disconnected emotionally from your children, and this needs to be a marked change in behaviour for you. Though she hasn't seen studies on it specifically, Mikolajczak said that she thinks it's "likely that parental burnout causes memory impairments." Work-related burnout has been associated with memory problems.

Considering that the Covid-related strains on our lives aren't going away in the near-term, what can we do to feel less scattered? With the caveat that not



A 50-MINUTE OUTDOOR WALK HAS BEEN SHOWN TO IMPROVE MEMORY AND DECREASE ANXIETY

all of these options are feasible for parents, Inger Burnett-Zeigler, a clinical psychologist and associate professor of psychiatry and behavioural sciences at Northwestern University, said that we should be assessing all of our responsibilities, and seeing if there is anything at all we can take off our plates. "A lot is

New Delhi

Mind & Games

SUNDAY, MARCH 7, 2021

Are expensive activities for children a rip-off?

The pressure society places on today's kids to learn more skills at ever younger ages can feel overwhelming, if not totally bonkers

MELINDA WENNER MOYER

RAISING A KID HAS never been cheap, but parents a generation ago didn't have to contend with toddler Mandarin classes, Mommy & Me yoga or preschool chess clubs. The pressure society places on today's kids to learn more skills at ever younger ages can feel overwhelming, if not totally bonkers. When my mom signed me up for an after-preschool programme in 1981, it involved my being driven in a van to an old church and playing on the playground for a couple of hours. If I signed my kid up for something like that today, other parents might call child protective services. Often I wonder: How are all these new classes affecting parents' finances? And do our kids actually need to do all this stuff? Are today's enrichment classes truly enriching our children, or are we being fleeced by the child-development-industrial-complex?

No organisation systematically tracks extracurricular costs for young kids. But we can find hints. Research shows that affluent parents spend a lot more on kids' enrichment activities than they used to. This increased spending may be due in part to higher activity costs. The other day, I looked at what I paid for a music class with my toddler in Brooklyn in 2012 and compared it to the cost of the same class offered today; the price had gone up by 29%, with only 16% of that number due to inflation. Of course, overall costs — and cost trends — vary greatly by geography. Everything is more expensive in the big cities, including (if not especially) children's activities.

In many ways, it makes sense that costs are rising. "The entire structure of what we're presenting has changed," said Lauren Barr, the vice-president of youth & community development at the YMCA of Greater New York. Parents now expect classes to teach kids special skills, she says, rather than just let kids play, as in the past. So organisations have to charge more to cover higher staffing and equip-



ment costs. The same goes for camps: Barr said that interest in specialised options — swim camps, STEM camps, robotics camps, culinary camps and even circus camps — has gone up, while demand for traditional day camps has dropped. And as you might guess, speciality camps are typically a lot pricier. That said, not all costs are going up. As extracurriculars have become more popular, new programmes have popped up, increasing competition. Musicians now offer toddler music classes in public spaces like parks, where they don't have to deal with rent or other overhead costs, so they can charge less.

The race to keep up with other parents

Why are parents so hungry for expensive, specialised enrichment activities? Parents today worry that unless their children are truly exceptional, they're going to be left behind, said Suniya

Luthar, PhD, a professor emerita at Columbia University's Teachers College and Arizona State University who studies well-being in affluent children.

And who can blame us? At the 50 most competitive universities in the United States, admissions rates dropped by 45% between

THE PRESSURE PARENTS PUT ON KIDS AND TEENS TO EXCEL MAY UNDERMINE THEIR MENTAL HEALTH

2006 and 2018, from an average of 36% of applicants accepted in 2006 to 23% in 2018 (for the top 10 universities, the drop was much steeper). It really is harder to succeed nowadays, so of course we're giving our kids every leg up we can; of course we're shelling out extra money for robotics camp if we can. "There are these really strong cultural pressures that are real, and these fears are real," Luthar said.

The problems with extracurriculars

So do all these activities actually help our

children? It's hard to tell. It certainly seems as though it would be good for kids to try new things and encounter new challenges. Still, the research is difficult to interpret. Studies have found that kids who participate in extracurriculars earn better grades and are happier than those who don't. But it's hard to know whether the activities themselves are responsible for these outcomes, or whether kids who are going to be happy and successful are more likely to participate in extracurriculars.

The research also typically involves school-aged kids, too — not preschoolers or toddlers. No studies have followed kids who've done pre-school extracurriculars over time to see if they fare any better than kids who don't.

And if activities seem to provide benefits, it may not be for the reasons we think. "If there's a primary mechanism by which those kinds of extracurriculars matter, it's actually in terms of linking parents to other parents," said Jessica Calarco, PhD, a sociologist at Indiana University and the author of *Negotiating Opportunities: How the Middle Class Secures Advantages in School*.

While parents watch their kids' games or dance classes, they strategise and share information in ways that help their kids. They'll talk about how to get their children into the gifted classes and who the best math tutors are. In a nutshell, extracurriculars are "where parents network with each other," Calarco said. The downside: The kids whose parents can't afford extracurriculars, and who don't have the opportunity to network in these ways, might be missing out.

Furthermore, the pressure parents put on kids and teens to excel may undermine their mental health. Luthar and others have repeatedly found that older kids in high-achieving schools are more likely to

drink alcohol and take illicit drugs than less affluent kids. They are also at an elevated risk for anxiety and depression. Some, including the authors of a 2019 report by the National Academies of Science, Engineering and Medicine, have pointed to the constant pressure to succeed as a reason, even citing extracurricular overload as a symptom.

"If your self-esteem is tied to whether or not you'll make it on all of those very high bars that you've set for yourself — or others have set for you — and you don't make any one or more of them, well then that makes for disappointment and depression," Luthar said.

If this sounds like an impossible predicament, I hear you. But I think it's possible to find a balance. We should feel free to enrol our kids in activities they might benefit from and that they enjoy. But we need to let our kids be kids, too. And more than anything else, we need to make sure our children know that we love them for the people they are, not for the people we hope they will become.

NYT



Bring nature inside with the right plants

- Adding plants to your home isn't always as easy as it looks. So what's the secret to integrating plants into your living space?

- Understand your environment. Consider which direction your windows face; look for obstructions from neighbouring buildings or trees outside; and study the quality of light.

- Then, with help from a nursery or plant guide, choose the types of plants that are best suited to your home's conditions. Desert plants like cactuses and other succulents thrive in rooms that get direct sun all day long.

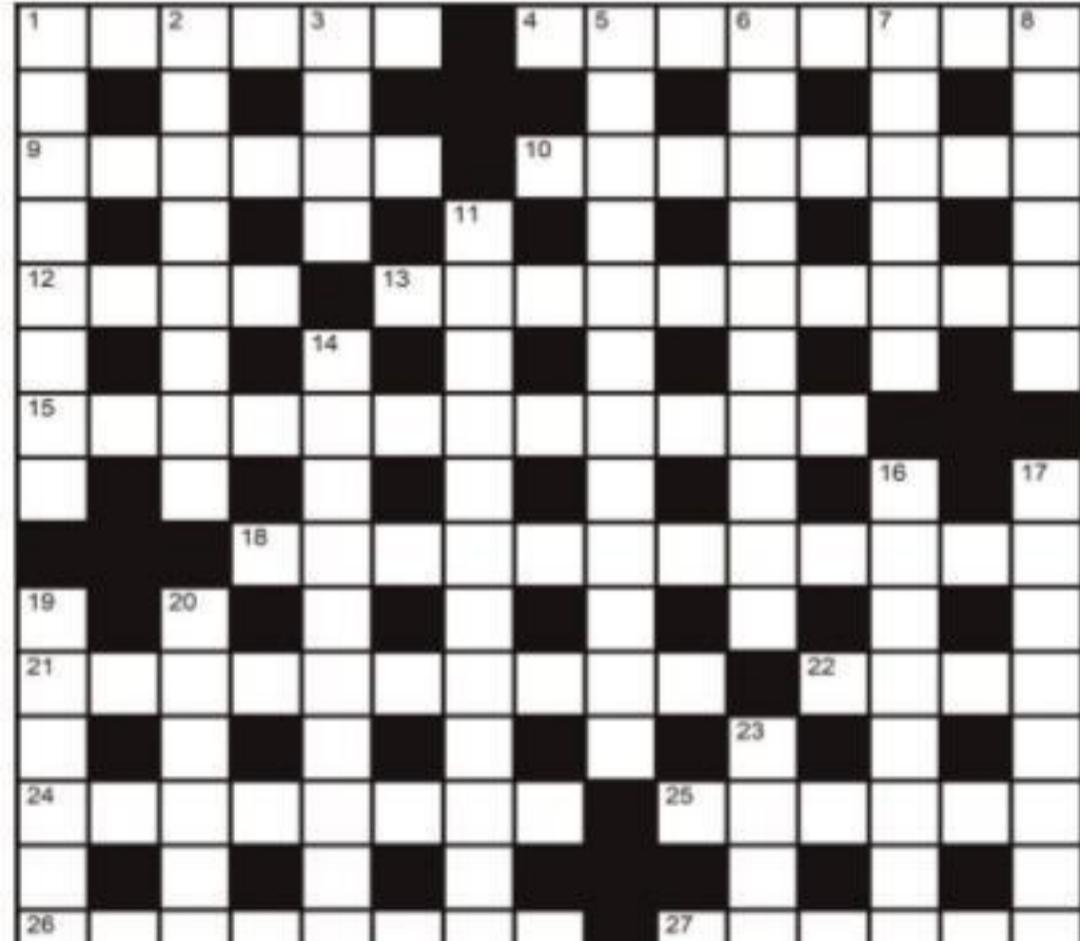
- For instant gratification without amassing a large collection of plants, you could start with a single, eye-catching plant, said Hilton Carter, a Baltimore-based plant and interior stylist.

- Make sure to choose varieties that won't interfere with the way you use the space. A tall plant in a big planter is nice in an empty corner of a loft, but may be impractical in a tighter circulation area.

- As you begin adding more plants, build clusters of plants rather than spreading out the individual pots. Adding plants at different heights along one wall can create the impression of a verdant garden.

TIM MCKEOUGH/NYT

CROSSWORD



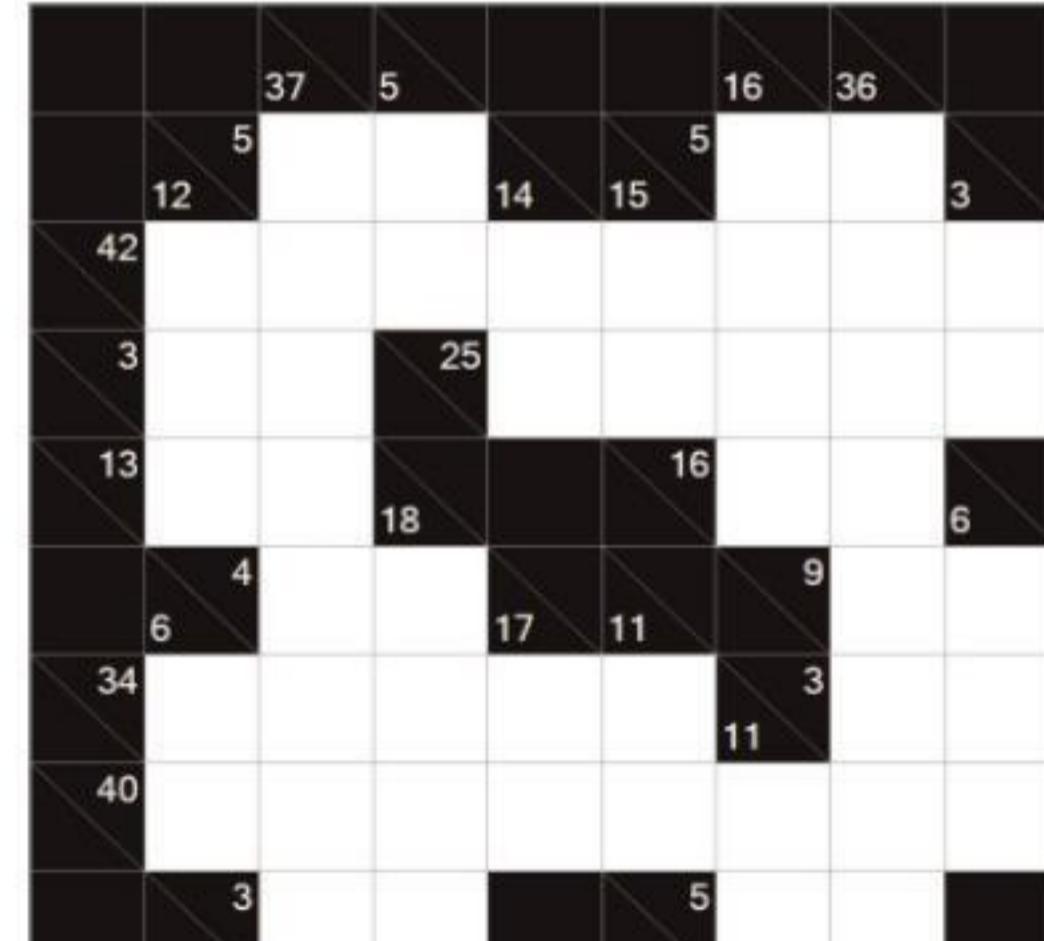
ACROSS

- Thrusting, pushing or prodding (6)
- Agreeable to reason (8)
- Meritt or Singer product: __ Machine (6)
- An exile; one who has been marooned from a ship (8)
- Long, protruding tooth (4)
- Beginning a departure (7,3)
- Former Chief Executive of Citigroup (6,6)
- They are traded on the non-ferrous markets - "All Kent spice" anagram (6,6)
- These are said to be a sign that money is coming to us! (5,5)
- Capital of Azerbaijan (4)
- carrots (6)

DOWN

- Optimistic or hopeful (8)
- Big name in Japanese motorcycles (8)
- Under a religious vow they live apart by themselves? (4)
- Rub it and genie from Arabian Nights will appear? (8,4)
- Unsubstantial; impalpable (10)
- 100,000 dynes equals one __ (6)
- Dismiss, usually for economic reasons (3,3)
- HDFC's Non-Executive Chairman (6,6)

KAKURO



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

BIZ QUIZ

1. The Reserve Bank of India (RBI) has brought which bank, covered under Article 371F, under its regulatory purview?
2. 'Kala Namak rice' or Buddha Rice, which was making news recently, is associated with which Indian state?
3. Who is the chairman of the National Commission for Backward Classes (NCBC)?

ANSWERS

3. Bhagwan Lal Shethi

BUZZ WORD

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

Today's clue: RAD equals KEF
Q'a kalwta vlyv xggvlrag
blt fdvat ea lg zffs l valbyaw
lg gnbbagg. Plbr Hakby

I've learned that mistakes can often be as good a teacher as success. - Jack Welch

BRIDGE BOUTS

L SUBRAMANIAN

CARD PLAY AT ITS BEST

Declarer came up with a fine play in today's deal from a match-point tournament to score a near top. There was nothing that west could do as every time he got in, his play to the next trick was forced.

