

## OPINION, P2

May our children  
forgive us

ACROSS THE AISLE, P CHIDAMBARAM



## MIND &amp; GAMES

## 2020: A YEAR WHEN EVEN SPORTS WASN'T AN ESCAPE

Social activism and the pandemic dominated the year, and the sports world responded in kind **Page 10**

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## LEISURE

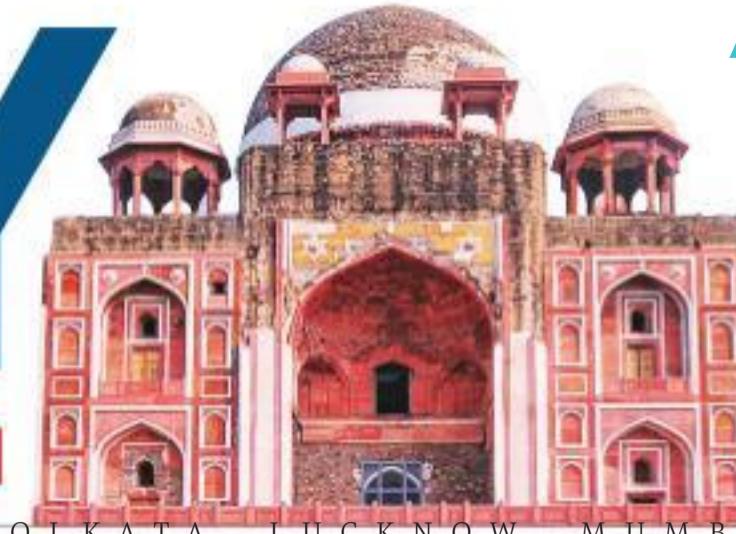
## ATOMB BROUGHT TO LIFE

The mausoleum of Akbar's courtier Abdur Rahim restored to original glory **Page 5**



VOL .XX NO. 7

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FINANCIAL EXPRESS ON SUNDAY

READ TO LEAD

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## Dad's day in

With the call for gender equality across work and home, an increasing number of men today are sharing the responsibility of childcare and domestic chores. Companies, too, have taken note, extending paid paternity leaves and even creating them where there were none

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Alex Kantrowitz's book is yet another attempt to decode what makes tech titans successful



## ODD &amp; EVEN

ROHIT PHORE



## QuickPicks

## China to review investment on national security grounds

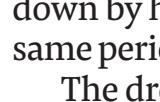
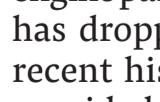
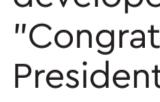
CHINA HAS DRAWN up new rules that will allow authorities to review foreign investment on national security grounds, the country's state planning agency said on Saturday, reports Reuters.

The new system will cover foreign investments in military sectors, as well as "important" investment in energy, natural resources, agriculture, internet technology and financial services.

## Moderna gets emergency use nod for its Covid vaccine in US

MODERNA HAS become the second company to get emergency use authorisation for its anti-coronavirus vaccine from the US Food and Drug Administration (FDA), a week after the one developed by Pfizer received a similar approval, reports PTI.

"Congratulations, the Moderna vaccine is now available!" President Donald Trump tweeted soon after. **PAGE 16**



## VIOLENCE AT PLANT

## Wistron on notice, admits to lapses

To get no new biz till clean-up; Apple staff, auditors to monitor progress

PRESS TRUST OF INDIA  
New Delhi, December 19

APPLE ON SATURDAY said it has placed Wistron on probation and it will not receive any new business from the US-based company before corrective actions are completed. On Monday, Apple had said it was undertaking a detailed investigation following the violent incident at its supplier Wistron's Narasapura facility (in Kolar district) in Karnataka last week.

"Apple employees and independent auditors hired by Apple have been working around the clock to investigate the issues which occurred at Wistron's Narasapura facility," Apple said in a statement.

It added that while these investigations are ongoing, preliminary findings indicate violations of its supplier code of conduct by failing to implement



Violence broke out during a change in shift at the plant over non-payment of promised wages

FILE PHOTO

## Wistron fires India ops VP

APPLE'S CONTRACT manufacturer Wistron on Saturday removed its vice-president heading operations in India, after finding fault in the process of wage payment during its internal investigation. The company admitted the mistakes at its end and apologised to the workers. "We are removing the vice-president who oversees our business in India. We are also enhancing our processes and restructuring our teams to ensure these issues cannot happen again," Wistron said in a statement. "We are deeply committed to our business and employees in India. We are working diligently on corrective actions to ensure this does not happen again," it said. While Wistron did not name the executive, sources said it was Vincent Lee. Wistron said they had "found that some workers were not paid correctly, or on time". "We deeply regret this and apologise to all of our workers. This is a new facility and we recognise that we made mistakes as we expanded," Wistron said.

— PTI

proper working hour management processes that led to payment delays for some workers in

October and November.

Continued on Page 11

## PRE-BUDGET MEET

Economists demand growth, reforms

FE BUREAU  
New Delhi, December 19

ECONOMISTS ON SATURDAY impressed on the government to keep up the focus on growth, reconstruction and reforms, as it prepares for a Budget 'like never before' to bring the Covid-battered economy back on track fast.

In a pre-Budget consultation meeting with finance minister Nirmala Sitharaman, the economists held that while the government need not unduly worry about the fiscal trajectory for FY22 and continue to spur official spending, it should keep the Budget targets — especially for revenue collections — realistic, factoring in the damage caused by the pandemic. Earlier in the day, Sitharaman held a virtual meeting with trade bodies as well.

The government had budgeted a 3.5% fiscal deficit for FY21 but its projections went haywire due to the pandemic and analysts now expect it to soar to 7-8% of GDP this fiscal. Similarly, general government debt is expected to soar to as much as 90% of GDP this fiscal.

Continued on Page 11

## STATE OF ECONOMY

'Why India' is now 'why not India': PM

• Says agri reforms brought 6 months back have started to benefit farmers

PRESS TRUST OF INDIA  
New Delhi, December 19

PRIME MINISTER NARENDRA MODI on Saturday hard sold his government's reforms spanning from manufacturing to taxation to labour, saying they have changed the world perception about the country from 'why India' to 'why not India' and went on to quote record foreign investment during the pandemic as a testimony to that.

Speaking at industry association Assocham's foundation week event, Modi also said agriculture reforms brought by his government six months back have started benefiting farmers. "There was a situation in the past when investors would question 'why India' (for investing in the country). With reforms (of past six years) and their effects, its proposition has

## PMSPEAK

■ Scrapping of 1,500 obsolete laws and making new ones in tune with changing investment order example of govt outlook

■ New India is pushing towards aatmanirbhar bharat

■ Production-linked incentives to boost domestic capabilities

■ R&D investment must increase, private sector must scale up investments



changed to 'why not India', he said.

He cited scrapping of 1,500 old and obsolete laws and farming new ones that in tune with the changing investment order as an example of his government's outlook.

"Earlier investors cited high tax rates to say why India but today (corporate) tax rates are so competitive that they say why not India," he said.

Continued on Page 11

## POST-PANDEMIC

## Ad industry likely to revive in H2 next yr

VENKATA SUSMITA BISWAS  
Mumbai, December 19

INDIA'S ADVERTISING INDUSTRY is expected to decline by about 15-20% in 2020; however, there is a possibility that it could match 2019 levels by the second half of 2021. As per a KPMG report, ₹57,900 crore will be earned in advertising revenue by media houses in 2020 — a steep decline from ₹72,600 crore in 2019.

Industry analysts say advertising spend, which took a severe beating in the April-June quarter, surged during the festive season driven by nearly ₹3,000 crore worth of advertising on IPL 2020. As per data provided by Anand Rathi Institutional Equities, October attracted about 30% of all ad spend during the April-October period across TV, print and radio — ₹5,966 crore was spent on advertising in October.