Dlr: North	ST 9 4	W	N	E	S
Vul: N-S	H J T 5 3	-	Pass	Pass	1 D 1 INT
	D A K 9 3	1 S	dbl	Pass	
	C A 5	Pass	3 N T	All pass	

N
S

SAQ 8 6
H K 4
D J 6 4 2
C K 3 2

Contract: 3NT by south. West leads the \$5. Plan the play.

Bidding comment: Strictly, north should have opened her hand. However, she made amends by raising south to 3NT at her next turn. **Play:** Declarer put up the ten and it won. He played a heart to his king next. West won and shifted to a club. Declarer won in hand with the king and played a heart to dummy's ten. When it won, he cashed the D A-K. East showed out on the second diamond and it became double-dummy. Declarer exited in a small heart from dummy. West won with the queen, cashed his D Q and played back his fourth diamond. Declarer claimed nine tricks. The complete hands were:

S T 9 4	H J T 5 3	D A K 9 3	C A 5	N	S 3
H A Q 2	D Q T 8 5	C 4	S A Q 8 6	H 9 8 7 6	
D Q T 8 5	C 4	S A Q 8 6	H K 4	D 7	
C K 3 2	C K 3 2	S A Q 8 6	D J 6 4 2	C Q J T 9 8 7 6	

Discussion: Once west was known to be 5-3-4-1, it was an easy thing for south to exit in a low heart from dummy to drive out the queen. If west had won the heart queen when south led a heart the second time, it would have set up the jack and the ten in dummy at once. After winning the H Q, if west exits in a diamond, declarer can allow it to his hand and claim ten tricks on an endplay. You will agree it was good play by declarer to win the club shift in hand, for he needed to preserve the C A to cash the H J. Good foresight, indeed. Play out the deal with a deck of cards to understand technique that the declarer exhibited.

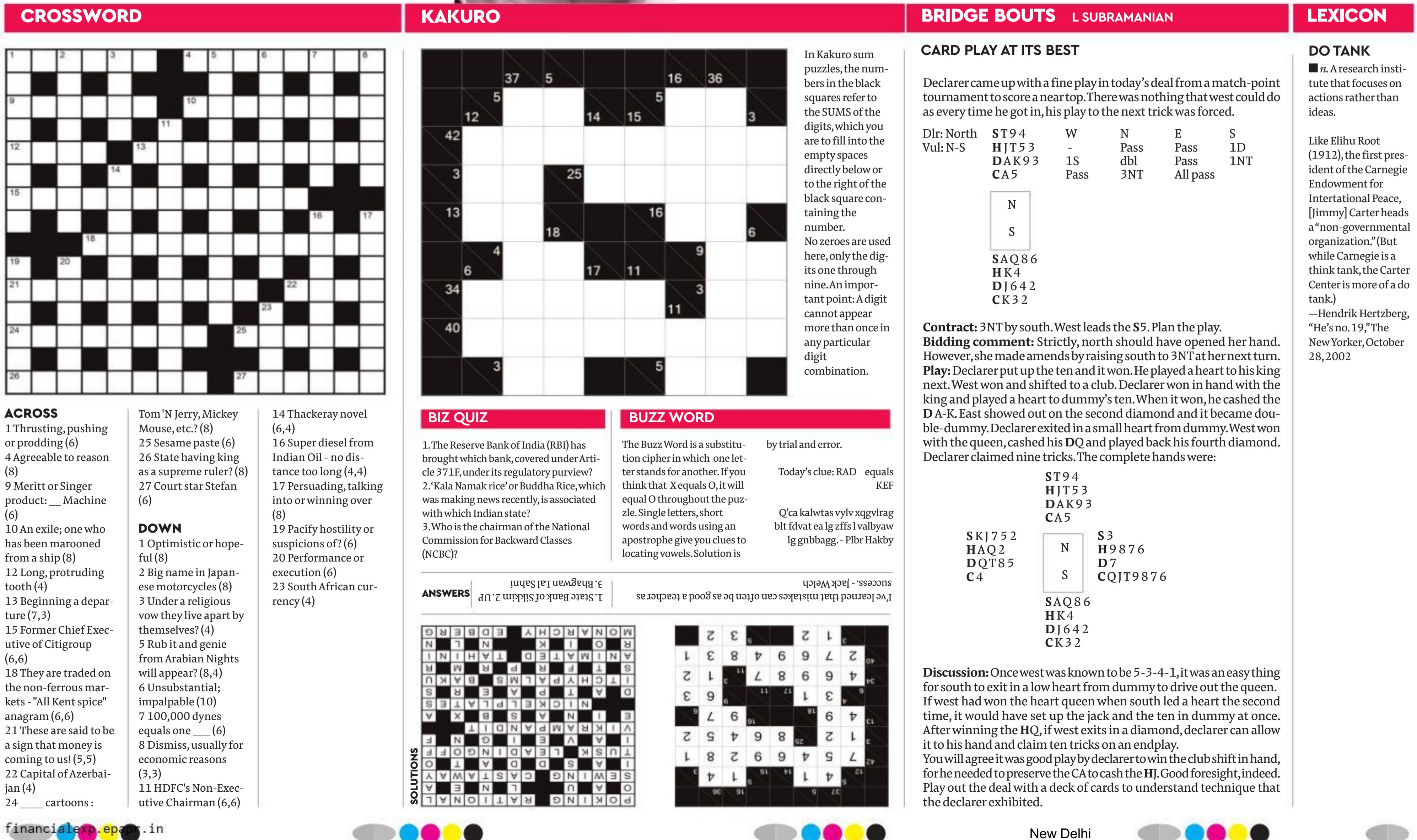
LEXICON

DO TANK

■ *n.* A research institute that focuses on actions rather than ideas.

Like Elihu Root (1912), the first president of the Carnegie Endowment for International Peace, [Jimmy] Carter heads a "non-governmental organization." (But while Carnegie is a think tank, the Carter Center is more of a do tank.)

—Hendrik Hertzberg, "He's no. 19," *The New Yorker*, October 28, 2002



Fresh spectrum purchase to further delay tariff hike

However, analysts then also had maintained that it's easier said than done and it is difficult for Vodafone Idea to hike tariffs at a time when other players like Jio and Bharti Airtel are not doing it. "We note that any material tariff hike would require Jio taking the lead given Airtel already clarifying that it would not take the lead in tariff hike given its market share gains. We believe that the next price hike could be delayed given there is no urgency for Jio whose pace of market share gains has slowed down," Credit Suisse had written then.

As is known, spectrum auctions began on March 1 and concluded the very next with operators committing to buy a total of 855.60 MHz of airwaves worth ₹77,814.80 crore. Of this, the upfront amount operators would pay the government would be ₹27,000 crore-₹20,000 crore in the current fiscal and balance ₹7,000 crore in the next fiscal as some spectrum would be made available in the next financial year.

Though the government stated that considering the pandemic and financial stress of the industry, the outcome was satisfactory and more than its internal estimate of revenues of around ₹45,000 crore, from objective accounts, what was sold was far below what was put up for sale.

Consider the numbers. A total of 2,308 MHz of spectrum was put on auction which

in Uttarakhand, two in Goa, one in Chandigarh continue to be of concern as these districts are seeing a decrease in total tests being conducted, low share of RT-PCR tests, increase in weekly positivity and low number of contact tracing of positive cases. These together can pose high risk of transmission to the neighbouring states and UTs. A granular analysis of the Covid response in the districts was shared with the states and UTs for further action, the statement said.

Warehousing on recovery path

Besides, demand from FMCG segment is projected to hit 44 MSG by FY25 from about 17 MSG in FY20.

"FMCG, FMCD, retail, and pharmaceuticals have great potential for investment opportunities like automation in warehouse operations, rack-ing optimisation and growth of full-stack logistics," the report pointed out.

Praxis Global Alliance SVP (transportation & logistics), Savio Monteiro said, "Grade A warehouses are expected to grow at a CAGR of 25% over the next five years on back of robust demand from e-commerce, retail, FMCG and other sectors. Private equity has evinced significant interest in this sector with huge investments during the pre-Covid period. We expect this trend to continue post-Covid too, as the economy comes back to full steam."

Analysts also point out that India lags behind developed

From the Front Page

& logistics) Rahul Mehta explained that key emerging trends in warehousing growth over the next few years across these end-use industries range from warehouse automation, expansion to tier-II cities, rack-ing solutions, full-stack logistics, multi-logistics parks, etc. The seven key industries are e-commerce, retail, FMCG, FMCD, manufacturing & engineering, pharmaceuticals and auto & auto ancillaries.

Logistics solutions major DB Schenker's CEO (cluster India and Indian sub-continent) Vishal Sharma notes that the sector played a critical role during the nationwide lockdown by continuing the movement of essentials and medicines and will remain at the core of the Covid vaccines process in 2021.

"Additionally, the increase in domestic warehousing and supply chain demand will help businesses to return to pre-Covid levels this year (2021). The expected growth will be fuelled by various factors including strong government support with positive policies that will promote domestic production, development of multimodal logistics parks (MMLPs), progressive infrastructure, increase in adoption of digital technologies such as artificial intelligence, blockchain etc., digitisation of supply chain operations for contactless delivery and development of omni-channels," he added.

Analysts also point out that India lags behind developed

countries in terms of per capita warehouse space, which signifies that the sector has huge growth potential. The report by Praxis puts India's warehouse space at around 2.4 sq ft per capita, compared to 43 sq ft in Japan, 37 sq ft in US, 20 sq ft in Singapore, 19 sq ft in Australia, 6 sq ft in Hong Kong and 4 sq ft in South Korea.

New retail rules: E-commerce shifting to interactive comm

India has an expected 500 million smartphone users but only about 12-15 million of them navigate traditional marketplace led e-commerce platforms like Flipkart and Amazon on a daily basis. Whereas, content-led platforms like Facebook and YouTube record a daily active user base of 135-175 million, shows a recent study by Zinnov. "In the coming days, we can expect to see interesting collaborations among players across content, payments and commerce to bring the interactive commerce model to life. No one player has all the required elements in place," say analysts at the firm.

Commerce and payment platforms are already introducing content in their quest for higher engagement. A prominent example is Flipkart, analysts point out, which is launching ideas, videos and games. "Going forward, we expect major shifts in how content and commerce intertwine. Green shoots are

already emerging. For instance, Facebook announced Facebook Shops, a feature for businesses to create their digital storefront," they said.

Players will also have to focus on creating easy discoverability which has so far not been explored by the marketplace players. Consumer surveys indicate that discovery is increasingly taking over from search as the primary means for finding new brands and products. In fact, 38% of product discovery for mobile shopping happens without any premeditation or advertising influence, the study shows. "One of the most gratifying experiences of shopping is discovery — stumbling across something that consumers did not know they needed. Any platform that can solve this, will add massive value," say analysts.

Influencers have a pivotal role to translate a product discovery into final purchase, which is why getting them on board can be the gamechanger. Young consumers, especially, tend to buy products based on influencers' recommendations.

China's Pinduoduo has been able to defray craft an interactive commerce model. This has made it one of the fastest growing e-commerce startups in China. The company which is now the country's second-largest e-commerce player hit a gross merchandise value (GMV) of \$15 billion within two years of its launch. To put it to scale, Alibaba and JD.com took five years to reach that milestone.

FB under probe for racial bias

Facebook spokesman Andy

Stone declined to comment on the status of the probe or specific allegations, but said that "it is essential to provide all employees with a respectful and safe working environment", adding, "We take any allegations of discrimination seriously and investigate every case."

The EEOC brought in systemic investigators by last August and received detailed briefing papers from both sides over the last four months, said Peter Romer-Friedman, an attorney at Gupta Wessler representing Venesze and the job candidates.

Employment law firms Mehri & Skale and Katz Marshall & Banks also are helping the workers.

The EEOC's Baltimore, Pittsburgh and Washington offices are involved, attorneys from the firms said.

Facebook's counsel Coving-

ton & Burling did not respond to a request for comment.

Romer-Friedman said he and his colleagues told the EEOC in a submission last month that one such Facebook policy is awarding employees bonuses of up to \$5,000 when a candidate they refer is hired. Referred candidates tend to reflect the makeup of existing employees, disadvantaging Black professionals, he said.

Facebook said about 3.9% of its US employees as of last June were Black.

David Lopez, a former EEOC general counsel now teaching at Rutgers University, said that systemic investigations are significant because of the additional resources involved. When they result in allegations of wrongdoing, multimillion-dollar settlements sometimes follow, he said, citing recent cases against Dollar General Corp and Walmart.

IMPORTANT

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NOTICE

Declaration of Dividend under various schemes of Kotak Mahindra Mutual Fund

Notice is hereby given that Kotak Mahindra Trustee Company Limited; the Trustees to Kotak Mahindra Mutual Fund has approved the declaration of dividend subject to the availability and adequacy of distributable surplus and NAV growth, under following schemes in accordance with the Scheme Information Document of the respective schemes with record date being March 12, 2021:

Schemes Name	Dividend Frequency	Face Value (Rs.)	Recommended rate of dividend Rs. per unit*	NAVs as on March 05, 2021 (Rs.)
Kotak Bond Fund – Direct Plan	Annual		1.7519	23.1524
Kotak Credit Risk Fund – Regular Plan	Annual	10	0.6454	10.7323
Kotak Medium Term Fund – Regular Plan	Annual		0.4071	10.9799

* Distribution of the above dividend is subject to the availability and adequacy of distributable surplus on the Record Date.

Note: The Payment of Dividend will be subject to deduction of applicable statutory Levy.

Pursuant to payment of dividend, the NAV(s) of the Dividend options under the Scheme(s) would fall to the extent of payout and statutory levy, if any.

All Unit Holders / Beneficial Owners of the annual dividend option of the above schemes, whose name appears in the records of the Registrar, Computer Age Management Services Pvt. Ltd. / Depositories as on March 12, 2021 will be entitled to receive the dividend.

For Kotak Mahindra Asset Management Company Limited
Investment Manager - Kotak Mahindra Mutual Fund

Sd/-
Nilesh Shah
Managing Director

Any queries / clarifications in this regard may be addressed to:
Kotak Mahindra Asset Management Company Limited

CIN: U65991MH1994PLC080009 (Investment Manager for Kotak Mahindra Mutual Fund)
6th Floor, Kotak Towers, Building No. 21, Infinity Park, Off: Western Express Highway, Goregaon - Mulund Link Road, Malad (East), Mumbai 400097. Phone Number: 022 - 66056825 • Email: mutual@kotak.com • Website: assetmanagement.kotak.com

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

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY. THIS IS NOT A PROSPECTUS ANNOUNCEMENT AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE FOR UNITS OR SECURITIES. FURTHER, NEITHER THIS PUBLIC ANNOUNCEMENT, NOR THE SECOND ADDENDUM TO THE DRAFT RED HERRING PROSPECTUS IS AN ADVERTISEMENT UNDER THE REAL ESTATE (REGULATION AND DEVELOPMENT) ACT, 2016 AND IS NOT INTENDED FOR INFORMING PERSONS ABOUT OUR REAL ESTATE PROJECTS OR TO INVITE ANY PERSON TO MAKE ADVANCES OR DEPOSITS IN RELATION TO ANY OF OUR REAL ESTATE PROJECTS. NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION, DIRECTLY OR INDIRECTLY OUTSIDE INDIA.

PURANIK®
Ideas that stay with you

PURANIK BUILDERS LIMITED

Puranik Builders Limited ("our Company" or "the Company" or "the Issuer") was incorporated as "Puranik Builders Private Limited", a private limited company under the Companies Act, 1956, pursuant to a certificate of incorporation dated May 8, 1990 issued by the Registrar of Companies, Maharashtra at Mumbai ("RoC"). Thereafter, our Company was converted into a public limited company pursuant to a special resolution passed in the extraordinary general meeting of the Shareholders of our Company held on April 27, 2018 and the name of our Company was changed to its present name "Puranik Builders Limited", pursuant to a fresh certificate of incorporation issued by the RoC on May 18, 2018. For more information regarding changes in the name and registered office of our Company, see "History and Certain Corporate Matters" on page 151 of the Draft Red Herring Prospectus dated November 19, 2019, filed by the Company.

Corporate Identity Number: U99999MH1990PLC056451

Registered Office and Corporate Office: PURANIK ONE, Near Kanchanpushpa Complex, Opposite Suraj Water Park, Kavesar, Ghodbunder Road, Thane (West) - 400 615
Contact Person: Ritu Baheti, Company Secretary and Compliance Officer; Telephone: +91 22 2598 8888; Email: cs@puraniks.in; Website: www.puranikbuilders.com

SECOND ADDENDUM DATED MARCH 4, 2021 TO THE DRAFT RED HERRING PROSPECTUS DATED NOVEMBER 19, 2019: NOTICE TO INVESTORS (THE "SECOND ADDENDUM")

INITIAL PUBLIC OFFERING OF UP TO [•] EQUITY SHARES OF FACE VALUE OF ₹10 EACH ("EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹[•] PER EQUITY SHARE, INCLUDING A PREMIUM OF ₹[•] PER EQUITY SHARE, THE ("ISSUE PRICE") AGGRGATING UP TO ₹[•] MILLION, COMPRISING OF A FRESH ISSUE OF UP TO [•] EQUITY SHARES AGGRGATING UP TO ₹8,100 MILLION BY OUR COMPANY ("FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO ₹37,665 EQUITY SHARES BY PURANIK FAMILY PRIVATE TRUST (ACTING THROUGH ITS TRUSTEES), UP TO 591,410 EQUITY SHARES BY RAVINDRA PURANIK AND UP TO 592,880 EQUITY SHARES BY GOPAL PURANIK (COLLECTIVELY, THE "SELLING SHAREHOLDERS"), AGGRGATING UP TO 1,859,620 EQUITY SHARES ("OFFERED SHARES") AGGRGATING UP TO ₹[•] MILLION (THE "OFFER FOR SALE") AND TOGETHER WITH THE GCBRLMS OFFER A DISCOUNT TO RETAIL INDIVIDUAL INVESTORS ("RETAIL DISCOUNT") IN ACCORDANCE WITH THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED ("SEBI CDR REGULATIONS"). THE ISSUE INCLUDES A RESERVATION OF UP TO [•] EQUITY SHARES AGGRGATING UP TO ₹[•] MILLION FOR SUBSCRIPTION BY ELIGIBLE EMPLOYEES (WHICH NOT EXCEED 5% OF THE POST-ISSUE SHARE CAPITAL OF OUR COMPANY) ("THE EMPLOYEE RESERVATION PORTION") AT A DISCOUNT OF ₹[•] (EQUIVALENT TO ₹[•]) ON THE ISSUE PRICE. THE ISSUE LESS THE EMPLOYEE RESERVATION PORTION IS HEREINAFTER REFERRED TO AS THE "NET ISSUE". THE ISSUE AND THE NET ISSUE SHALL CONSTITUTE [•]% AND [•]%, RESPECTIVELY, OF THE POST-ISSUE PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY. Bidders may note the following:

The Draft Red Herring Prospectus dated November 19, 2019 and the first addendum to the Draft Red Herring Prospectus, dated January 5, 2021 ("First Addendum") currently states that the issue comprises of a Fresh Issue of Equity Shares aggregating up to ₹8,100 million by our Company and an Offer for Sale of up to 1,859,620 Equity Shares by the Selling Shareholders. In view of the relaxation permitted by the Securities and Exchange Board of India ("SEBI") vide circular bearing no. SEBI/HO/CFD/DIL/CIR/P/2020/66 dated April 21, 2020, and SEBI circular bearing no. SEBI/HO/CFD/DIL/CIR/P/2020/188 dated September 29, 2020 (together, the "SEBI Circulars"), the size of the Fresh Issue has been reduced from up to ₹8,100 million to up to ₹4,500 million, as permitted under and in accordance with the SEBI Circulars. The aforementioned change is required to be read in conjunction with the Draft Red Herring Prospectus and the First Addendum and accordingly, their references in the Draft Red Herring Prospectus, including on the cover page and in the sections titled "Definitions and Abbreviations", "Summary of the Offer Document", "The Issue", "Capital Structure", "Objects of the Issue", "Other Regulatory and Statutory Disclosures" and "Issue Structure" on pages 1, 17, 58, 75, 87, 289 and 303 of the Draft Red Herring Prospectus, respectively, stand amended to the extent stated in the Second Addendum.

Bidders may note, that in order to assist the Bidders to get an understanding of the updated information, the relevant portions of the sections titled "Definitions and Abbreviations", "Summary of the Offer Document", "The Issue", "Capital Structure", "Objects of the Issue", "Other Regulatory and Statutory Disclosures" and "Issue Structure" have been included in the Second Addendum.

The above change is to be read in conjunction with the Draft Red Herring Prospectus and the First Addendum. The information in the Second Addendum supplements and updates the information in the Draft Red Herring Prospectus and the First Addendum, as applicable and the Second Addendum has been prepared as per the requirements set out under the SEBI Circulars which includes material updates to the information in the Draft Red Herring Prospectus and the First Addendum, as applicable. Please note that the changes pursuant to the Second Addendum shall be included in the Red Herring Prospectus and the Prospectus, as and when filed with the RoC, SEBI and the Stock Exchanges. Investors should read the Red Herring Prospectus as and when filed with RoC, SEBI and the Stock Exchanges before making an investment decision in the Issue. The Equity Shares have not been and will not be registered under the United States Securities Act of 1933, as amended (the "U.S. Securities Act") or any other applicable law of the United States and, unless so registered, may not be offered or sold within the United States except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws. Accordingly, the Equity Shares are being offered and sold (a) in the United States only to persons reasonably believed to be "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act) in transactions exempt from the registration requirements of the U.S. Securities Act and (b) outside the United States in compliance with Regulation S and the applicable laws of the jurisdiction where those offers and sales are made. All capitalised terms used in the Second Addendum shall, unless the context otherwise requires, have the meaning ascribed to them in the Draft Red Herring Prospectus.

Bidders may note, that in order to assist the Bidders to get an understanding of the updated information, the relevant portions of the sections titled "Definitions and Abbreviations", "Summary of the Offer Document", "The Issue", "Capital Structure", "Objects of the Issue", "Other Regulatory and Statutory Disclosures" and "Issue Structure" have been included in the Second Addendum.

The above change is to be read in conjunction with the Draft Red Herring Prospectus and the First Addendum. The information in the Second Addendum supplements and updates the information in the Draft Red Herring Prospectus and the First Addendum, as applicable and the Second Addendum has been prepared as per the requirements set out under the SEBI Circulars which includes material updates to the information in the Draft Red Herring Prospectus and the First Addendum, as applicable. Please note that the changes pursuant to the Second Addendum shall be included in the Red Herring Prospectus and the Prospectus, as and when filed with the RoC, SEBI and the Stock Exchanges.

Investors should read the Red Herring Prospectus as and when filed with RoC, SEBI and the Stock Exchanges before making an investment decision in the Issue. The Equity Shares have not been and will not be registered under the United States Securities Act of 1933, as amended (the "U.S. Securities Act") or any other applicable law of the United States and, unless so registered, may not be offered or sold within the United States except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws. Accordingly, the Equity Shares are being offered and sold (i) within the United States only to persons reasonably believed to be "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act) in transactions exempt from, or not subject to, the registration requirements of the U.S. Securities Act and (ii) outside the United States in offshore transactions in compliance with Regulation S under the U.S. Securities Act and the applicable laws of the jurisdiction where those offers and sales occur.

GLOBAL CO-ORDINATORS AND BOOK RUNNING LEAD MANAGERS

Edelweiss Financial Services Limited

14th Floor, Edelweiss House
Off C.S.T. Road, Kalina, Mumbai - 400 098

Telephone: +91 22 4009 4400

Email: pbi.ipo@edelweissfin.com

Investor grievance e-mail:

customerservice.mh@edelweissfin.com

Website: www.edelweissfin.com

Contact person: Jaydeep Samalk

AXIS CAPITAL

Axis Capital Limited

A

DHANI LOANS AND SERVICES LIMITED
(formerly Indiabulls Consumer Finance Limited and IVL Finance Limited)

Regd off: M 62 & 63, First Floor Connaught Place, New Delhi - 110 001

EXPRESSION OF INTEREST (EOI) FOR STRESSED FINANCIAL ASSETS
DHani Loans and Services Limited, a non-banking financial company, invites Expression of Interest (EOI) along with non-disclosure agreement for sale of its stressed financial assets. The data room will be open from March 8, 2021 to March 24, 2021. The data room can be accessed at 4th Floor, Tower 1, One International Center, Senapati Bapat Marg, Lower Parel, Mumbai - 400013 Maharashtra. For detailed terms and conditions of sale, you may contact us on: smuzdar@dhani.com or 02261891807

Last day for submission of bid is March 25, 2021.
Mumbai, March 7, 2021

छत्तीसगढ़ टूरिजम बोर्ड
Chhattisgarh Tourism Board
उचाल मंत्रालय, विरोध वर्क, विम सेक्यूरिटीज, राजधानी, राजस्थान - 492 006
दूरभाष: (0771) 4224600, 4224614 *पेस: (0771) 4066425
website: www.chhattisgarhtourism.in, e-mail: establish.ctb@gmail.com

निविदा सूचना

छत्तीसगढ़ टूरिजम बोर्ड के मुख्यालय, पर्यटन सूचना केन्द्रों एवं इकाईयों हेतु कार्यालयीन कार्य के लिए कर्मचारीयों की सेवाएं उपलब्ध कराएं। जाने पंजीकृत प्लेसमेंट एजेंसी से दरें अंतर्गत जारी हैं। निविदा जमा करने की अंतिम तिथि 22.04.2021 अप्रैल 3 बजे तक एवं निविदा प्रस्ताव खोलने की तिथि 23.04.2021 अप्रैल 1 बजे तक होगी। सभी प्रकार के आवश्यक संशोधन, निविदा की नियम व शर्तें निविदा प्रपञ्च छत्तीसगढ़ टूरिजम बोर्ड की वेबसाईट www.chhattisgarhtourism.in के टेब्लर सेखन से डाउनलोड की जा सकती है। किसी प्रकार के संशोधन का प्रकाशन नहीं किया जायेगा।

प्रबंध संचालक, छत्तीसगढ़ टूरिजम बोर्ड

NOTICE



NOTICE is hereby given that DSP Trustee Private Limited, the Trustee to DSP Mutual Fund ('Fund'), has vide Resolution dated March 06, 2021, declared dividend in the dividend option of below mentioned schemes of the Fund, the particulars of which are as under:

Record Date: March 12, 2021

Scheme(s)/Plans/Options	Quantum of Dividend per unit (Rs.)	Face Value per Unit (Rs.)	NAV as on March 04, 2021 (Rs.)
DSP Flexi Cap^ Fund – Regular Plan – Dividend Option	5.50	10	55.043
DSP Flexi Cap Fund^ Fund – Direct Plan – Dividend Option	7.59	10	75.863
DSP Natural Resource and New Energy Fund – Regular Plan – Dividend Option	1.03	10	20.552
DSP Natural Resource and New Energy – Direct Plan – Dividend Option	0.93	10	23.235
DSP World Agriculture Fund – Regular Plan - Dividend Option	0.820	10	16.4505
DSP World Agriculture Fund- Direct Plan- Dividend Option	0.850	10	21.1889

^a Erstwhile known as DSP Equity Fund.

Distribution of the above dividend is subject to the availability and adequacy of distributable surplus.

Pursuant to payment of dividend, the NAV of the Dividend Option(s) under Regular and Direct plans of the aforesaid schemes of the Fund would fall to the extent of payout and statutory levy, if any.

Dividend will be paid to all those Unit Holders / Beneficial Owners, in the Dividend Option (s) of Regular and Direct plan of the aforesaid schemes of the Fund, whose names appear in the records of the Registrar and Transfer Agent, Computer Age Management Services Limited / statement of Beneficiary Owners maintained by the Depositories as on the Record Date. The payout shall be subject to tax deducted at source (TDS) as applicable.

Unit holders are advised to update any change of address / bank details, if any, with depository participant(s) in advance of the Record Date.

Any queries/clarifications in this regard may be addressed to:

DSP Investment Managers Private Limited ("AMC"),
CIN: U74140MH1996PTC099483,

Investment Manager for DSP Mutual Fund,
Mafatlal Centre, 10th Floor, Nariman Point, Mumbai 400 021
Tel.: No.: 91-22 66578000, Fax No.: 91-22 66578181,
Toll Free No.: 1800 200 4499, www.dspim.com

Investors/unit holders are requested to update their email address and mobile number with the AMC.