Ajay Gupte, CEO, South Asia, Wavemaker, pegs the decline of India's advertising industry to be around 15-20% this year. Volume of advertis-

Downward spiral  
2020 performance (in %)

-15.5	France
-14.1	Canada
-14	Japan
-7.3	US
6.5	China
-4.4	UK
-2	Germany
-1.9	S Korea

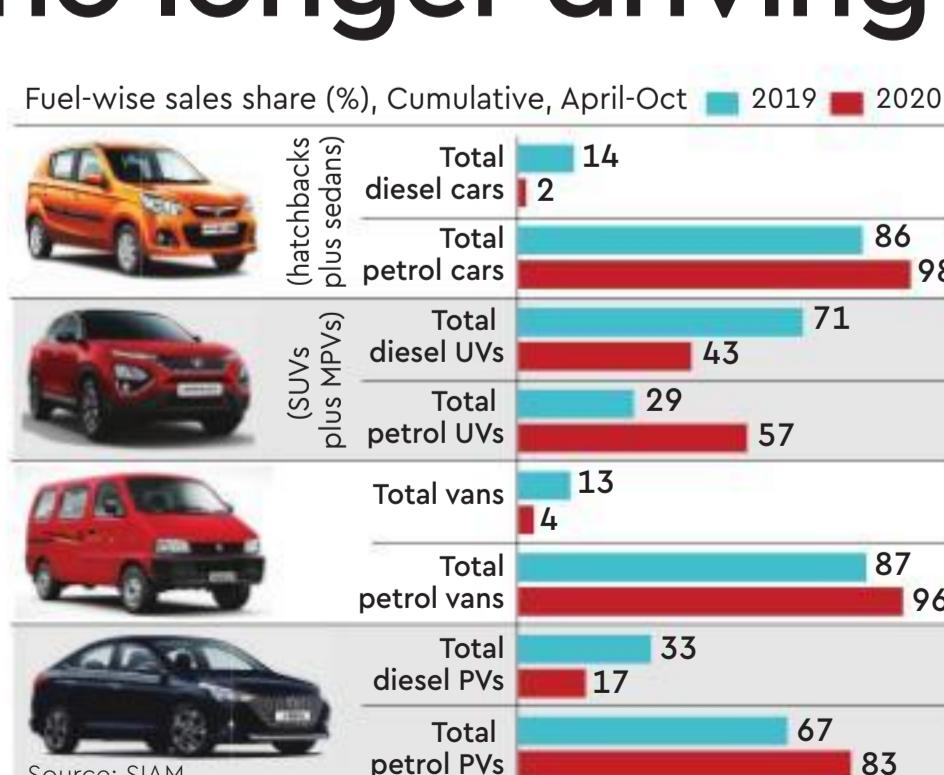
Note: Estimates of all countries are from GroupM, except India

ing on television is back to normal, say industry analysts. However, media houses are still struggling with commanding pre-Covid advertising rates. "The medium that has been the worst hit is cinema. Local advertising is making a comeback on the print medium, although print advertising is still lagging behind TV," adds Gupte.

The impact of the pandemic will wane over the next three to six months.

Continued on Page 11

## Diesel is no longer driving car sales



in hatchbacks and sedans (just 2% of total sales, down from 14%), and in vans (4%, down from 13%). It is only in the utility vehicles (UVs plus MPVs) space where diesel still has a

good demand (43%, but down from 71%).

Overall, the sales share of diesel PVs has reduced from 40% in both FY17 and FY18, to 36% in FY19 and 29% in FY20.

The drop is especially stark

Analysts argue it was bound to happen, due to the decreasing fuel price gap between diesel and petrol, carmakers pulling out diesel models with the shift to BS6 emission norms from April 2020 onwards, and petrol cars getting more fuel efficient.

Som Kapoor, partner, automotive sector, EY India, said in addition to above-mentioned reasons, policies such as 10-year-only registration of diesel cars in Delhi/NCR (compared to 15 years for petrol) have contributed to customers shifting to petrol PVs. Such policies, he added, impact the resale value of diesel PVs — not only of those sold in the Delhi market (biggest in India) but also of those in nearby states.

Continued on Page 11

## ALVIDA KHANSI

## HERBAL COUGH SYRUP

SORE THROAT

COLD

COUGH



Alcohol Free



## TULSI

Tulsi helps suppress cough and aids the mobilization of mucus.



## PIPPALI

Pippali provides relief from cough and congestion.



## VASA

Vasa improves voice quality and relieves cough.



# Opinion

SUNDAY, DECEMBER 20, 2020

THERE IS AN India beyond Delhi, Singh on the Haryana-Delhi border, the stock markets, the RBI and the TV channels. That is the real India, populated with real people who do physical work every day in factories and fields, in homes and on the streets, to keep body and soul together. Like every other human being, they eat, sleep, love, marry, procreate, laugh, cry and die. A very large number among them also struggle, all through their lives, with poverty and unemployment.

Those two words — poverty and unemployment — separate the poor, middle-income and advanced countries. The only goal of a developing country like India should be to wipe out poverty and unemployment. By last count, the proportion of people of India classified as poor or BPL (below the poverty line) was 28% (UNDP). By last count, the unemployment rate was 9.9% (CMIE, for week ending December 13, 2020).

## Only relevant metrics

Do the governments, central and state, care? In my view, the lasting contribution of the UPA governments (2004-2014) was lifting 270 million people out of poverty. All other measures and programmes are impactful when they were taken or rolled out, but become part of the normal after some time. For instance, the two-step devaluation done in July 1991 cut the path toward a market-determined exchange rate but, today, a market-determined exchange rate is taken as so normal that describing it as a path-breaking reform (which it was) will hardly cause any eyebrows to be raised.

Persistent poverty and unemployment have terrible consequences. One of them is malnutrition among children. Every government rolls out programmes — Integrated Child Development Scheme, Midday Meal Scheme, POSHAN Abhiyan and so on. Huge sums of money are allocated in the Budget, and it is claimed they are spent. There is a watchdog agency — the National Commission for Protection of Child Rights. Health and nutrition levels are measured through periodic surveys. The last one was the Comprehensive National Nutrition Survey (CNNS, 2016-2018) done jointly by the Ministry of Health and Family Welfare and the UNICEF.

The findings are worrying. (see table)

The clinical effects of malnutrition are manifold: impaired pancreatic, liver, thyroid and immune functions; loss of liver function; respiratory and intestinal infections; and decreased cardiac output, decreased appetite, lethargy and long term developmental effects. Malnourished children and adolescents are at higher risk for impaired growth (Black, 2013).

## Why malnutrition?

Stunting and wasting are signs of chronic/acute undernutrition that reflects failure to receive adequate nutrition over a long period. Wasting may result also from inadequate food intake. The first 1000 days is considered the most important period to intervene to prevent the lifelong damage caused by malnutrition. The highest prevalence of stunting was found in Bihar, Madhya Pradesh, Rajasthan and Uttar Pradesh (37-42%) and the lowest in Goa and Jammu & Kashmir; higher in rural areas; more likely among children in the poorest wealth quintile; and more likely

## ACROSS THE AISLE

P Chidambaram



## May our children forgive us



Malnourished children and adolescents are at higher risk for impaired growth

FILE PHOTO/AP

(all figures in %)

Age	0-59 months	5-9 years	10-19 years
Stunted	35	22	
Wasted	17	NA	
Underweight	33	10	
Acutely malnourished	11	NA	
Thin (BMI < -2 SD)	NA	23	24
Anaemic	41	21	28

among scheduled castes/tribes.

The CNNS must be read along with the National Family Health Survey (NFHS). NFHS-4 was conducted in 2015-16 and NFHS-5 in 2019-20. A Fact Sheet was released by the government a few days ago. Between NFHS-4 and NFHS-5, the proportion of severely acute malnourished children has worsened. Ms Dipa Sinha of the School of Liberal Studies, Ambedkar University, writing in *(The Hindu, December 15, 2020)* observed that "we are likely to see an increase in prevalence of childhood stunting in the

country during the period 2015-16 to 2019-20." She quoted the WHO which has said that stunting is "a marker of inequalities in human development." India's HDI rank dropped by one in 2019.

## Food, but not to eat

It is clear that the design and execution of programmes such as ICDS, Midday Meal Scheme and POSHAN Abhiyan are flawed. They have failed despite the fact that we have bumper harvests year after year. The stock of wheat and rice in September 2020 were 478 LMT and 222 LMT respectively,

plus 109 LMT of unmilled paddy. The irony is that farmers produce mountains of food grain, the FCI and other agencies procure extensively, the tax payers cheerfully bear the cost of procurement and storage, yet our children do not get enough food to eat!

None of the above is surprising. They accord with what is common knowledge. What is surprising that few in any government — and none in the present central government — talk about these persistent problems.

Demonetisation, the slowdown of the economy over 8 quarters (2018-19 and 2019-20), the pandemic, the loss of jobs, homes and livelihoods, the migration of millions and the recession (Q1 and Q2 of 2020-21) have greatly impacted the nutritional status of our children. The anthropometric indicators, including malnutrition, have got worse.