Place: Mumbai

Date: March 06, 2021

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



Wealth sets you free

MUTUAL FUNDS
Sahi Hai

Nippon Life India Asset Management Limited

(Formerly known as Reliance Nippon Life Asset Management Limited)

(CIN - L65910MH1995PLC220793)

Registered Office: 4th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013. Tel No. +91 022 6808 7000 • Fax No. +91 022 6808 7097 • mf.nipponindiaimc.com

NOTICE NO. 119

Record Date

March 12, 2021

DIVIDEND DECLARATION

Notice is hereby given that the Trustee of Nippon India Mutual Fund ("NIMF") has approved declaration of dividend on the face value of Rs. 10/- per unit in the undenoted schemes of NIMF, with March 12, 2021 as the record date:

Name of the Scheme(s)	Dividend (₹ per unit)*	NAV as on March 04, 2021 (₹ per unit)
Nippon India Growth Fund - Dividend Plan	4.5000	68.4334
Nippon India Growth Fund - Direct Plan - Dividend Plan		94.6352
Nippon India Growth Fund - Institutional Plan - Dividend Plan	45.0000	644.2858
Nippon India Balanced Advantage Fund - Dividend Plan		28.0718
Nippon India Balanced Advantage Fund - Direct Plan - Dividend Plan	0.1500	34.5634

*Income distribution will be done/dividend will be paid, net of tax deducted at source, as applicable.

Pursuant to payment of dividend, the NAV of the Schemes will fall to the extent of payout, and statutory levy, if any. The dividend payout will be to the extent of above mentioned dividend per unit or to the extent of available distributable surplus, as on the Record Date mentioned above, whichever is lower.

For units in demat form : Dividend will be paid to those Unitholders/Beneficial Owners whose names appear in the statement of beneficial owners maintained by the Depositories under dividend plan/option of the Schemes as on record date.

All unit holders under the dividend plan/option of the above mentioned schemes, whose names appear on the register of unit holders on the aforesaid record date, will be entitled to receive the dividend.

NOTICE CUM ADDENDUM NO. 120

Addition of new Designated Investor Service Centre (DISC)

Investors are requested to note that following new DISC of Nippon India Mutual Fund shall be added:

- a. **Burdwan** - Talk of the town, 4th floor, ICICI Bank Building, G.T.Road, Burdwan - 713101 w.e.f. March 08, 2021
- b. **Bankura** - Ground Floor, Central Bank of India Building, Bijay Smriti Soudha, Machantala, Bankura - 722101 w.e.f. March 08, 2021

c. **Berhampore** - Ground Floor, 3-19 K.K. Banerjee Road, Opp. Berhampore Girls College P.O- Berhampore, Murshidabad - 742101 w.e.f. March 12, 2021

This addendum forms an integral part of the Statement of Additional Information, Scheme Information Document(s) and Key Information Memorandum(s) of the Schemes of Nippon India Mutual Fund, read with the addenda issued from time to time.

For Nippon Life India Asset Management Limited
(Formerly known as Reliance Nippon Life Asset Management Limited)

(Asset Management Company for Nippon India Mutual Fund)

Sd/-

Authorised Signatory

Mumbai
March 06, 2021

Make even idle money work! Invest in Mutual Funds

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

ਪੰਜਾਬ ਕੋਸ਼ਨਲ ਬੈਂਕ **punjab national bank**
...the name you can BANK upon!
Circle SASTRA Centre, East Delhi, Pocket-E, Mayur Vihar Phase-II, Delhi-110091
e-mail: cs8075@pnbb.co.in, Phone No.(Off.): 011-22779758, 22785289

POSSESSION NOTICE [Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002]

Whereas, the undersigned being the Authorised Officer of the Punjab National Bank, Circle SASTRA Centre, East Delhi, CSC First Floor, Pocket-E, Mayur Vihar Phase-II, Delhi, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated 29.10.2020 calling upon the 1. **M/s Kanzah International Pvt. Ltd. (Borrower), Add- Regd. Office- 28 Gopi Bose Lane, 3rd Floor Kolkata West Bengal-700012, 2. Mohd. Sabahuddin S/o Shri Abu Muazzaf Shamshi (Director), Add-C-68 Abdul Faiz Khan Part-1, Jamia Nagar Delhi, 3. Shri Javed Akhtar S/o Shri Shamshul Haque (Director), Add-R/07-203/6 Block-G Abdul Fazal ENC Part-2 Bagh Jamia Nagar Delhi-110025 and another address at Police Chowki Galli Lohiya Market Ward no-07 Pharenda, Maharashtra (UP), 4. Sri Satya Prakash Mittal (Director), R/O HH-242, Mirjaan Ghaziabad (UP), 5. M/S Ceremic India - Khar No 264, Khasra No 186, Vill-Nidhawali, Dhaulana NTPC Link Road, Dasna Tehsil-Dhauala, Distt-Hapur (UP) to repay the amount mentioned in the notice being Rs. 99.10 lakhs (Rs. Ninety Nine Lakhs Ten Thousand Only) as on 10.06.2020 with further interest, expenses and other charges etc. thereon within 60 days from the date of notice/date of receipt of the said notice.**

The borrower/Guarantor having failed to repay the amount, notice is hereby given to the borrower/Guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (8) of section 13 of Act read with rule 8 of the Security Interest Enforcement) Rules, 2002 on this the 03rd of March of the year 2021.

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

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Punjab National Bank** Circle SASTRA Centre, East Delhi, (Previously **Asset Recovery Management Branch**) CSC First Floor, Pocket-E, Mayur Vihar Phase-II, Delhi for an amount Rs. 99.10 lakhs (Rs. Ninety-Nine Lakhs Ten Thousand Only) as on 10.06.2020 with further interest, expenses and other charges etc. thereon.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Equitable Mortgage of Property bearing Khata No. 264, Khasra No.186, Vill-Nidhawali Dhaulana NTPC Link Road, Dasna Tehsil-Dhauala, Distt-Hapur (UP), Property in the name of M/s Ceramic India (Partnership Firm)

Date : 03-03-2021, Place : Delhi Authorized Officer, Punjab National Bank

SHANKAR LAL RAMPAL DYE-CHEM LIMITED

CIN: L24114RJ2005PLC021340
S.G. 2730 SUWANA, BHILWARA-311001, RAJASTHAN, INDIA

Website: www.srdychem.com

Email ID: info@srdychem.com, Ph: 01482-220062

RESULT OF POSTAL BALLOT AND E-VOTING

It is hereby informed that pursuant to Section 110, and other applicable provisions, if any, of the Companies Act, 2013 ("the Act"), read with Companies (Management and Administration) Rules, 2014 (including any statutory modification or re-enactment thereof for the time being in force) and pursuant to Regulation 277 and other relevant provisions laid down in Chapter IX of Securities and Exchange Board of India (Issue of Capital & Disclosure Requirements) Regulations, 2018, Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and other applicable laws and regulations, the approval of shareholders of the Company was sought for passing special resolution as specified in the notice of Postal Ballot and E-voting dated 30th January, 2021.

Mr. Nitin Mehta, Practicing Company Secretary, Scrutinizer for the Postal Ballot submitted his report on 6th March, 2021. Based on the Scrutinizer's Report, the Result of the Postal Ballot/e-voting is as under:

Sl. No.	Particulars	Type of the Resolution	Total Votes Cast in Favor		Total Votes Cast in Against	
			No. of Shares	% of Votes Cast	No. of Shares	% of Votes Cast
1	Migration from SME Platform of BSE Limited to Main Board of BSE Limited	Special Resolution	7837704	100	-	-

NOTICE BY WAY OF SUBSTITUTED SERVICE UNDER RULE 38 OF NCLT
RULES, 2016 READ WITH ORDER V RULE 20 OF CODE OF CIVIL
PROCEDURE, 1908

IN THE NATIONAL COMPANY LAW TRIBUNAL, NEW DELHI, COURT II

M/S JAKSON LIMITED

Vs.

M/S THREE C UNIVERSAL DEVELOPERS PVT. LTD.

I.A. NO. 5683 OF 2020 IN C.P. (B)-2582/ND/2019

TO,

SHRI NIRMAL SINGH (RESPONDENT NO. 3)

N-95, PANCHSHEEL ENCLAVE, NEW DELHI- 110017

WHEREAS, Rakesh Kumar Gupta, Resolution Professional of M/S Three C Universal Developers Pvt. Ltd. has filed I.A. No. 5683/2020 under Section 66 with Section 25(2)(j) of IBC, 2016 whereas, the Hon'ble NCLT, New Delhi, Court II issued notice on Respondent No. 3 on 22.02.2021. That vide order dated 22.02.2021, the Hon'ble NCLT has permitted the undersigned to serve you the Address through substituted service.

TAKE NOTICE that the above-captioned matter will now be listed on 08.03.2021 before the Hon'ble National Company Law Tribunal, New Delhi Court II. You may either appear in person or through your Authorized Representative.

Take notice that, in default of your appearance on the day before mentioned, the Application will be heard and determined in your absence.

Rakesh Kumar Gupta
Resolution Professional of

Date : 05/03/2021

M/S Three C Universal Developers Pvt. Ltd.



Circle Sashtra Centre, Ludhiana East,
Site No. 5, Ferozepur Road, Ludhiana

PUBLIC NOTICE OF POSSESSION TAKEN OVER OF IMMOVABLE PROPERTY

The Authorized Officer of Punjab National Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act -2002 and in exercise of powers conferred under Section 13(12) read with the Rule 3 of the Security Interest (Enforcement) Rules – 2002 issued demand notice on the date mentioned against account calling upon the borrowers/ guarantors/ mortgagees as mentioned against the account to repay the amount as mentioned here under within 60 days from the date of notice. The borrowers having failed to repay the amount mentioned against each account, notice is hereby given to the borrower and the public in general that the

Authorized Officer, Punjab National Bank, Circle Sashtra Centre, Ludhiana East, Site No. 5, Ferozepur Road, Ludhiana has taken Symbolic Possession on 06.03.2021 of the properties described below in exercise of powers conferred on them 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 is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of Punjab National Bank for the amounts and interest thereon.

Name of the party & its Address

Date of Demand notice

Amount outstanding as per Demand Notice.

M/s Shubhashish Foods & Beverages Pvt. Ltd., A-14, Milan Apts, Near Police Line, Pitampura (West), New Delhi-110034, 2nd Address: 26, Kaintal Building, Bhupendera Road, Patiala-147001, 3rd Address: SCO-107-108, Urban Estate, Dugri Phase-I, Ludhiana-141012 through its Directors: 1. Sh. Ayush Singh S/o Sh. Prerna Bratta and 2. Sh. Bratna Singh S/o Sh. Ramkisan Singh, both are R/o 456, Sector-14, Sonipat, Haryana-131001. 3. Sh. Harvinder Singh S/o Sh. Surinder Singh, R/o 55-A, South Model Gram, Model Town, Ludhiana-141002 and 4. Sh. Gopal Krishan Joshi S/o Sh. Jagdish Mittler Joshi, R/o 652, Palam Vihar, Palkhowal Road, Ludhiana-142022.

03.08.2020 Rs. 3,32,36,473.71/- (Rupees Three Crore Thirty Two Lakh Thirty Six Thousand Four Hundred Seventy Three & Seventeen Paise Only) as on 31.01.2020 and interest thereon.

SR NO Name of the owner of the property Description of the property mortgaged and taken in possession.

1. Sh. Harvinder Singh S/o Sh. Surinder Singh Immoveable Property bearing House No. 55-A, Municipal Corporation No. B-18-3637/1 measuring 200 Sq. Yards, comprised in Khasra No. 75/17/19, 24/26, 75/24/25, 25/1/1, 25/5/6, Khatta No. 2052/2252, 2062/2262, as per jambandi for the year 2005-2006 (Khatta No. 2018/2276, 2091/2286, as per jambandi for the years 2010-2011). Situated within the revenue estate of village Taraf Karabha, Hadana No. 161, Locality Known as South Model Gram, Ludhiana, Tehsil & District Ludhiana and bounded as under:- East: Plot No. 56-Gurdaspur Singh 38'-01", West: Road 40'-01", North: House No. 56-A-RS Atruwallia 40'-02", South: Vacant Plot 51'-10" per sale deed bearing washo no. 3381 dated 15.06.2010, standing in the name of Sh. Harvinder Singh S/o Sh. Surinder Singh.

2. Smt. Sushma Bajaj W/o Sh. Munish Bajaj Immoveable Property measuring 220 Sq. Meter i.e. 263.12 Sq. Yds., Situated at Plot No. 853, Sector-15 Market, Sonipat, Haryana, as per registered vide sale deed no. 9085 dated 31.10.2005, standing in the name of Smt. Sushma Bajaj W/o Sh. Munish Bajaj and bounded as under:- East: Built up House No. 856, West: Road Passage, North: Built up House No. 856, South: Built up House No. 854.

DATED : 06-03-2021

PLACE : LUDHIANA / SONIPAT (Authorised Officer)

punjab national bank

पंजाब नैशनल बँक

... the name you can BANK upon!

BRANCH OFFICE : MODEL TOWN YAMUNANAGAR

POSSESSION NOTICE (For Immovable Property)

Whereas undersigned being the authorized officer of PUNJAB NATIONAL BANK under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13 read with Security Interest (Enforcement) Rules 2002 issued demand notices on the dates mentioned against each account calling upon the respective borrowers/guarantors to repay the amount at mentioned against each account within 60 days from the date of notices/date of receipt of said notices.

The borrowers/guarantors having failed to repay the amount, notice is hereby given to the borrowers/guarantor in particular and the public in general that the undersigned has taken possession of the property described herein below in exercise of the powers conferred on him/her under Section 13(4) of the said Act read with rule 8 of the said rule, on the dates mentioned against each account. The borrower's/guarantors attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured assets.

The borrowers/guarantors 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 Punjab National Bank for the amount and interest thereon, given below:

Name of the Branch

Description of Property Mortgaged

Date of Demand Notice

Date of Possession

Amount O/s as per Demand Notice

M/s. Harsimran Timbers c/o House No. 284, Guru Nanak, 26.08.2020 05.03.2021 Rs. 1304673.06/- (Rs Thirteen Lakh Four Thousand Six Hundred Seventy Three & paise Six) with further interest w.e.f. 01.07.2020.

Yamuna Nagar, Mr. Trilochan Singh House no. 284, Guru Nanakpura colony, Opp. ESI Hospital, Distt-Yamuna Nagar, Tarlochan Singh S/o Tара Singh 2 Elmira street, Hicksville, New York, 11801. Smt. Harjeet Kaur House no. 15, Sanjiv Vihar colony, Yamuna Nagar, Sh. Dabir Singh s/o Sh. Kirpal Singh, House no. 15, Sanjiv Vihar colony, Tehsil-Jagadhri, Yamuna Nagar

Dated: 06.03.2021

Place: Yamunanagar Authorized Officer, Punjab National Bank

STATE BANK OF INDIA

Branch: Rangji Mandir Campus, Vrindavan Mathura

POSSESSION NOTICE (For Movable/Immovable Property) (Under Rules 8(1))

Whereas, the undersigned being the Authorized Officer of the State Bank of India under the Securitisation and Reconstruction of

Financial Assets and Enforcement of security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under

section 13(12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002, issued a demand notice calling upon the borower as given below to repay the amount mentioned below within 60 days from the receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken symbolic possession of the properties described below in exercise of the powers conferred on him/her under section 13(4) of the said Act read with Rule 8 of the said rules as per the details is given 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. The borrower in particular and the public in general is hereby cautioned not to deal with the properties, and any dealings with the property will be subject to the charge of State Bank of India, Branch Rangji Mandir Campus, Vrindavan Mathura for the amount detailed below and interest together with expenses thereon.