Where does the responsibility lie? The sign on the desk of President Harry Truman read, "The buck stops here."

Website: [pchidambaram.in](http://pchidambaram.in)  
Twitter: [@Pchidambaram\\_IN](https://twitter.com/Pchidambaram_IN)

## Amid gloom, a silver lining in Rashford

Marcus Rashford transcended club rivalries and became a role model of the year

## RINGSIDE VIEW



Shamik Chakrabarty

MANCHESTER UNITED CAPTAIN Harry Maguire and Manchester City centre-half John Stones exchanged hugs and pleasantries following an insipid Premier League derby at Old Trafford that ended in a goalless draw. After the final whistle, United first team coach Michael Carrick put his arm around City manager Pep Guardiola's shoulder and broke into a friendly conversation. At Sky Sports studio, Roy Keane was left dismayed and let it rip.

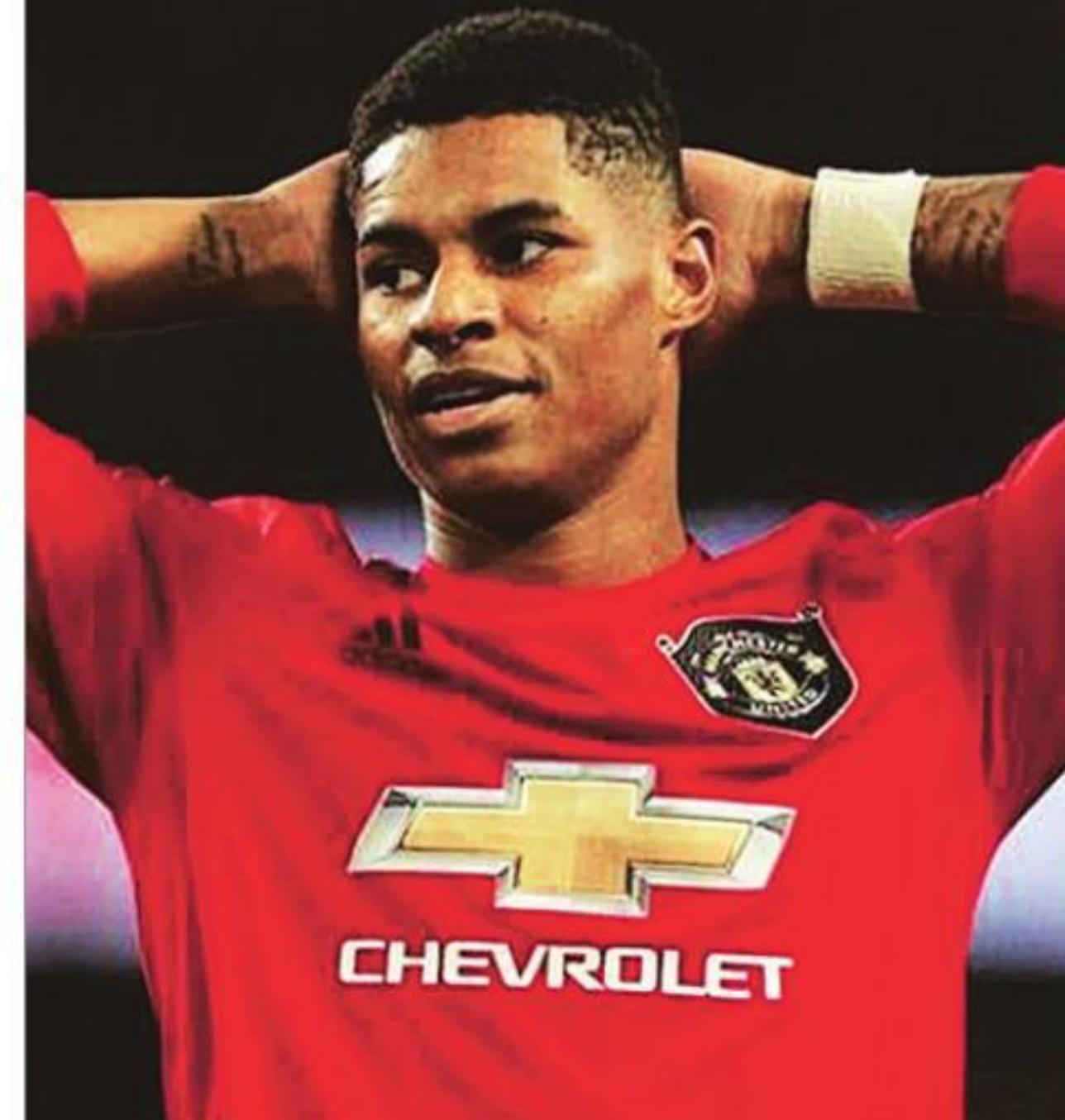
"We've got two bookings in a derby game; I've never seen so many hugs and chats after a game. It's a derby game, I'm scratching my head. I'm really frustrated because you've got to go and win the game. You have to try and find a way to win a game of football," the former United captain was fuming.

Former United defender Rio Ferdinand, too, didn't kindly to the post-match bonhomie. "I don't understand;

I don't get the hugging really. It's not something I've done. I would've been on at people for doing it. But I understand this generation are different," Ferdinand said, as he reflected on the game on YouTube channel FIVE.

Keane and Ferdinand represent a generation that thrived on intense club rivalries in English football, so much so that United and Liverpool players, for example, hardly saw eye to eye even off the pitch. "Some people think football is a matter of life and death. I assure you, it's much more serious than that," the legendary former Liverpool manager Bill Shankly had said in the 1960s. The win at all costs mentality prevailed at least till the turn of the century and a little beyond. It's heartening to see the positive change.

"Shankly was wrong. Keane and Ferdinand were off the mark, because sport is all about working your socks off and fighting hard to win followed by handshakes, hugs and making friends. In football, the fight ends after 90 minutes and friendship begins. Maguire and Stones are England team mates. It was great to see them embracing each other after the match. The present generation is smarter and they can put things in perspective. In a weird year



Marcus Rashford

that saw Covid-induced devastation — at the last count, as per the World Health Organization data, the global death toll stood at 1,65,0348 — perspective became even more important.

This year, we saw the postponement of the Tokyo Olympics and Euro 2020. For the first time since World War 2, The Wimbledon Championships were cancelled. Legends like Kobe Bryant, Diego Maradona, Paolo Rossi, and our very own PK Banerjee and Chuni Goswami left us. Major First World economies plunged into recession. Emerging economies like India for example, slipped into a deep, dark dungeon.

The grim reality probably taught us to throw the win at any cost mentality out of the window and embrace camaraderie.

Credit to the Board of Control for Cricket in India (BCCI) for conducting a successful Indian Premier League (IPL) in the United Arab Emirates (UAE). Organising such a big tournament, with so many players from different countries, in a bio-secure environment for more than two months was a huge challenge.

The BCCI, with the help of the UAE authorities, passed with flying colours. Matches, be it the IPL or football, behind closed doors felt like ghost games.

But in a troubled year, fans at least had something to fall back on in the

evening. A 25% rise in the IPL TV viewership attested the tournament's charm.

As the *annus horribilis* draws to a close, Manchester United forward Marcus Rashford offered hope for the present and the future. The 23-year-old from Wythenshawe took up the cudgels to 'End Child Food Poverty' and successfully campaigned to provide free meals to over 1.4 million children in UK. He was awarded the MBE (Member of the Order of the British Empire) during the Queen's Birthday Honours for 2020. The young hero transcended club rival rivalries and became a role model. He duly became the first recipient of the Fifa Foundation Award. The governing body of world football also pledged a \$100,000 donation to support Rashford's charity work. When during lockdown, some sports persons were posting their haircut videos/pictures on social media, the United front was busy changing lives.

"I wanted to make change and to give people a better chance at life. It is having a good impact and it is working at the end of the day. The kids are looking forward instead of behind, they have got their heads up instead of down, so thank you very much," Rashford said after receiving the Fifa award, as quoted by the Fifa website.

"Take a bow, Marcus," said football's parent body. The young footballer has been brilliant on the pitch, but his off the pitch contributions made him the sportsperson of the year.

## VARDHAN ON COVID VACCINATION

# 'Need for expeditious drive to cover targeted population'

PRESS TRUST OF INDIA  
New Delhi, December 19

UNION HEALTH MINISTER  
Harsh Vardhan on Saturday stressed the need for an expeditious Covid-19 vaccination drive to cover the entire target population estimated to be around 30 crore.