SL NO.

Name of the Borrower Description of the Immovable Property

Date of Demand Notice

Date of Possession Notice

Outstanding Amount

1. Borrower: 1. Smt. Sarita Shukla W/o Sh. Buddha Prashad Shukla. **Four Boundaries are as:** East: Rasta 08 ft Wide, West: Mandir Radha Kant Ji, North: House of Shri Niwas, South: House of Ramesh Chand.

2. Borrower: 1. Shri Virendra Pal Singh S/o Shri Jai Pal Singh, Flat 2-F, Plot No. 11, First Floor, Kanha makhan Vatika Colony, Vrindavan (Mathura). 2. Shri Virendra Pal Singh S/o Jai Pal Singh. **Four Boundaries are as:** East: Rasta Colony, West: Other Plot, North: Flat No. F-1 Passage & Stairs, South: Plot No. 10.

Dated : 06.03.2021

Place : Vrindavan Authorised Officer

IDFC FIRST Bank Limited

(Formerly known as Capital First Limited)

CIN : L6510TN2014PLC7972

Registered Office: KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai - 600031.

Tel: +91 44 4564 4000 | Fax: +91 44 4564 4022

AUTHORIZED OFFICER- AKSHAY SOBTI CONTACT NUMBER -8077681967

APPENDIX- IV-A [See proviso to rule 8 (6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties/mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the

Authorised Officer of IDFC First Bank Ltd now IDFC FIRST Bank Limited, will be sold on "As is where is", "As is what is", and "Whatever there is" on 13.04.2021, for Recovery of INR Rs. 39,85,089.54/- as on 20-02-2019 due to IDFC FIRST Bank Limited (earlierly Capital First Home Finance Limited and Capital First Ltd) from, Gautam Chakraborty , Seema Chakraborty (Borrower-Co-borrower(s)).

AUCTION STATUS

Reserve Price INR 37,25,537/-

Earliest Money Deposit Amount INR 37255/-

Date of Submission of Bid/Deposit Earliest Money 12.04.2021 Up to 5.00 PM

Date of Inspection of Property 01.04.2021 11.00 AM to 4.00 PM

Date of Auction 13.04.2021 11.00 AM to 1.00 PM

Property details Aⁿ the piece and parcel of the property consisting of Municipal Property No. - 70, Chanderwal Nagar Mouza- Rishikesh, Distt. - Dehradun, Rishikesh, Uttarakhand, 292092

For detailed terms and conditions of the sale, please refer to the link i.e. [https://idfcfirstbank.auctiontiger.net/EPROC](http://idfcfirstbank.auctiontiger.net/EPROC).

Disclaimer: Please note that the said notice is issued for sale of immovable property only and IDFC FIRST Bank Limited has no right to sell the movable assets, if any, present at the immovable property.

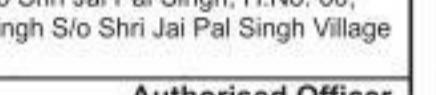
Authorised Officer IDFC FIRST Bank Limited (Formerly known IDFC Bank Ltd)

Date : 04.03.2021

Place:Dehradun

APPENDIX STATUS

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NOTICE BY WAY OF SUBSTITUTED SERVICE UNDER RULE 38 OF NCLT RULES,2016 READ WITH ORDER V RULE 20 OF CODE OF CIVIL PROCEDURE,1908

IN THE NATIONAL COMPANY LAW TRIBUNAL, NEW DELHI, COURT II

M/S JAKSON LIMITED

Vs.

M/ S THREE C UNIVERSAL DEVELOPERS PVT. LTD.

I.A. NO. 5683 OF 2020 IN C.P. (B)-2582/ND/2019

TO,

SHRI NIRMAL SINGH (RESPONDENT NO. 3)

N-95, PANCHSHEEL ENCLAVE, NEW DELHI- 110017

WHEREAS, Rakesh Kumar Gupta, Resolution Professional of M/S Three C Universal Developers Pvt. Ltd. has filed I.A. No. 5683/2020 under Section 66 with Section 25(2)(j) of IBC, 2016 whereas, the Hon'ble NCLT, New Delhi, Court II issued notice on Respondent No. 3 on 22.02.2021. That vide order dated 22.02.2021, the Hon'ble NCLT has permitted the undersigned to serve you the Address through substituted service.

TAKE NOTICE that the above-captioned matter will now be listed on 08.03.2021 before the Hon'ble National Company Law Tribunal, New Delhi Court II. You may either appear in person or through your Authorized Representative.

Take notice that, in default of your appearance on the day before mentioned, the Application will be heard and determined in your absence.

Rakesh Kumar Gupta
Resolution Professional of

Date : 05/03/2021

M/S Three C Universal Developers Pvt. Ltd.

Branch: Dehradun

NOTICE BY WAY OF SUBSTITUTED SERVICE UNDER RULE 38 OF NCLT RULES,2016 READ WITH ORDER V RULE 20 OF CODE OF CIVIL PROCEDURE,1908

IN THE NATIONAL COMPANY LAW TRIBUNAL, NEW DELHI, COURT II

M/S JAKSON LIMITED

Vs.

M/ S THREE C UNIVERSAL DEVELOPERS PVT. LTD.

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Circle SASTRA Centre, Rohtak (830700); Mob No. 82954 - 30006; Email: cs8307@pnbc.co.in

POSSESSION NOTICE (For Immovable Property)
 Whereas undersigned being the authorized officer of PUNJAB NATIONAL BANK under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13 read with Security Interest (Enforcement) Rules 2002 issued demand notices on 29.09.2020, calling upon the respective borrowers/guarantors/Mortgager to repay the amount at mentioned against each account within 60 days from the date of notice/date of receipt of said notices.

The borrowers/guarantors having failed to repay the amount, notice is hereby given to the borrowers/guarantor in particular and the public in general that the undersigned has taken possession of the property described herein below in exercise of the powers conferred on him/her under Section 13(4) of the said Act read with rule 8 of the said rule, on 03.03.2021.

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

The borrowers/guarantors/Mortgager 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 Punjab National Bank for the amount and interest thereon, given below:

Name of the Branch Name of the Account Borrower / Guarantor	Description of Property Mortgaged	Amount O/s as per Demand Notice
PNB Bhiwani Stand, Rohtak (003210), M. No. 8954-00693, Email : bm032@obc.co.in	1.Equitable mortgage of plot no 8, Northern Part, Muskil No 15, Killa No 13/1/2(1-8), 12/3(0-5) Shastri Nagar, Mauja Kutana, Hisar Road within MC limits of Rohtak measuring 116.66 sq yards i.e 1/8 Share of Plot No 8 measuring 233.33 sq yards vide sale No 8891/1 dated 17.11.2011 regd. With sub registrar, Rohtak in the name of Smt Saroj Rani W/O Ramesh Chand. Boundaries:- North - by 70'0" Plot No 9 of Smt Sudesh Devi, South - by 70'0" Southern portion of Plot No 8 in the name of Renu Bala going to be sold to Kavita Goyal, East - by 150'0" Property of others, West - by 150'0" Road 25 ft wide.	Rs.93.25,334.00 with further interest and charges w.e.f 01.09.2020
Borrower(s): 1. M/s Mukul Associates, 1442, Railway Road, Rohtak, 124001, 2. Sh. Ram Babu S/o Sh. Chandi Ram (Proprietor), Guaritors 1. Smt. Kavita Goyal W/O Rakesh Goyal, 2. Smt. Saroj Rani W/O Ramesh Chand, H. 3. Smt. Nancy Goyal W/O Avinash Goyal	2.Equitable mortgage of plot No 8, Southern Part, Mustkil No 15, Killa No 13/1/2 (1-8), 12/3(0-5) Shastri Nagar, Mauja Kutana, Hisar Road within MC limits of Rohtak measuring 116.66 sq yards i.e 1/8 share of plot no 8 measuring 233.33 sq yards vide sale No 8890/1 dated 17.11.2011 regd. With sub registrar, Rohtak in the name of Smt Kavita Goyal W/O Rakesh Kumar. Boundaries:- North - 70'0" Northern part of Plot No 8 of Mithlesh Rani going to be sold to Saroj Rani, South - 70'0" Plot No 7 property of others, East - by 150'0" Property of others, West - by 150'0" Road 25 ft wide.	
	3. Equitable mortgage of plot No 10, measuring 233.33 sq yards Recd. And Killa No 15/12/3-13/1/2 Shastri Nagar, Mauja Kutana, hisar road, Rohtak, tehsil and distt. Rohtak within MC limits Rohtak, videlicet sale deed No 8989/1 dated 22.11.2011 regd. With sub registrar, Rohtak in the name of Nancy Goyal W/O Sh Avinash Goyal. Boundaries:- North - 70'0" Plot No 11 now house of other, South - 70'0" Plot No 9 Now House of Smt Sudesh Devi, East - 30'0" Property of others, West - 30'0" Road 25 ft wide	
Dated: 06.03.2021	Place: Rohtak	Authorized Officer, Punjab National Bank



BANK OF BARODA
 BRANCH OFFICE : MSME Panipat

(As per Appendix IV read with rule 8(1) of the Security Interest (Enforcement) Rules, 2002).

Whereas, The undersigned being the Authorised Officer of the BANK OF BARODA under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated on the dates mentioned against account and stated herein after calling upon them to repay the amount within 60 days from the date of receipt of said notice.

The borrower having failed to repay the amount, notice is hereby given to the Borrower and Guarantor and the Public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of the Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on the dates mentioned against account.

The Borrower/Guarantors/Mortgagors in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Bank of Baroda for an amount and interest thereon given below mentioned account.

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

Name of Borrower/ Guarantor	Description of property mortgagor	Date of demand notice	Date of possession	Amount O/s
M/s Sangam Textiles Industries Prop: Mr. Chander Mohan Sharma (Borrower) name of Smt. Anita Sharma W/o Shri Chander Mohan Sharma.	EMTD of Continuing security already mortgaged under housing loan, House No-562, Block B, Ansai Sushant City, Panipat total measuring 239 sq. yards in the name of Smt. Anita Sharma W/o Shri Chander Mohan Sharma.	04.02.2020	04.03.2021	Rs. 77,16,395.60 (Rupees Seventy Seven Lakhs Sixteen Thousand Three Hundred Ninety Five and Paisa Sixty Only) inclusive of interest upto 31.01.2020 Plus further interest and cost.
Dated: 06.03.2021	Place: Panipat			Authorized Officer, Bank of Baroda



BANK OF BARODA
 BRANCH OFFICE : MSME Panipat

(As per Appendix IV read with rule 8(1) of the Security Interest (Enforcement) Rules, 2002).

Whereas, The undersigned being the Authorised Officer of the BANK OF BARODA under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated on the dates mentioned against account and stated herein after calling upon them to repay the amount within 60 days from the date of receipt of said notice.

The borrower having failed to repay the amount, notice is hereby given to the Borrower and Guarantor and the Public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of the Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on the dates mentioned against account.

The Borrower/Guarantors/Mortgagors in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Bank of Baroda for an amount and interest thereon given below mentioned account.

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

Name of Borrower/ Guarantor	Description of property mortgagor	Date of demand notice	Date of possession	Amount O/s
M/s S. M. Global, reg Address : #74/3/9, Kamli Mohalla, Bijnor, No. 38/27/3 vaka patti afgan, Panipat in the name of Mr. Sahil Chugh having area 5370 Sq. ft. comprised under Transfer deed No. 870 dated 05.05.2017. Boundaries as : North : Road, South Sri Ramesh Chugh, R/o Other Vacant Property, East : Vacant Plot, West : Vacant Plot. H. No.595-598, Sec 11-12, Huda Panipat-132103 (Partner) and 3. Mrs. Madhu Chugh W/o Sri Ramesh Chugh, R/o H. No.595-598, Sec 11-12, Huda Panipat-132103 (Partner)	Equitable Mortgage of Industrial land and building situated on land No. 309/247, Khetwati, Twenty Three Lakhs Eleven Thousands Seven Hundred Forty Four and Paisa Zero Three Only) inclusive of interest upto 31.01.2020 Plus further interest and cost.	06.04.2020	04.03.2021	Rs. 1,23,11,774.03 (Rupees One Crore Twenty Three Lakhs Eleven Thousands Seven Hundred Forty Four and Paisa Zero Three Only)
Dated: 06.03.2021	Place: Panipat			Authorized Officer, Bank of Baroda

JM FINANCIAL MUTUAL FUND

JM FINANCIAL NOTICE-CUM-ADDENDUM



NOTICE-CUM-ADDENDUM TO THE STATEMENT OF ADDITIONAL INFORMATION ("SAI") OF THE SCHEMES OF JM FINANCIAL MUTUAL FUND ("THE FUND").

APPOINTMENT OF KEY PERSONNEL

Investors are hereby informed that pursuant to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021, the following officials have been designated as Key Personnel of JM Financial Asset Management Limited ("AMC"), in terms of SEBI (Mutual Funds) Regulations, 1996, as amended.

Consequently, the following clauses under the para "Information on Key Personnel" will be added in the Statement of Additional Information of JM Financial Mutual Fund:

Name & Designation	Age/ Qualifications	Brief Experience
Mr. Deepen Doshi National Head – Institutional Sales	46 years B.Com, MMS (Mumbai University)	Mr. Deepen Doshi is associated with JM Financial Asset Management Limited (AMC) since January 2007 and is currently National Head of Institutional Sales. Prior to joining the AMC, he was associated with Stratcap Securities India (P). Ltd. and was into selling and distribution of Mutual Fund Schemes to Corporate Treasuries, Nationalised & Private Sector Banks & Financial Institutions.
Mr. Suvendu Rakshit National Head – Sales (Retail)	46 years B.Com (Hons), PGDBM (Marketing)	Mr. Suvendu Rakshit has over two decades of experience in the field of financial services sector. His last assignment was with Lotus India Asset Management Company Pvt. Ltd. Prior to that he was with ABN Amro, HDFC & Sundaram Mutual Fund in various areas of Sales & Distribution.
Mr. Jitesh Sood National Head – Banking Sales	44 years B.Com, MBA	Mr. Jitesh Sood has 21 years of experience in Business Development and Sales in BFSI. Before joining JM Financial Asset Management Limited in 2007, he has worked with various banks including ICICI Bank and Kotak Mahindra Bank and has also been a Private Banker with ING Private Banking.
Mr. Ajay Kulhare Head - Marketing & Sales (Rest of West Region)	53 years B.E., MBA	Mr. Ajay Kulhare has over 25 years of experience in the field of Sales, Marketing and Distribution Strategies. Prior to joining the AMC, he has worked with Lotus India Asset Management Company Pvt. Ltd., Tata AIG Life Insurance Company Ltd., Tata Honeywell Ltd., Max Newyork Life Insurance Company Ltd., DSS Mobile Communications Ltd., BPL Cellular Ltd.,
Mr. Jasvinder Arora Senior Vice President (Risk)	41 years B.E., MBA, FRM (GARP)	Mr. Jasvinder Arora has over 15 years of work experience in Mutual Fund industry. He has been associated with JM Financial Asset Management Limited since 2005. He has worked in various roles such as MIS and Analytics, Products and is currently handling Risk Management at JM Financial Asset Management Ltd.

This Notice-cum-Addendum forms an integral part of SAI of the Schemes of the Fund, as amended from time to time. All the other terms and conditions of SAI of the Schemes of the Fund will remain unchanged.

Authorised Signatory
Place : Mumbai
Date : March 6, 2021
JM Financial Asset Management Limited
(Investment Manager to JM Financial Mutual Fund)

For further details, please contact :

JM Financial Asset Management Limited

(Formerly known as JM Financial Asset Management Private Ltd.).

Registered Office: 7th Floor, Energy, Appasaheb Marathi Marg, Prabhadevi, Mumbai - 400025.

Corporate Office: Office B, 8th Floor, Energy, Appasaheb Marathi Marg, Prabhadevi, Mumbai-400025.

Corporate Identity Number: UG5991MH1994PLC078879. • Tel. No.: (022) 6198 7777

• Fax No.: (022) 6198 7704. • E-mail: investor@jmflm.com • Website : www.jmfinancialmf.com

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

REF No. 29/2020-21

"IMPORTANT"

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DESCRIPTION OF THE IMMOVABLE PROPERTY		DESCRIPTION OF THE IMMOVABLE PROPERTY	
(1) All that part and parcel of the property consisting No. A-36, Ashok Nagar, Shahdara, Delhi-110093 measuring 75 Sq. Yds. standing in the name of Sh. Mahesh Bansal, Bounded as : North - Property of Others, South - Property of Others, East - Gali 10 feet Wide, West - Road 20 feet Wide	(2) Extension of Charge on property consisting No. A-22 B, Gali No.5, East Nathu Colony, Shahdara, Delhi-110093 measuring 90 Sq. Mtrs. standing in the name of Sh. Sat Narain Bansal, Bounded as : North - Property of Others, South - Road 20 ft. Wide, East - Property of Others, West - Gali 5 ft.	(1) All that part and parcel of the property consisting No-A-22 B, Gali No.5, East Nathu Colony, Shahdara, Delhi-110093 measuring 90 Sq. Mtrs. standing in the name of Sh. Sat Narain Bansal, Bounded as : North - Property of Others, South - Road 20 ft. Wide, East - Property of Others, West - Gali 5 ft.	(2) Extension of Charge on property consisting No. A-36, Ashok Nagar, Shahdara, Delhi-110093 measuring 75 Sq. Yds. standing in the name of Sh. Mahesh Bansal, Bounded as : North - Property of Others, South - Property of Others, East - Gali 10 feet Wide, West - Road 20 feet Wide
(3) Extension of Charge on property consisting No. A-22 B, Gali No.5, East Nathu Colony, Shahdara, Delhi-110093 measuring 90 Sq. Mtrs. standing in the name of Sh. Sat Narain Bansal, Bounded as : North - Property of Others, South - Road 20 ft. Wide, East - Property of Others, West - Gali 5 ft.	(4) Extension of Charge on property consisting No. A-36, Ashok Nagar, Shahdara, Delhi-110093 measuring 75 Sq. Yds. standing in the name of Sh. Mahesh Bansal, Bounded as : North - Property of Others, South - Property of Others, East - Gali 10 feet Wide, West - Road 20 feet Wide	(3) Extension of Charge on property consisting No. A-22 B, Gali No.5, East Nathu Colony, Shahdara, Delhi-110093 measuring 90 Sq. Mtrs. standing in the name of Sh. Sat Narain Bansal, Bounded as : North - Property of Others, South - Road 20 ft. Wide, East - Property of Others, West - Gali 5 ft.	(4) Extension of Charge on property consisting No. A-36, Ashok Nagar, Shahdara, Delhi-110093 measuring 75 Sq. Yds. standing in the name of Sh. Mahesh Bansal, Bounded as : North - Property of Others, South - Property of Others, East - Gali 10 feet Wide, West - Road 20 feet Wide
Date : 02-03-2021, Place : Delhi	Authorized Officer, Punjab National Bank	Date : 02-03-2021, Place : Delhi	Authorized Officer, Punjab National Bank

POSSESSION Notice [Section13(4)]

E-Tender (Vapi Green Enviro Ltd.)

e-Tender for Construction of Base Preparation Work and Reinforced Earthen Wall for Hazardous Solid Waste Disposal Cells at CSWP Site at Vapi in Gujarat and e-Tender for Supply of Geomembrane, Geotextile, GCL, Geo Grid, Geo Composite Drain, Etc. shall be conducted on MSTC portal. Interested organizations with similar type of work experience who wish to participate in these e-tenders may visit www.mstcindia.co.in, www.mstccommerce.com and www.vgvelvapi.com. For more details download the tender documents or e-mail to dgm.purchase@vgvelvapi.com or call 0260 242 8950, 9714000828.



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punjab national bank

(A GOVERNMENT OF INDIA UNDERTAKING)

Circle Sastra Center North Delhi, Gurudwara Road Karol Bagh New Delhi-110005, EMAIL: cs8292@pnb.co.in, PHONE NO.: 011-28759561, 28759562

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of 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 properties mortgaged/charged to the Secured Creditor, the constructive/physical/symbolic possession of which has been taken by Authorised Officer of the Bank/Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective Borrower(s) and Guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties

SCHEDULE OF SALE OF THE SECURED ASSETS

Sr. No.	Name of the Branch	Date of Demand Notice u/s 13(2) of Sarfeesi Act 2002	Description of the Immovable Properties Mortgaged/ Owner's Name (Mortgagors of Property (ies))	RESERVE PRICE	DATE/ TIME OF E-AUCTION	Details of the encumbrances known to the secured creditors Name & contact no. of authorized officer
	Name of the Account	Amount Outstanding		EMD (Last date of deposit EMD)		Bid Increase Amount
	Name and Addresses of the Borrower/Guarantor's Account	Possession Date u/s 13(4) of Sarfeesi Act 2002				
1	PNB Gujranwala Town, Delhi M/s Riddhi Rotoflex, Sole Prop Asha Jain (Borrower cum Mortgagor) Add: Old Kh No. 894, New No. 115 Old Lal Darje of Village Alipur Delhi-110036. & 152 Gulab Sadan State Bank Colony Delhi 110009. Vipin Jain (Guarantor cum Mortgagor) 152 Gulab Sadan State Bank Colony Delhi 110009. Hem Chand Jain (Guarantor) Resident of 152 State Bank colony Delhi 110009.	17-01-2018 Rs 70.67 Lakhs + Further Interest, Other Charges And Expenses Till The Date Of Full and Final Payment	Property No. 186 with Land measuring 253 Sq Yards comprising in Khasra No. 214/2, Village Sarai Peepal Thala Delhi in the name of Asha Jain & Vipin Jain.	Rs. 79.20 Lakh Rs. 7.92 Lakh [25.03.2021]	26-03-2021 11:00 AM to 02:00 PM	NOT KNOWN Mr. Narendra Singh Bish, (M. No. 8171626615) Authorised Officer Circle Sastra North Delhi
2	PNB Rohini Sec-5, Delhi M/s Garhwal Vastram Bhandar represented through its sole proprietor Sh Balwant Singh Negi (Borrower), Add: Shop A-4/171, sector-17 Rohini Delhi 110085, Sh Balwant Singh Negi s/o Bhupal Singh Negi Add: E-2/216 Sector -15 Rohini Delhi 110085, H.N. 132 FF Pkt-12, Sector-20 Rohini Delhi 110085, D/17/197 Sector-3 Block-D17 Rohini Delhi, Smt Bimla Negi w/o Sh Balwant Singh Negi (Guarantor Cum Mortgagor) Add: H. No. 132 FF Pkt 12 Sector-20 Rohini Delhi 110085, E-2/216 Sector-15 Rohini Delhi 110085, A-8/33 Second Floor Sector-17 Rohini Delhi.	18-10-2014 Rs 9.15 Lakhs + Further Interest, Other Charges And Expenses Till The Date Of Full and Final Payment	Residential IP at First Floor 132 Pocket 12 Sector 20, Rohini Delhi 110085 in the name of Smt Bimla Negi w/o Sh Balwant Negi.	Rs. 25.35 Lakh Rs. 2.53 Lakh [25.03.2021]	26-03-2021 11:00 AM to 02:00 PM	NOT KNOWN Mr. Narendra Singh Bish, (M. No. 8171626615) Authorised Officer Circle Sastra North Delhi
		20-02-2015 Physical		Rs. 25,000/-		

BRIEF TERMS AND CONDITIONS OF E-AUCTION SALE: The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: (1) The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". (2) The particulars of Secured Assets specified in the Schedule herein above stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. (3) The sale will be done through e-auction platform provided at the Website <https://www.mstccommerce.com> on date and time of auction specified above. (4) For further details and complete Terms & Conditions of the sale, please refer : www.ibapi.in, www.tenders.gov.in, www.mstccommerce.com, <https://eprocure.gov.in/epublish/app>.

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

Date: 06-03-2021, Place : New Delhi

AUTHORIZED OFFICER, PUNJAB NATIONAL BANK

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JOURNALISM OF COURAGE

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FORM A
PUBLIC ANNOUNCEMENT
(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

FOR THE ATTENTION OF THE CREDITORS OF MAGNUM AVIATION PRIVATE LIMITED

RELEVANT PARTICULARS

1. Name of Corporate Debtor	MAGNUM AVIATION PRIVATE LIMITED
2. Date of incorporation of Corporate Debtor	22.10.2003
3. Authority under which Corporate Debtor is incorporated / registered	Registrar of Companies, New Delhi Under the Companies Act, 1956
4. Corporate Identity No. / Limited Liability Identification No. of Corporate Debtor	UT4999DL2003PTC122759
5. Address of the registered office and principal office (if any) of Corporate Debtor	REGD. OFFICE: 8/134, A Block, Meharang Nagar Village, New Delhi – 110010 IN CORP. OFFICE: 68 AC, Noida Special Economic Zone, Phase II, Noida, U.P.-201305
6. Insolvency commencement date in respect of Corporate Debtor	03.03.2021 (Date of Receipt of Order 05/03.2021)
7. Estimated date of closure of insolvency resolution process	30.08.2021 (180th day from the date of commencement of Insolvency resolution process)
8. Name and Registration number of the insolvency professional acting as Interim Resolution Professional	Gaurav Rohilla Reg. no.: IBB/PA-003/CAIN/0303/2020-21/13293
9. Address & e-mail of the interim resolution professional, as registered with the board	B1A/51-A, Janakpuri, Near Sai Baba Temple, New Delhi - 110058 Email: gauravrohilla@gmail.com
10. Address and e-mail to be used for correspondence with the Interim Resolution Professional	Immaculate Resolution Professionals Private Limited Unit No.112, First Floor, Tower-A, Spazedge Commercial Complex, Sector-47, Sonha Road, Gurgaon - 122018 Email: cirp.immagnum@gmail.com
11. Last date for submission of claims	19.03.2021
12. Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the Interim Resolution Professional	Not applicable
13. Names of insolvency professionals identified to act as authorised representative of creditors in a class/three names for each class)	Not Applicable
14. (a) Relevant forms and (b) Details of authorized representatives are available at	(a) Weblink: https://ibbi.gov.in/home/downloads (b) Physical Address: Not Applicable
Notice is hereby given that the National Company Law Tribunal, Bench - III, New Delhi ordered the commencement of a Corporate Insolvency Resolution Process against Magnum Aviation Private Limited on 3rd March 2021.	
The creditors of Magnum Aviation Private Limited are hereby called upon to submit their claims with proof, on or before 19th March 2021 to the Interim Resolution Professional at the correspondence address mentioned against entry No. 10 only.	
The Financial creditors shall submit their claims with proof by electronics means only. All other creditors may submit claims with proof in person, by post or electronic means.	
A financial creditor belonging to a class (Not Applicable), as listed against the entry No. 12, shall indicate its choice of authorised representative from among the three insolvency professionals listed against entry No. 13 as to act as authorised representative of the class (Not Applicable) in Form CA.	
Submission of false or misleading proof of claims shall attract penalties.	
Gaurav Rohilla Date: 06.03.2021 Place: New Delhi Interim Resolution Professional for Magnum Aviation Private Limited Reg. No.: IBB/PA-003/CAIN/0303/2020-21/13293	

U.P. Power Corporation Limited (Govt. of Uttar Pradesh Undertaking) Power Management Cell SLDC Campus, Vibhuti Khand-II, Gomti Nagar, Lucknow-226010 e-mail : ceppcupcl@gmail.com

PROCUREMENT OF POWER ON SHORT-TERM BASIS THROUGH TARIFF BASED COMPETITIVE BIDDING PROCESS (Revised guidelines for short term procurement of power notified by the Ministry of Power vide resolution dated

30.03.2016) Tender Specification No 05/DEEP-Portal/PMC/2020-21 Uttar Pradesh Power Corporation Limited (UPPCL), a Govt. of Uttar Pradesh Enterprise, incorporated under the Companies Act, 1956 and having its registered office at Shakti Bhawan, Ashok Marg, Lucknow -226001 intends to buy Firm Power, for the month May-2021, June-2021, July-2021, August-2021 & September-2021 under Short Term basis. Trading licensees/generators/ state utilities/ CPPS/Distribution licensees/ SEBs, across the country may offer power, from one or more than one source subject to condition that offers from each source shall not be less than 50 MW, as per the details given below:- Period 01.05.2021 to 31.05.2021 Duration (in Hrs) 19:00-24:00 Quantum (in MW) 1000 Period 01.06.2021 to 30.06.2021 Duration (in Hrs) 19:00-24:00 Quantum (in MW) 900 Period 01.07.2021 to 31.07.2021 Duration (in Hrs) 19:00-24:00 Quantum (in MW) 900 Period 01.08.2021 to 31.08.2021 Duration (in Hrs) 19:00-24:00 Quantum (in MW) 900 Period 01.09.2021 to 30.09.2021 Duration (in Hrs) 19:00-24:00 Quantum (in MW) 900 Period 01.10.2021 to 31.10.2021 Duration (in Hrs) 19:00-24:00 Quantum (in MW) 900 Period 01.11.2021 to 30.11.2021 Duration (in Hrs) 19:00-24:00 Quantum (in MW) 900 Period 01.12.2021 to 31.12.2021 Duration (in Hrs) 19:00-24:00 Quantum (in MW) 900

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Period 01.06.2021 to 30.06.2021 Duration (in Hrs) 19:00-24:00 Quantum (in MW) 900 Period 01.07.2021 to 31.07.2021 Duration (in Hrs) 19:00-24:00 Quantum (in MW) 900 Period 01.08.2021 to 31.08.2021 Duration (in Hrs) 19:00-24:00 Quantum (in MW)



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

Notice is hereby given to public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged to the secured creditor, the physical possession of which has been taken by the Authorized Officer of Punjab & Sind Bank Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" on 25.03.2021 for recovery of Rs. 17,41,49,407.98 as on 31.12.2010 plus further interest w.e.f.01.01.2011, costs, others charges and expenses thereon due to the secured creditor Punjab & Sind Bank from M/s Anjney Lays Pvt. Ltd., through its Director/Guarantor Sh. Lalit Mohan Goyal, Smt. Sona Goyal, Sh. Anand Kumar Bansal, Sh. Pradeep Saxena having office at 65/47/2, 2nd Floor, New Gaddia Market, Khar Baoli, Delhi-110006.