Vardhan was speaking while chairing the 22nd meeting of the high-level Group of Ministers (GoM) on Covid-19 through video-conferencing on Saturday. The meeting comes on a day India's Covid-19 caseload surpassed the somber one-crore mark. "India's Covid-19 pandemic growth has dropped to 2% and case fatality rate is among the lowest in the world at 1.45%", Vardhan said.

"India's recovery rate has peaked to 95.46% while the strategy of testing one million samples has decreased the cumulative positivity rate to 6.25%", he added.

Observing that despite festivals in October and November, no new surge in cases was observed due to comprehensive testing, tracking and treatment policy implemented on the ground, Vardhan appealed to people to diligently maintain



**He said India's pandemic growth has dropped to 2% and case fatality rate is among the lowest in the world at 1.45%**

Covid-appropriate behaviour even at a time when the country is at the cusp of authorizing the first set of vaccines, a Union health ministry statement said.

He also expressed the need for an expeditious vaccination drive to cover all the target populations estimated to be around 30 crores, it added.

Minister of external affairs Dr S Jaishankar, civil aviation minister Hardeep S Puri, minister of state for health Ashwini Kumar Choubey and minister of state for home affairs Nitin Gadkari also joined Vardhan during the meeting.

Dr Vinod K Paul, member (health), NITI Aayog, Amarjeet Sinha, adviser to the PM and Bhaskar Khulbe, adviser to the PM were present in the meeting virtually. Dr Sujeev K Singh, director (NCDC) presented a detailed report on how the data driven graded government policies have helped India achieve a significant control over the pandemic. He showed figures related to number of cases, number of deaths, their growth rate and how they compared favourably to the rest of the world which is witnessing a meteoric rise in these parameters, the statement said.

He also presented a granular analysis of the trajectory of the pandemic in each state, pointing out critical parameters like positivity, RAT and RT-PCR per cent breakup, concentration of cases in particular districts and other trends like fatality and fatality within 48 and 72 hours of hospitalization, the statement said.

Union health secretary Rakesh Bhushan noted the importance of Health Seeking Behaviour among the population as a key driver in checking fatality. Explaining the paradox of some States/UTs reporting very high cases but minimal fatalities while others reporting low cases but comparatively high fatalities, he said this phenomenon results from people not coming forward for testing even if they are symptomatic in the second category of states.

Through a detailed presentation, Paul apprised the GoM on three critical aspects of vaccination — the process of pre-clinical and clinical trial of all vaccines, the details of the six vaccine candidates undergoing trial in India (in terms of composition, manufacturers and technical partners, numbers of doses, conditions for storage and efficacy) and the composition of target populations in India, in terms of age, occupation and comorbidities and how they compare with other countries and WHO's recommendations, it said.

He also briefed the GoM about requests for vaccines received by the Ministry of External Affairs from 12 other countries.

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## Solar auction tariff hits new low of ₹1.99 per unit

ANUPAM CHATTERJEE  
New Delhi, December 19

**THE LATEST SOLAR auction** has discovered a tariff of ₹1.99/unit, a new low. The lowest tariff found previously was ₹2/unit in the November auction. Power from these solar units will be bought by Gujarat. According to sources, state-run NTPC, Torrent Power, Saudi Arabia-based Al Jomaih Energy and Water Co and Aditya Birla Renewables quoted the lowest tariff for building 200 MW, 100 MW, 80 MW and 120 MW solar projects, respectively.

The country has set a target to raise the capacity of installed renewable energy generation plants from the current level of 89 GW to 175 GW by the end of 2022. About 35 GW is under various stages of implementation and 30 GW under various stages of bidding.

If the 4.57 GW of hydro and 6.8 GW of nuclear capacities are included, the target under the Paris climate change accord of having 40% of installed power generation capacity from non-fossil fuel sources can be achieved by 2022 itself.

## IIFL Home, ICICI Bank tie-up for affordable housing, MSME loans

**IIFL FINANCE** ON Saturday said its home loan subsidiary has tied up with ICICI Bank to provide affordable housing and MSME loans.

"IIFL Home Finance Ltd...and ICICI Bank have entered into a sourcing and servicing arrangement to partner in extending credit to the affordable housing

lower than last year.

Average cost of debt for NTPC fell 54 bps o-y-to 6.37% in the first half of FY21. It will also gain from a lower tax rate since the project will be set up under a new company NTPC Renewable Energy. The FY21 Union budget had extended the concessional corporate tax rate of 15%, earmarked for manufacturing companies, to new domestic electricity generation firms, effectively reducing their tax incidence by ten percentage points.

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## IDBI Bank raises ₹1,435 cr via equity shares to 44 investors

PRESS TRUST OF INDIA  
New Delhi, December 19

**IDBI BANK HAS** raised ₹1,435 crore through an issue of equity shares to 44 qualified institutional investors, according to a regulatory filing.

The bank had targeted to raise ₹2,000 crore (base size ₹1,000 crore and green-shoe option of ₹1,000 crore) through the QIP issued at a floor price of ₹40.63 apiece.

The QIP committee of the board of directors at its meeting held on December 19, 2020 approved the issue and allotment of 3,71,808,177 equity shares to 44 eligible qualified institutional buyers at the issue price of ₹38.60 per share, IDBI Bank said in a regulatory filing.

The shares were issued at a discount of 5% to the floor price of ₹40.63 apiece, it said. The QIP issue had opened on December 15 and closed on December 18, 2020. Among the investors who were allotted more than 5%

the targeted amount from its QIP which closed on Friday.

A day earlier, PNB had said it has approved to issue 106,705,910 equity shares at a discount of 4.95% from floor price aggregating to ₹3788-, ₹3,78,305 (₹3,788.03 crore) to be allotted to eligible qualified institutional buyers in the issue.

PNB had planned to raise up to ₹7,000 crore through qualified institutional placement that had opened on Tuesday.

## JULLUNDUR MOTOR AGENCY (DELHI) LIMITED

Regd. Office: 458/1/16, Sohna Road, Opp. New Court, Gurugram, HR-122001  
CIN: L35999HR1998PLC033943, Ph. No.: 0124-3019210, 211,  
Website: [www.jamanda.com](http://www.jamanda.com), E-mail: [info@jamanda.com](mailto:info@jamanda.com)

Notice is hereby given that the following share certificate(s) issued by the Company are stated to be lost/misplaced and the registered holder(s) thereof have applied to the Company for issuance of duplicate share certificate(s).

Folio No.	Name of the Shareholder	Share Certificate No.(s)	Distinctive nos.	No. of Shares
Z001465	RANJIT PURI Jiw NINA PURI	2206	028312046	029237935 925890
Z001466	RANJIT PURI	2210	029450206	029816725 366520
R002050	RANJIT PURI Jiw ADITYA PURI	1616	027291511	027296520 5010
Z001466	ADITYA PURI Jiw TANU PRIYA PURI	2207	029237936	029427435 189500
Z001473	ADITYA PURI Jiw TANU PRIYA PURI	2209	029427706	029450205 22500
<b>Total</b>				<b>1509420</b>

The Public is hereby warned against purchase or deal in any way with the above share certificate(s). Any person who has/have any claim(s) with the Company in respect of the aforesaid share certificate(s) should lodge such claim(s) at its Registered Office at the address given above within 15 days of the publication of this notice after which no claim(s) will be entertained and the Company will proceed to issue duplicate share certificate(s).

For Jullundur Motor Agency (Delhi) Limited

Sd/- Ramkesh Pal (Company Secretary)

# PVR

## NOTICE OF POSTAL BALLOT

Members are hereby informed that pursuant to Section 110 of the Companies Act, 2013, (the Act) and Rule 20 and Rule 22 of Companies (Management and Administration) Rules, 2014 of the Act, as amended, read with General Circular(s) issued by the Ministry of Corporate Affairs ("MCA Circular/s"), the approval of the shareholders vide postal ballot notice ("Notice") dated December 18, 2020, is being sought by way of special resolution through e-voting process (e-voting).

Pursuant to the MCA Circulars and provisions of the Act, the Notice along with the details of User IDs and password have been sent by e-mail on Saturday, 19th December, 2020 through the Registrar and Transfer Agent- M/s. Kfin Technologies Private Limited (Kfin) to the members who have registered their e-mail IDs as of the cut-off date i.e. Friday, December 11, 2020 ("Cut-off Date"). The Notice have been sent only by electronic mode and the requirements of sending physical copy of the Notice, have been dispensed away with.