The reserve price will be Rs.195.00 Lakh and earnest money deposit will be Rs.195 Lakh. Incremental Bid Amount Rs. 10,00,000/- (Ten Lakh)

PROPERTY DESCRIPTION

Property is undivided part and parcer plot of land measuring 2000 Sq. yards with Double storey building constructed at No. 19, Rajput road, New Delhi-110054 in the name of Anjney Lays Pvt. Ltd., through its Managing Director and Smt. Sona Goyal."

Boundaries of the Property:

East: 03/11, Rajpur Road.

West: Rajpur Road.

North: Other Property

South: Property no. 9

Nature of Land : Free Hold

NOTE:- The property has some common area which is being claimed by other occupants of undivided share of land, in respect of which Tis Hazari Courts, Delhi has also passed the decree in Suit No. 01/2014/Smt. Uma Khanna vs PSB and objection pending before the DRT-II, New Delhi in RC No. 284/2014.

Known encumbrances: NIL

Date and time of e-auction : Date: 25-03-2021 Time : 11:30 A.M to 12:30 P.M

EMD to be deposited till 23-03-2021 upto 4:00 PM.

Date and time of inspection of property : Date: 20.03.2021 between 11:30 AM to 3:00 PM

A/c No. for depositing EMD / subsequent payments: Name- PSB ARB(I) Collection, A/c No. 0606110041730, IFSC- PSBIB0000606, Branch-Punjab and Sind Bank Rajendra Place, New Delhi.

E-Auction Service Providers: M/s C1 INDIA PVT LTD, Building no 301, 1st floor, Udyog Vihar Phase-II, Gurgaon (Haryana) Tel:-91-124-4302021/22/23/24 - 91-9813887931, Email support@bankeauctions.com

E-Auction website for details: https://www.bankeauctions.com

For detailed terms and conditions of the sale, please refer to the link provided in:-

1. https://www.bankeauctions.com.

2. https://www.psbindia.com

* This Notice is also to be treated as 15 days Statuary sale notice to borrower and Guarantor(LRs) Under Rule 8(6) Security Interest(Enforcement), Rules 2002

Place: New Delhi, Date: 06.03.2021 Authorized Officer, Punjab & Sind Bank

IDFC FIRST Bank Limited

(Formerly known as Capital First Limited)
CIN : L65110TN2014PLC097792
Registered Office: KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai - 600031.
Tel: +91 44 4564 4000 | Fax: +91 44 4564 4022
AUTHORIZED OFFICER-SURAJ KUMAR CONTACT NUMBER -8197335774 & 9650471001



APPENDIX- IV-A

[See proviso to rule 8 (6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of IDFC FIRST Bank Limited, will be sold on "As is where is", "As is what is", and "Whatever there is" on 13.04.2021, for Recovery of INR2511447.42/-As on 27.05.2019 due to IDFC FIRST Bank Limited (earlier Capital First Home Finance Limited and Capital First Ltd) from, MR. PHIROZ SHAH & MRS. SHABANA BANO (Borrower/Co-borrower(s)).

AUCTION STATUS

Reserve Price	INR 14,40,000/-
Earliest Money Deposit Amount.	INR 144000/-
Date of Submission of Bid/Deposit Earliest Money.	12.04.2021 Up to 5.00 PM
Date of Inspection of Property	01.04.2021 11.00 AM to 4.00 PM
Date of Auction	13.04.2021 11.00 AM to 1.00 PM
Property details	FLAT NO. - SF-II, SECOND FLOOR (WITHOUT ROOF RIGHT), BUILT ON PLOT NO. 81, BLOCK-B, DLF DILSHAD EXTN., VILLAGE - BRAHMPURULIAS BHOPRA, PARGANA-LONI, TEHSIL & DISTT.- GHAZIABAD, UP-201005.

For detailed terms and conditions of the sale, please refer to the link i.e. <https://idfcfirstbank.auctiontiger.net/EPROC>.

Disclaimer: Please note that the said notice is issued for sale of immovable property only and IDFC FIRST Bank Limited has no right to sell the movable assets, if any, present at the immovable property.

Authorised Officer
IDFC FIRST Bank Limited
(Formerly known IDFC Bank Ltd)

Date: 04.03.2021

Place: Delhi



SASTRA Centre, Circle Office Bareilly,
Pilibhit Bypass Road, Bareilly.
Ph.: 0581-2520440

POSSESSION NOTICE

[Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002]

Notice is hereby given under the Securitisation and Reconstructions of Financial Assets & 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. The Bank issued demand notices on the date mentioned against account and stated herein after calling upon them to repay the amount within sixty day from the date of receipt of said notice. The borrower having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken the Possession of property described herein below in exercise of power conferred on him/her under section 13(4) of the said Act read with Rule 8 of the said Rule on the date mentioned against each account. The borrower in particular and the public in general are hereby cautioned not to deal with the property, and dealing with the property will be subject to the charge of Punjab National Bank for the amounts and interest thereon.

Detail of Properties where Possession has been taken is as follows:

Sr. No.	Name & addresses of the Borrower / Guarantors Account and Branch Name	Outstanding Amount and Date Of Demand Notice u/s 13(2) of SARFESI ACT 2002	Description of the Immovable Properties Mortgaged and date of Possession
1.	M/s. GARG ENTERPRISES (PROP- Sh. VKishal Garg S/o Ram Avtar Agarwal situated at part of Gata No.365 Min. vill- Mishtipur, Near Hardoi Bypass Tehsil Hardoi, District-Shahjahanpur, State-Uttar Pradesh, Pin-243101 serial No.11580 at page no.367-402 Dated 07.10.2016 in office of sub registrar sadar Shahjahanpur boundaries: East-Bhatta Rifikhan, West-Arazi Donar, North-Road Sarker, South- Arazi Donar Date of Symbolic possession 03.03.2021	Rs. 2167215.94/-+ intt from 01.03.2020 and other expenses. Notice date 18.11.2020	EQM of Commercial/ Industrial Property standing in the name of Sh. VKishal Garg S/o Ram Avtar Agarwal situated at part of Gata No.365 Min. vill- Mishtipur, Near Hardoi Bypass Tehsil Hardoi, District-Shahjahanpur boundaries: East-Bhatta Rifikhan, West-Arazi Donar, North-Road Sarker, South- Arazi Donar Date of Symbolic possession 03.03.2021

2.	Sh. Ramdarbar Gupta S/o Late Sh. Bhagwan Ram Gupta H.no. 755, Rishabh Kalan, Shahjahanpur, Smt. Ruchi Gupta W/o Sh. Ajay Gupta, Sh. Vinay Kumar S/o Sh. Ramdarbar Gupta, Sh. Vijay Kumar S/o Sh. Ramdarbar Gupta Branch-E-ccb, Niwajpur, Shahjahanpur	Rs. 2682517.94/-+ intt from 01.12.2020 and other expenses. Notice date 07.12.2020	All that Part & Parcel of the Mortgage of Residential property situated at Rafiyabadi kalan Pargana & Tehsil Jalalabad Distt. Shahjahanpur Having area 900 sqft. in the name of Shri Ramdarbar Gupta S/o Shri Ganga Ram Gupta. Boundaries: East-Land of Smt. Lallan Gupta, West-Land of seller North-Road PWD, South-Land of seller Date of Symbolic possession 03.03.2021
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3.	Sh. Shashi Bhushan S/o Sh.J.N Saxena, Smt. Deepa Bhushan W/o Sashi Bhushan H.no. R-29 Haru Nagla Bareilly Branch -E-ccb, Springdale college, bareilly	Rs. 1172602.50/-+ intt from 01.03.2020 and other expenses. Notice date 07.12.2020	All that Part & Parcel of the Residential House situated at Harungala House No.29 Bareilly Total Area 216.04 Sq Mt. In the name of Smt. Shashi Bhushan W/o Sashi Bhushan Boundaries: East-Common Passage connecting to 15' wide Rasta and House of Smt. Deepa Bhushan and House of Surendra Mishra, West-House of Sravan Kumar, North-House of Tej Ram and Jatra Lal, South-House of Bharat Bhushan sheet Date of Symbolic possession 01.03.2021
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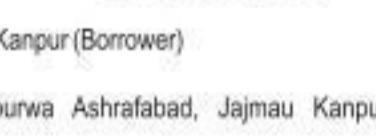
Date: 07.03.2021

Place : Bareilly

Authorized Officer

The Jammu & Kashmir Bank Limited

Zonal Office (North), Plot No.132-134 Sector 44, Gurgaon (Haryana) India GSTN: 06AAACT6167612B T : +91 (0)0124-4715800 F : +91 (0)0124-4715800 E : iapmd.de@jkbank.net, W : www.jkbank.net



IMPAIRED ASSETS PORTFOLIO MANAGEMENT DEPARTMENT

Ref No: JKB / ZOD (North)/IAPMD/2020- Speed Post

Dated: 18.02.2021

Notice UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002.

For and on behalf of THE JAMMU AND KASHMIR BANK LTD, a Banking Company established under the J&K Companies ACT 1977. (Samvat) having its Registered Office at M.A.Road, Srinagar and a branch office amongst others at Kanpur/40116 Hospital Road, Parade Kanpur 208001, hereinafter referred to as the bank (which expression shall mean and include its successors and assigns, successors in interest etc.). I, Ashok Kumar Koul, presently posted as Executive Manager, Impaired Asset Portfolio Management Department, Zonal Office Delhi (North) Gurgaon and duly authorized by the Board of Directors of the Bank in this regard, do hereby, serve you with the following notice under Section 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002:

- That the Bank in the year 2010, on your request, initially sanctioned export credit facilities (pre/post shipment) of Rs. 36.00 lacs, in favour of your proprietorship concern, namely, M/S Star Trade Link, which were enhanced from time to time and finally enhanced to 150.00 lacs. For availing the said facility, you executed various security documents and created security interest inter-alia, in respect of the following secured assets in favour of the Bank, besides other securities:
 - Hypothecation of all types of stocks and book debts.
 - Pledge of original valid confirmed export orders of financially sound foreign buyers/ valid irrevocable letter of credit of prime banks.
 - Title of goods and proceeds of export bills.
 - Export credit agreement
 - ECGC of India covers under WTPCG/WTPSG available to bank
 - Hypothecation of Plant and Machinery
 - Equitable mortgage of property, premises No 406/377-A(1) measuring 721.51 sq mts, along with building and superstructures thereon situated at Gajipurwa Kanpur owned by Mr.Afroz Alam S/o Haji Shamsul Haque R/o 406/377-A-1 Gajipurwa Ashrafabad, Jajmau Kanpur
 - Equitable mortgage of property, premises No 406/377-A(1) measuring 721.51 sq mts along with building and superstructures thereon situated at Gajipurwa Kanpur owned by Mr.Jawaid Alam S/o Haji Shamsul Haque R/o 406/377-A-1 Gajipurwa Ashrafabad, Jajmau Kanpur
 - Third party guarantee of one person, namely, Mr. Afroz Alam S/o late Shamsul Haque R/o 406/377-A, Gajipurwa Jajmau Kanpur UP
 - You/your concern availed the aforementioned facility, but failed and neglected to transact business in the account and thus, committed breach of the terms and conditions on which the said credit/facility was granted.
 - As a result of the default committed by you, your above mentioned loan account has been classified by the Bank as 'Non Performing Asset' on 01.09.2020 in accordance with the guidelines of the Reserve Bank of India.
 - Now, as on 31-1-2021, there is due and payable by you in your loan account the following amounts:- Rs. 15098707.12 (Packing credit limit : 14182592.00 & current account: 916115.12)
 - The Bank is a "Secured Creditor" as defined under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in respect of the amount outstanding referred in Para 2 above.
- NOW THEREFORE IN EXERCISE OF THE POWERS VESTED IN THE BANK UNDER THE PROVISIONS OF SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002, I, the above named, hereby, call upon you through the medium of this notice under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 to pay to the Bank within its Business Unit, Kanpur/40116 Hospital Road, Parade Kanpur-208001, the aforesaid amount of Rs. 14,182,592 (Rupees One Crore forty one lac eighty two thousand five hundred ninety two only) alongwith interest at applicable rate of ECNS ab-intio, the rate at present being 1 year MCLR + 8% 15.40% ,in case adjusted by local funds from the date of advance, with monthly rests w.e.f 01.02.2021 and 916115.12 (Rs Nine lac sixteen thousand one hundred fifteen & paise twelve only) alongwith interest at MCLR+6.50 (presently 13.90%), with monthly rests w.e.f 01.

"IMPORTANT"

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



Bank of Baroda
Regional Office (Gurgaon),
Bank of Baroda Bldg., 12th Floor, 16, Sansad Marg,
New Delhi -110001 Phone. 011-23441205/41/43/18
Email: recovery.gurgaon@bankofbaroda.com

CORRIGENDUM

This is in reference to the advertisement published in this newspaper on dated 20.02.2021 for E-Auction scheduled for 22.03.2021 for sale of property described here in under, here by notify the general public that the auction of property of Mr Virender Kumar Kataria & Mr. Ashok Kataria, Residential House:- (Basement + G.F+F+S.F) 1137/29, khasra no. 824, Krishna colony, Kataria market, opposite sector- 7, Gurgaon, Haryana, is here by withdrawn due to unavoidable circumstances. Inconvenience, if any in this regard is regretted.