In compliance with Regulation 44 of Securities & Exchange Board of India (Listing Obligations & Disclosure Requirements) Regulations, 2015 and Section 108 and other applicable provisions of the Act read with the related rules and MCA Circulars, members holding shares as of the Cut-off Date are entitled to vote only through e-voting and voting rights will be reckoned on the paid up capital value of Equity shares registered in the name of shareholders as on that date.

The Company has decided to avail the services of Kfin for providing e-voting facility to all its members. The manner of voting by members holding shares in dematerialized mode, physical mode and for members who have not registered their email addresses is provided in the Notice.

Mr. Arun Gupta, Sole Proprietor of M/s. Arun Gupta & Associates, Practicing Company Secretary has been appointed by the Board of Directors of the Company as the Scrutinizer for conducting the postal ballot only through the e-voting, in a fair and transparent manner.

The Scrutinizer will submit his report to the Chairperson or any official authorized by him and the result of the voting will be announced on or before 04.00 PM. on Wednesday, 20th January, 2021. The result will also be hosted on the Company's website [www.pvcinemas.com](http://www.pvcinemas.com).

All the members are informed that:

(i) a) Once the vote on a resolution is cast by the Member, the Member shall not be allowed to change it subsequently; and b) a person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the depositaries as on the Cut-off Date only shall be entitled to avail the facility of remote e-Voting;

(ii) Members, who need assistance, can contact Kfin on evoting.kfintech.com or call on toll free numbers 1800-425-8998 / 1800-345-4001. Kindly quote your name, DP ID-Client ID / Folio no. and E-voting Event Number in all your communications; and

(iii) Those Members holding shares in physical form, whose email addresses are not registered with the Company are requested to register the same with Company by sending an email to [cosec@pvcinemas.com](mailto:cosec@pvcinemas.com). Members holding shares in de-mat form can update their email address with their Depository Participant.

Members are requested to refer the Notice for e-voting procedure and take note of the following information:

Date and time of commencement of voting through electronic means	Monday, December 21, 2020 at 9:00 a.m. (IST)
Date and time of ending of voting through electronic means	Tuesday, January 19, 2021 at 5:00 p.m. (IST)
Website address of the Company where Notice is displayed	<a href="http://www.pvcinemas.com">www.pvcinemas.com</a> <a href="https://evoting.kfin.com">https://evoting.kfin.com</a> <a href="http://www.bseindia.com">www.bseindia.com</a> <a href="http://www.nseindia.com">www.nseindia.com</a>
Contact details of the person responsible to address the grievances	Mr. Pankaj Dhawan Company Secretary Block A, 4th Floor, Building No. 9A, DLF Cyber City, Phase-III, Gurugram - 122002 Tel: +91-124-4708100 Mail: cosec@pvcinemas.com

\*The remote e-voting will not be allowed beyond the said date and time.

By order of the Board for PVR Limited

Sd/- Pankaj Dhawan  
Company Secretary

PVR LIMITED, Registered Office: 61, Basant Lok, Vasant Vihar, New Delhi 110 057.

Corporate Office: Block A, 4th Floor, Building No. 9A, DLF Cyber City, Phase III,

Gurgaon 122 002, Haryana (India). Tel: +91-124-4708 100; Fax: +91-124-4708 101

Website: [www.pvcinemas.com](http://www.pvcinemas.com); CIN: L74899DL1995PLC067827

# Words Worth

SUNDAY, DECEMBER 20, 2020

ON THE SHELF

## Getting the formula right?

Kantrowitz's book is yet another attempt to decode what makes tech titans successful



**Always Day One:**  
How the Tech Titans  
Plan to Stay on  
Top Forever

Alex Kantrowitz  
Penguin Random House  
Pp 272, ₹799

ISHAAN GERA

**Q**UITE A FEW years ago, in the chemistry lab of my school, I was asked to mix two chemicals and observe the reaction. I wasn't the only one conducting that experiment, and each person repeating the same task got the same result. Physics was no different. No matter which way the prism was held, it would split sunlight into the same colours. Mathematics was similar, as long as you applied the rules correctly, you got the same answer. But this certainty was limited only to the sciences. One could apply the same model of democracy to different places and get



The book talks about the culture of innovation characterised by Amazon's Jeff Bezos, a champion of day one philosophy

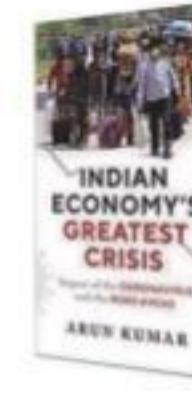
Unlike other authors & tech historians, Kantrowitz is not gung-ho about the approach of the tech titans

world and recent technology events, there's nothing that you do not know. It's the same story repeated over and over again. The insights are not too different either. While Kantrowitz provides a shallow narrative of each co-founder and each company, he also tries to underline the common philosophy, something that he calls the engineer's mindset of innovating and breaking new barriers.

Think of Schumpeter's wave of innovations without any explanation on how to arrive at them. While the idea of the book is to sell the common thread that binds these companies, unfortunately, there is none to speak of. Each company is different and rather than detailing a recipe for success, what the author is explaining is the grandiose nature of the co-founders and that they can barely do anything wrong. Each has evolved perfect systems, which have made their companies perfect. But then that is also the problem with kings and folklores. Had they not been victorious, who would sing their praises?

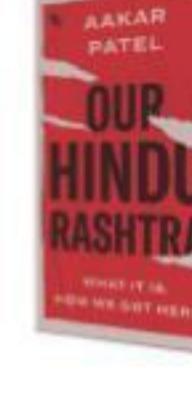
The last two chapters find more semblance with how Kantrowitz approaches technology and what his ideas are about the nature of society. But these too are clichéd. I would recommend Kantrowitz as a guide for dummies to startup tech culture. It's a history of tech companies surmised in one place. Otherwise, if you search on the web, all you will get are disaggregated versions about each company. There is no decoding of trends or uncovering of secrets, but there are still some takeaways.

The problem as I started detailing at the beginning of this review was Schumpeter's lopsided notion of innovation. Unless market forces permit, innovation, no matter how revolutionary, does not reach the consumer. There is more to success than just getting the eureka moment.



INDIAN ECONOMY'S GREATEST CRISIS  
T Arun Kumar  
Penguin Random House  
Pp264, ₹499

This book highlights the enormity of the impact of the pandemic on India. It critically examines the government's efforts to control the disease and mitigate its adverse effects on Indian economy and society. Making a compelling argument that an economy is not like a rubber ball which bounces back, the author provides incisive reasons to why economic recovery will be slow and not 'V-shaped'.



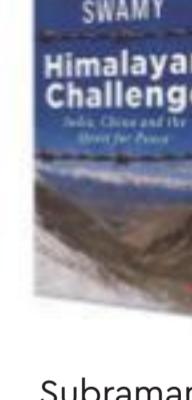
OUR HINDU RASHTRA  
Aakar Patel  
Westland  
₹799

In *Our Hindu Rashtra*, writer and activist Aakar Patel peels back layer after layer of cause and effect through independent India's history to understand how Hindutva came to gain such a hold on the country. He examines what it means for India that its laws and judiciary have been permeated by prejudice and bigotry, what the breach of fundamental rights portends in these circumstances, and what the collapse signifies for Indians.



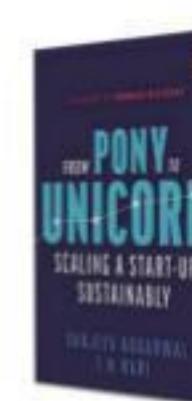
TILL WE WIN  
Randeep Guleria,  
Gagandeep Kang,  
Chandrakant Lahariya  
Penguin Random House  
Pp352, ₹299

When will India win the fight against the pandemic? How long do we have to use masks? When can we expect a safe and effective vaccine? Do we need to wear masks even after we get a vaccine? What if there is no definitive treatment? How can we protect our family from this disease? Offering insights on how India continues to fight the pandemic, *Till We Win* is a must-read for everyone.



HIMALAYAN CHALLENGE  
Subramanian Swamy  
Rupa  
Pp256, ₹595

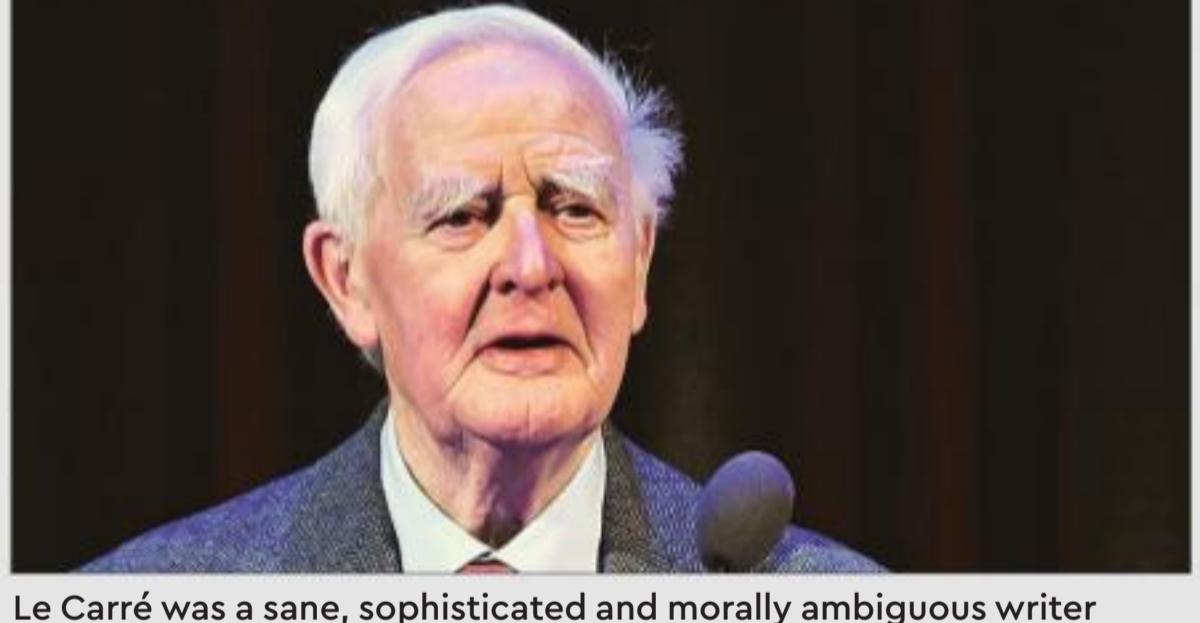
Subramanian Swamy has combined first-hand experience with a provocative exploration of historical sources and fascinating new insights to write *Himalayan Challenge*—the most compelling and definitive account of India-China relations. From the folly of the war in 1962 to the current fluid situation at the border, this seminal work effortlessly blends meticulous scholarship and memoir-style writing in an intellectually rich fashion.



FROM PONY TO UNICORN  
Sanjeev Aggarwal & TN Hari  
Penguin Random House  
Pp272, ₹599

The journey of a business from a small startup to a large company ready for an initial public offering (IPO) is fraught with pitfalls and landmines. To scale a company, one needs to do more than just expand distribution and ramp up revenue. *From Pony to Unicorn* by Sanjeev Aggarwal and TN Hari lucidly describes the 'X to 10X' journey that every startup aspiring to become a unicorn has to go through.

All books available as e-books



Le Carré was a sane, sophisticated and morally ambiguous writer

## The master storyteller

In John le Carré's spy novels, the real action was largely internal

DWIGHT GARNER

**G**EORGE ORWELL WROTE that a creative writer can expect to remain at the top of this form for only about 15 years. John le Carré wrote espionage novels at a high level for nearly 60. His first, *Call for the Dead*, was published in 1961; his last, *Agent Running in the Field*, appeared just last year. There were mediocre books in between, but surprisingly few of them.

Le Carré, who died aged 89, was a sane, sophisticated, morally ambiguous writer who possessed a vision of recent history, whether the Cold War, discord in the Middle East or adventures in torture at American detention camps in the wake of September 11.

His novels delivered tutorials in how to brood, in fiction, without toppling into pretension. His spies knew how to handle themselves in tight spots, but the action in a le Carré novel is largely internal. His books are a rebuke to the action-man flexing in Ian Fleming's James Bond novels.

Even if you are largely immune to the appeal of spystories and genre narratives, le Carré's books delivered a sting. So much incisiveness was inserted into pained understatement. His early books sketched, as he put it about his novels about the master spy George Smiley, "a kind of 'Comédie humaine' of the Cold War, told in terms

THE AUTHOR HAD A KNACK FOR LANGUAGE. HIS BOOKS HUM WITH THE RECONDITE LANGUAGE OF ESPIONAGE

in either direction. Le Carré's essential solitude emerged often in his fiction. Readers interested in learning more about the real life behind the fiction would do well to read the insightful biography that Adam Sisman produced in 2015.

In person, he seemed like the most patrician man alive. Yet he was a stern critic of the British class and education systems. "I find our obsession with class to be absurd," he told me. "I have a right to these feelings because I have pretended to be a gentleman for so long."

NYT

## Lockdown lessons for the young

Through her stories, Sudha Murty has important life learnings for children

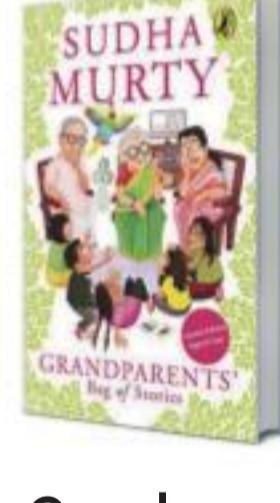
REYA MEHROTRA

**O**NCE AGAIN, SUDHA Murty, with her maternal vibe, sits down to her young readers and opens her bag of stories. This time, the storyteller pulls out a utopian lockdown handbook for children. When the future generation sits down to uncover the year of the pandemic, Murty's *Grandparents' Bag of Stories* will reveal what a day in the lockdown amid the global pandemic looked like. Published by Puffin Books, the book is second in her series of grandparents' stories, the first being *Grandma's Bag of Stories*.

The parents, reeling under pressures of working from home, decide to send their children to the grandparents' home right before the lockdown and the rest is all 'a story'. As one flips pages, Murty's spell deepens and one travels down memory lane, into juvenescence. A summer dream blossoming in grandparents' backyards begins. Each of her stories comes with an important life lesson for the children. Her stories of rice and wheat teach one the importance of foodgrains during troubled times like that of the lockdown. *The Magic Beans* teaches not to be greedy, *The Goddess of Luck* teaches the importance of good karma, *The Mouse that Became a Mouse* tells us to accept what has been given to us, *A Word of Honour* tells one to be true to his word, *A Ship on the Land* teaches one that skills and talent matter more than appearance and *The Greatest Medicine* of All talks about how a disease grips the world every hundred years, its dangers and that hygiene is the greatest medicine of all.

For many, the lockdown was all about re-establishing bonds and the book captures that essence. Grandparents and the