DATE- 06.03.2021

AUTHORISED OFFICER
BANK OF BARODA

OSBI STATE BANK OF INDIA

STRESSED ASSETS MANAGEMENT BRANCH, FIRST FLOOR, S.C.O. 99-107, MADHYA MARG, SECTOR B-C, CHANDIGARH, PHONE NO. 0172-4567165

CORRIDGENDUM E-AUCTION

With reference to our E-auction Sale Notice Advertisement published in "Financial Express, Desh Sewak & Amar Ujala" dated 16.02.2021 for sale of movable items on 19.03.2021 in the account of M/s DUTCHPLY INDUSTRIES LTD. This is for the Notice of the public in general that item name be read as Dryer Machine instead of Peeling Machine. Also, Reserve Price does not include shed material. Other terms & conditions remain the same.

Date: 06.03.2021

Place: Chandigarh Authorised Officer

Bank of India BOI Zonal office Star House, 1, Vibhuti Khand, Gomti Nagar, Lucknow -226010 Ph. 2721513, 2721543

REQUIREMENT OF PREMISES AT MAHANAGAR/SGPGI

Bank of India invites tender under 2 bids system from owner of office premises willing to offer on long lease basis readily available in Lucknow city at Mahanagar, SGPGI preferably on main road within 1km which cover Badshah Nagar and SGPGI branch front existing premises onwards. 2.5km within the vicinity of Vrindavan-Yojna at ground floor with parking facility for a lease period of 20 years for setting up a Bank Branch. The tender form can be downloaded from the banks website www.bankofindia.co.in or from the zonal office .3rd floor ,premises department on payment of Rs. 200/- through DD/Pay order in favour of Bank of India (Non refundable). The last date for submission of offer shall be reached on 23 March, 2021 at 5.00 pm star house, 3rd floor premises department, Vibhuti Khand, Gomti Nagar-226010.

Date: 07.03.2021, Place: Lucknow

ZONAL MANAGER
LUCKNOW ZONE

Central Bank of India

Regional Office, K. P. Complex, Near Hotel Park Plaza,
Ferozepur Road, Ludhiana - 141001

"CENTRAL TO YOU SINCE 1911"**POSSESSION NOTICE (FOR IMMOVABLE PROPERTY/IES)**

Whereas the undersigned being the Authorised Officer of Central Bank of India under the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13(12) read with Security Interest (Enforcement) Rules 2002 issued a Demand Notice on the date mentioned against each account and stated herein below calling upon the borrower(s)/guarantor(s) to repay the amount within 60 days from the date of receipt of the said notice.

The borrower(s)/guarantor(s) having failed to repay the full amount, notice is hereby given to the borrower(s)/guarantor(s) and public in general that the undersigned has taken possession of the propertiles described herein below in exercise of powers conferred on him/her under 13(4) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, read with Security Interest (Enforcement) Rules 2002.

The borrower(s)/guarantor(s) in particular and the public in general are hereby cautioned not to deal with the propertiles, as mentioned above herein against each account and any dealing with the property will be subject to the charge of Central Bank of India for the amount and interest thereon.

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

Name of the Branch, Borrower/Guarantor	Description of Properties	Date of Demand Notice	Date of Possession	Amount Outstanding
RAJGURU NAGAR - LUDHIANA	A house measuring 55 sq. yards, comprised in khasra no. 33/24/1, 25/1/1, 17, 14, 15/1, 16/2, Khata no. 327/335, 328/336, 331/339, as per jambandri for the year 2008-09, situated at village Glaspara, Hadbasi No. 261, locality known as Gagan Nagar, Tehsil & Distt. Ludhiana, bounded as below:- East: Neighbour Admeasuring 33'. North: Street Admeasuring 15'. South: Neighbour Admeasuring 15'. West: Neighbour Admeasuring 33'. Neighbour S/o Ram Basant Vide Wasika No. 6976 Dated 01.12.2015	28.10.2020	03.03.2021	Rs. 1864055.00 (Rs Eighteen Lakh Sixty Four Thousand Fifty Five only.) and Interest thereon.

DATE : 06.03.2021 Authorized Officer

CIRCLE SASTRA CENTER FARIDABAD, NEELAM CHOWK, NIT, FARIDABAD-121002,

Mobile : 9599884189, 9971808400, EMAIL: cs8224@pnb.co.in

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES****E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Enforcement) Rules, 2002**

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF SALE OF THE SECURED ASSETS

Sr. No.	Name of the Branch	Date of Demand Notice U/s 13(2) of Sarfeasi Act 2002	Description of Immovable Properties Mortgaged / owner's Name (Mortgagers of Property)[ies]	RESERVE PRICE (Rs. In Lakhs) EMD (Last date of deposit EMD) Bid Increase Amount	DATE/ TIME OF E-AUCTION	Details of the encumbrances known to the secured creditors Name & contact no. of authorized officer
1	Hathin (143210) M/s KHAN BATTERY HOUSE Borrower / Prop.- TALIM (PROP.) S/o Mr. Sharif Uttawar Road, Hatin, Palwal, Haryana	04.07.2015	H No 3623, Ward No 11, Forming Part Khewat no 1131 Stuated at Mhamar Colony, Hatin Haryana ad Measuring 101 sq Yard, Standing in The Name of Mr. Talm S/o Mr. Sharif.	Rs. 12.00 Lakhs	25.03.2021 from 11:00 am to 04:00 pm	Not known to us Authorised officer Sh. Ranvijay Singh, Chief Manager, 9911346306
		Rs. 16,05,986.00 + further interest as on 04.07.2015		Rs 1.20 Lakh (24-03-2021)		
		08-12-2017		Rs 0.20 Lakh		
		Physical				
2	Sector 55, Faridabad (14810) M/s Monu Arc Product, Plot No.160, E- Block, Sanjay Colony, Nar Water Tank, Sector-23, NIT, Faridabad, Borrower / Prop. - Ms. Sheela Devi (Prop.) W/o Sh. Sadham Singh, R/o-Plot No.160-161, E-Block, Sanjay Colony, Nar Water Tank, Sector-23, NIT, Faridabad.	02.07.2019	Residential Old No. 160 & 161, Now known as MCF 161, BLOCK-E, at Mauza Gaunchi, Sanjay Colony, COLONY SECTOR 23 FARIDABAD, admeasuring 208 sq. yds. standing in the name of SMT SHEELADEVI W/O SADHAM SINGH.	Rs. 48.60 Lakhs	25.03.2021 from 11:00 am to 04:00 pm	Not known to us Authorised officer Sh. Ranvijay Singh, Chief Manager, 9911346306
		Rs. 19,76,300 + further interest as on 01.02.2018		Rs 4.86 Lakh (24-03-2021)		
		05.09.2019		Rs 0.50 Lakh		
		Symbolic				
3	NH PARK Faridabad (076510) M/s Rajni Electricals, Plot No. 38, Eicher Compound, Sector-23, NIT, Faridabad, Borrower Mrs. Manju Devi (Prop.) W/o Raju Prasad, H.No. 2614/8, Saran Public School, Jawahar Colony, NIT, Faridabad	20.03.2017	A) Shop no. 3A and 4, Saran School Road, Jawahar Colony, NIT, Faridabad msg. 36 sq. yds in the name of Mrs Manju Devi. B) No.2614/8, Saran Public School, Jawahar Colony, NIT, Faridabad msg. 103 sq. yds in the name of Mrs Manju Devi."	Rs. 40.50 Lakhs	25.03.2021 from 11:00 am to 04:00 pm	Not known to us Authorised officer Sh. Ranvijay Singh, Chief Manager, 9911346306
		Rs. 68,92,731 + further interest as on 20.03.2017		Rs 4.05 Lakh (24-03-2021)		
		25-05-2017		Rs 0.50 Lakh		
		Physical				
4	PNB, BO: Sanjay Colony, Faridabad (773300) M/s D K Enterprises, Borrower/Prop. - Dablu Kumar S/o sh Bansri Lal, Samaypur Colony, Ballabhgarh, 2. H.No.124, balbir House Near Eagal Public School, Chawla Colony, Ballabhgarh	10.08.2018	Property consisting of 50 Sq yds, Part of Khasra No.15/15/1, 5 Min west, 6 Min west, 10/15 Min west, 16 Min West MCF Allotted plot no.457, Revenue Estate of Village Samaypur, Thesil. Ballabhgarh, Faridabad in the name of Dablu Kumar S/o Sh. Bansri Lal, Samaypur Colony, Ballabhgarh	Rs. 5.80 Lakhs	25.03.2021 from 11:00 am to 04:00 pm	Not known to us Authorised officer Sh. Ranvijay Singh, Chief Manager, 9911346306
		Rs. 13,82,456.91 + further interest as on 10.08.2018		Rs 0.58 Lakh (24-03-2021)		
		24.01.2019		Rs 0.10 Lakh		
		Physical				
5	PNB, BO: NIT, Faridabad (016700) Mr. Jagmohan Sharma and Mrs. Mamta Sharma, R/o 1835/1650, Chawla Colony, Near Durga Medical Store, Bhagat Singh Colony, Ballabhgarh 121004	01.07.2017	H No.271 Mesuring 302 Sq yds forming part of Khewat/khata no. 561/648, rect no. 45, killa no. 8/1,13/1,13/2,14/1,17/1 situated near Bohra Public School, 33 ft road, bhagat singh colony, Mauza Ballabhgarh, Tehsil Ballabhgarh, Dist Faridabad in the name of Mrs. Mamta Sharma w/o Jagmohan Sharma	Rs. 65.00 Lakhs	25.03.2021 from 11:00 am to 04:00 pm	Not known to us Authorised officer Sh. Ranvijay Singh, Chief Manager, 9911346306
		Rs. 81,60,530 + further interest as on 31.05.2017		Rs 6.50 Lakh (24-03-2021)		
		15.09.2017		Rs 1.00 Lakh		
		Symbolic				
6	PNB, BO: NIT, Faridabad (016700) M/s PREMIER CONCRETE PVT LTD Borrower: Mr Suraj Chikara (Director) & Mrs. RENU CHIKARA (Director), H No. 714 Secor-7C, Faridabad Gaurantor : Om Stone Crusher (prop. Suraj Prakash Chikara), Khewat no. 301 Killa No. 75/6 Vaka Sivana Mauza Gurgaon	03.04.2018	Plot no 41, stone crushing zone I, pali distt., faridabad, area measuring 4835.5 sq yds along with worker's housing plot no 41 area measuring 500 sq yds total area measuring 5335.5 sq yds situated in the revenue estate of pali, tehsil & district faridabad. in the name of M/s premier concrete Pvt. Ltd. through Suraj Prakash Chikara.	Rs. 200.48 Lakhs	25.03.2021 from 11:00 am to 04:00 pm	Not known to us Authorised officer Sh. Ranvijay Singh, Chief Manager, 9911346306
		Rs. 2,74,14,241.20 + further interest as on 31.03.2018		Rs 20.05 Lakh (24-03-2021)		
		16.01.2019		Rs 1.00 Lakh		
		Symbolic				
7						

CASES SURGE

India: 18,327 new Covid-19 infections

The death toll reached 1,57,656 with 108 more fatalities, while a total of 18,327 new cases were registered in a day



Health workers sit in a mini truck to distribute pamphlets of a swab testing centre in Dharavi, Mumbai

'India-China tensions reflect growing Chinese aggression and assertion'

PRESS TRUST OF INDIA
Washington, March 6

THE CURRENT INDIA-CHINA border tensions reflect a disturbing trend of growing Chinese aggression and assertion in the region and toward allies and partners of the United States. President Joe Biden's pick for top Pentagon policy job, Colin Kahl, has told lawmakers. In his submission to the members of the Senate Armed Services Committee during his confirmation hearing for defence under secretary for policy, Kahl, however, expressed the US resolve to stand by its allies and partners. "The India-China border tensions reflect a concerning trend of growing aggressiveness and assertiveness by China in the region, including toward allies and partners of the United States," said Kahl.

"We will, however, continue to stand by our allies and partners and support their ongoing efforts to deescalate the situation. If confirmed, I will continue to monitor the situation closely as both parties work toward a peaceful resolution," he said, in his written answers to the questions for his confirmation hearing.

The past decade has seen promising trends in the US-India defence trade and technology relationship, he said, adding if confirmed, he will work to sustain these trends, including through a focus on major procurements and high-end technology.

Responding to a question on India, Kahl said if confirmed, he would continue to operationalise India's status as a "Major Defence Partner" by positioning the US and Indian militaries to cooperate more closely to advance shared interests in the Indo-Pacific region. "To this end, I would support efforts to strengthen interoperability, expand bilateral and multilateral security cooperation across the region and deepen defence trade and

Twitter's Dorsey auctions first ever tweet as digital memorabilia

REUTERS
March 6

The post, sent from Dorsey's account in March of 2006, received offers that went as high as \$88,888.88 within minutes of him tweeting a link to the listing on a tweets marketplace



Twitter CEO Jack Dorsey

REUTERS

graphed digital certificate, signed using cryptography, that will include metadata of the original tweet, according to the Values website. The tweet will continue to be available on the Twitter website.

platform and could attract bidders to pay a high price for the digital memorabilia. The highest bid for the tweet stood at \$100,000 at 0125 GMT. Launched three months ago, Values compares the buying of tweets with buying an autographed baseball card. "There is only one unique signed version of the tweet, and if the creator agrees to sell, you can own it forever." A tweet's buyer will get an auto-



Colin Kahl, US President Joe Biden's pick for the top Pentagon policy job

technology sharing," he said.

He added that he would also leverage regular senior-level bilateral and multilateral engagements with like-minded partners to bolster the relationship. "To continue elevating the US-India partnership, I would prioritise a few promising areas of cooperation. These include deepening information-sharing and mutual logistics operations, growing our defence trade and technology relationship, and expanding high-end cooperation in the maritime domain, including in the Indian Ocean region and south-east Asia," Kahl said.

"Importantly, I would also seek to expand multilateral cooperation with like-minded partners in the region, including through the Quad, Association of Southeast Asian Nations (ASEAN) mechanisms, and other regional engagements," he added. Responding to questions from Senators during his confirmation hearing on Thursday, Kahl said the biggest opportunity is the growing concern and recognition that a more assertive China has produced. "That is, I think that a lot of our allies and partners are nervous. Frankly, I think that the pandemic and China's early cover-up of the pandemic, and some of its heavy ended, wolf warrior diplomacies during the

Speedy variants power virus surge sweeping Europe

ASSOCIATED PRESS
Milan, March 6

THE VIRUS SWEPT through a nursery school and an adjacent elementary school in the Milan suburb of Bollate with amazing speed. In a matter of just days, 45 children and 14 staff members had tested positive.

Genetic analysis

confirmed what officials

already suspected: The highly

contagious Coronavirus variant first identified in England was racing through the community, a densely packed city of nearly 40,000 with a chemical plant and Pirelli bicycle tire factory a 15-minute drive from the heart of Milan.

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