The author blends life lessons with our traditions in her stories



Grandparents'  
Bag of Stories

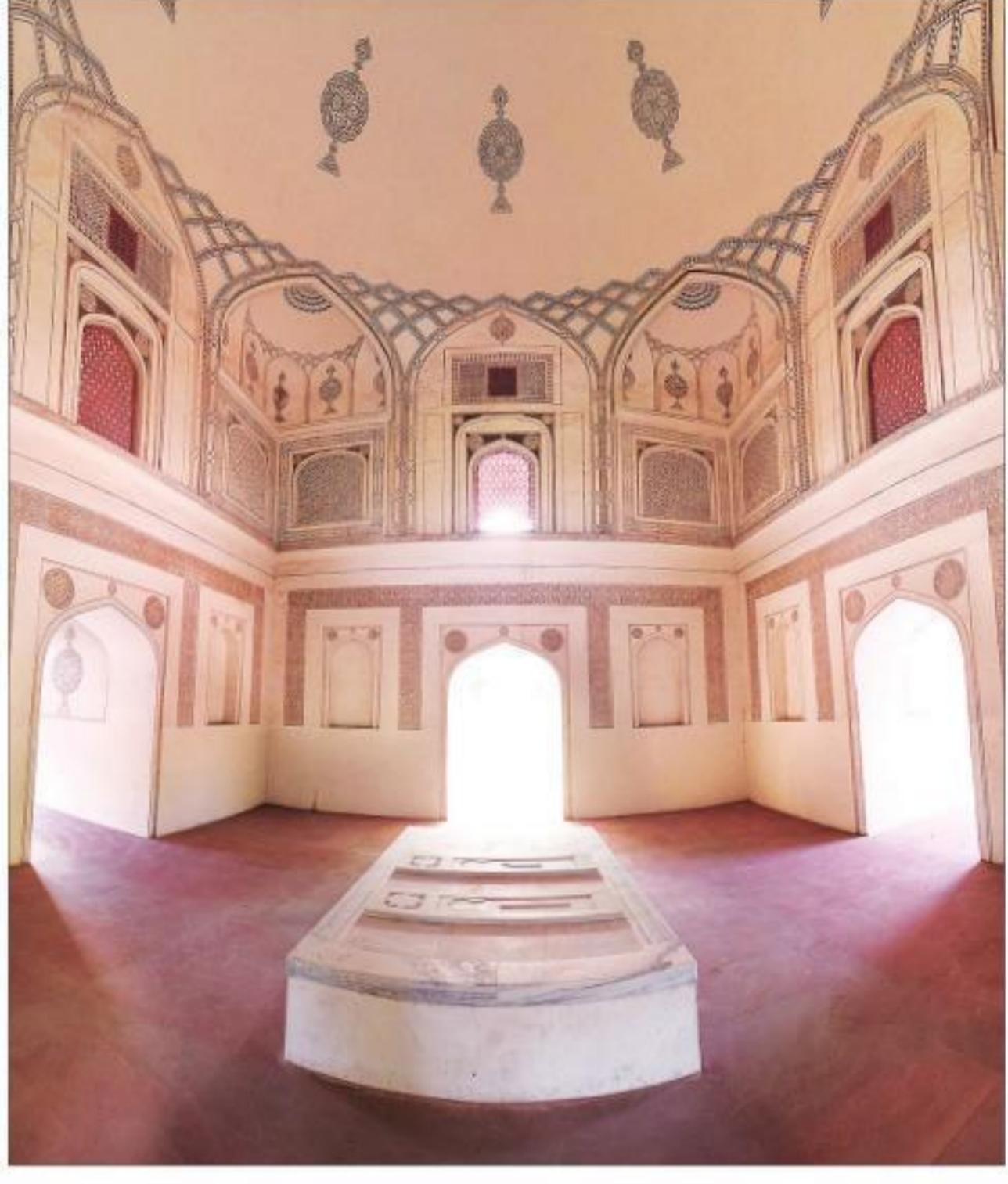
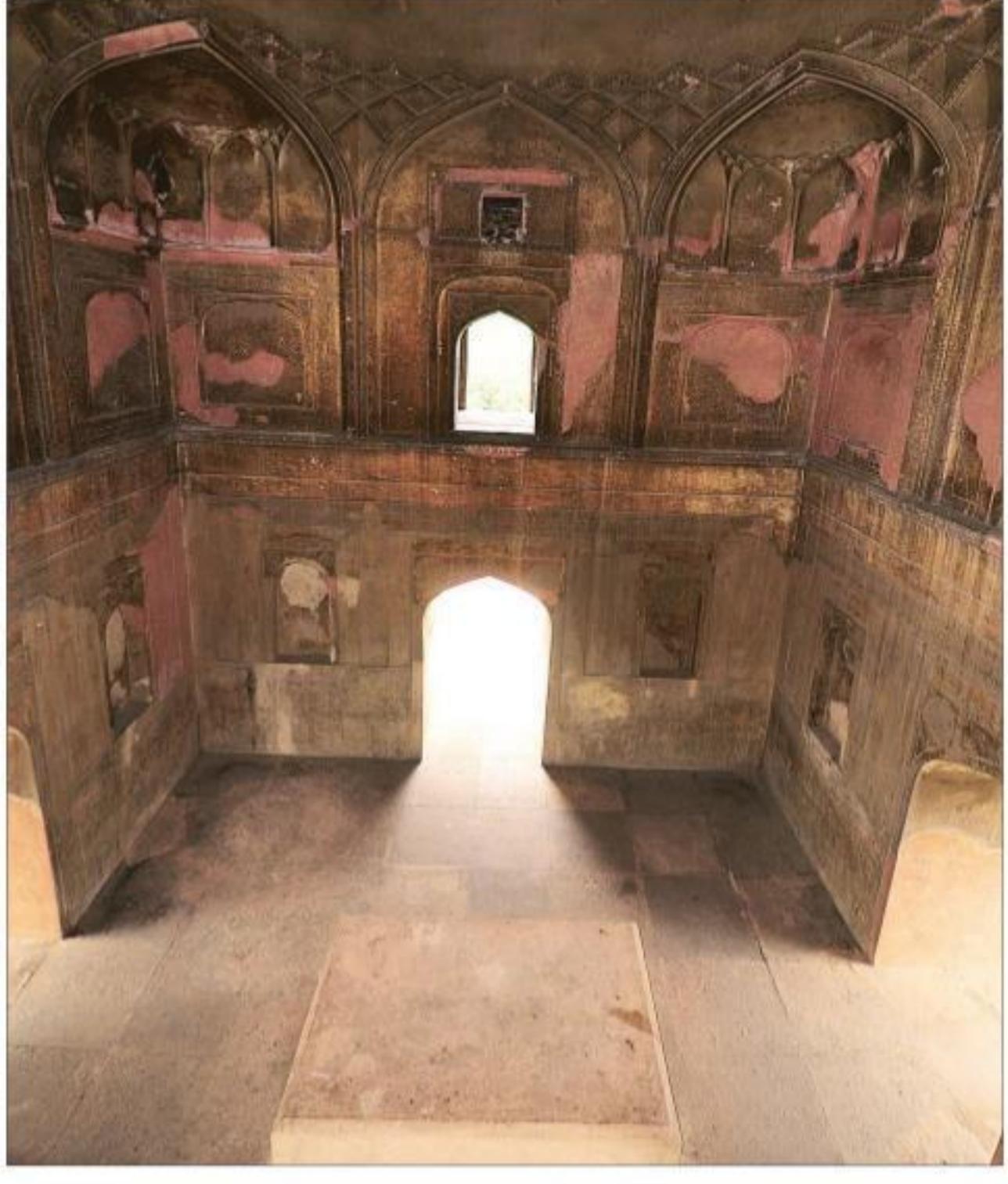
Sudha Murty  
Penguin Random House  
Pp 240, ₹250

grandchildren unite as parents continue their work-from-home life back in the metros. When her young fans complain that their grandparents do not know as many stories as she does, or that they watch TV all the time, Murty advises them to gift their grandparents her books



# Leisure

SUNDAY, DECEMBER 20, 2020



## A tomb brought to life

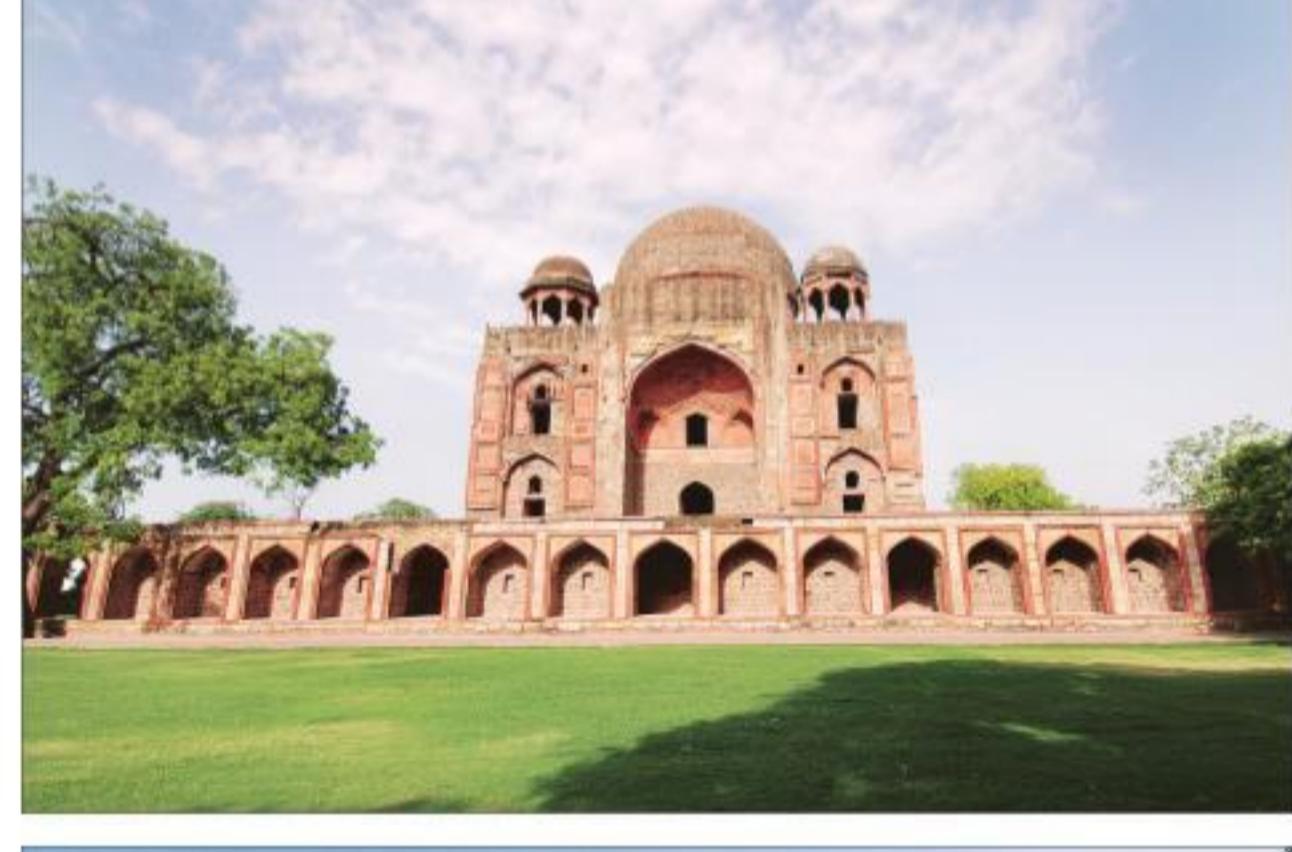
**The mausoleum of Akbar's courtier Abdur Rahim believed to inspire Taj Mahal restored to original glory**

VAISHALI DAR

**T**he national capital has another renovated monument to boast of. This week, six years of conservation efforts of the majestic garden-tomb of Abdur Rahim Khan-e-Khana in the Nizamuddin area, Delhi, have finally borne fruit. The 16th-century mausoleum of one of the nine prominent courtiers during Mughal emperor Akbar's reign, which is believed to inspire the Taj Mahal, has been restored to its lost glory and is now open to the public.

With major structural problems, deep cracks in the crypt, first floor and within the dome, the tomb built in red sandstone with white marble inlay was under renovation by the Aga Khan Trust for Culture (AKTC) as part of its 'Nizamuddin area Urban Renewal Initiative' in association with Archaeological Survey of India. The project was funded by the InterGlobe Foundation.

"Conservation at Rahim's tomb has been possible with a public-private partnership. Not only has a significant monument been conserved for posterity but dignity has been restored to the resting place of the cultural icon, Rahim. This conservation brings to life a monument with thousands of years of building craft traditions with recourse to an interdisciplinary scientific approach. The effort is a result of



175,000 craft days of work," says Ratish Nanda, chief executive officer, AKTC.

As part of the meticulous conservation exercise, the entire structure has been restrengthened. Skilled artisans

were pressed into service for cleaning of the internal surface and repair of the decorative plaster, sandstone flooring in the hall, *dalans*, *chattris*, dome and façade. The landscape around Rahim's

(Above & left) The before and after view of the mausoleum. With major structural problems, deep cracks in the crypt, first floor and within the dome, the tomb was under renovation by the Aga Khan Trust for Culture in association with the Archaeological Survey of India

tomb has also been restored to the original slopes and height. The conservation of the dome has been completed with a symbolic addition of marble cladding. The central façade and its missing medallions have also been restored.

This is the largest heritage conservation project undertaken by InterGlobe Foundation in recent years to focus on revival of dying art and generate economic opportunities for craftspeople. Rohini Bhatia, chairperson, InterGlobe Foundation, the CSR arm of the InterGlobe Group, says, "India is known for its cultural heritage hence the preservation of art and culture is essential. As part of the physical restoration of Rahim's mausoleum, we have established the relevance of the site and created awareness among communities towards the need for preservation of heritage, impacting thousands of lives while preserving the historical and cultural values."

The revival efforts will also witness compilation of Rahim's literary works and archival research on his life and works by eminent scholars, culminating in an English publication titled *Celebrating Rahim*.

The mausoleum is one of the most prominently located Mughal era monuments in the national capital, standing on two major transport arteries used by over two million commuters daily. It was strategically built close to the shrine of 13th-century Sufi saint Hazrat Nizamuddin Auliya on the banks of the river Yamuna.



### GREAT INNOVATOR

Akbar was a great innovator as far as coinage is concerned. He introduced coins with decorative floral motifs, dotted borders, quatrefoil and other types. His coins were both round and square in shape with a unique *mehrab* (lozenge) shape coin highlighting numismatic calligraphy

## Raise a toast

From Japanese whiskies to homegrown gins, some sips to end the year and beckon 2021 with a bang

### BETWEEN SIPS



Magandeep Singh

THIS IS THE LAST COLUMN before New Year festivities kick in. I say 'festivities' and I realise just how loosely I am applying the term. So please feel free to sprinkle some magic dust from 2019, as saying bye to 2020 will certainly need it. In case there isn't any left, try a selection from below.

**Toki Japanese Whisky:** I am always wary of Japanese whiskies because they cost significantly more than Scotch and don't always deliver. Toki is a double exception, in that it is pocket-friendly and, for what it promises, delivers. A gentle whisky, not too heady or rich on the flavours (more honey and apples with a touch of mint), but nowhere near harsh or lacking the roundness of the pedigree stuff. Considering it is a blend of whiskies originating from Suntory's three star brands—Yamazaki, Hakushu and Chita—that already endows it with some serious shelf cred. And that bottle aesthetic is so fine in all its simplicity. Think of it as a comprehensive sip that best represents the world of Japanese whiskies.

**TERAI and Stranger & Sons:** Two of my favourite homegrown gin brands and both are now available in Delhi shops. In fact, for the moment, TERAI is only available in Delhi, giving us some reason to rejoice—else, it's always Goa and Mumbai that get to call dibs. While Stranger is a heady mix of spices and flavours, which can have a polarising effect on the first-time indulger, TERAI comes across as a fresher, lighter sip, with a deft blend of herbaceous botanicals. But with these two, it's not a case of either-or, just get both, for they are diametrically opposite in their flavour profiles and definitely have unique spaces on that home shelf.

**Svami Non Alcoholic mixers:** Anything non-alcoholic makes me question life decisions worse than reading Nietzsche. Well, Svami has managed to broach this category in a way that is not entirely unlikeable. The adverb I will use is 'almost'. It almost tastes like a gin and tonic, almost like a rum and cola (with a

strange bitterness on the back, which I couldn't quite place). If you are used to the Real McCoy, then this won't tick that box. But they are good unto themselves, as I don't think of them as emulating anything. They are a fun enjoyable add to the fizzy drinks options—I definitely like their brand of cola more than some popular ones out there (even if it's not rum and cola replacement for me). That pink gin and tonic, however, was Turkish Delight-flavoured bubblegum juice and, for me and the group I made blind-taste these, missable.

**Sepoy Elderflower & Hibiscus Tonic Waters:** Speaking of mixers, Sepoy & Co launched the Elderflower and Hibiscus tonic waters. Now, I drink gin and tonics to taste the gin, so I am not always a fan of tonics, which can distract from it. So purist I remain in this sense, but again, as drinks unto themselves, these mixers were great. I can easily see someone chilling with a Hibiscus tonic without any need to dilute it with gin. The Elderflower flavour is always tricky to balance and, although handled rather well here, to me, it still feels somewhat overwhelming by the end of a serving.

**Stryk Not gin:** This was part of my purchases from the last time I was in London and, frankly, it remains the best 0% category 'liquors' that I have tried. They taste true-to-styles and it felt nice back then to order them at a bar and simply say, "Two G&Ts but Stryk (Strike) one please," which is euphemistically a lot better than asking for a non-alcoholic gin at a bar! Sadly, it is yet to sell here locally.

Apart from this, I was privy to a very special tasting of French wines, which are looking to enter our markets. But given how the Delhi excise authorities have put up ridiculous entry barriers (high registration fees, high excise tax), all these new brands are headed to Gurugram or Mumbai, which are much more conducive to developing quality products as opposed to the cheap quaffers that we have to contend with in Delhi. So when I light a candle of hope this NYE, it will be to wish that hopefully our archaic systems get a reboot and realise that a drink is the fastest and safest way around the world even as we stay safe and sanitised at home.

*The writer is a sommelier*



## Best face forward

With people spending more and more time online, a new code of conduct has evolved for our digital selves. And with it, digital etiquette programmes as well

REYA MEHROTRA

**I**N A WORLD THAT has learnt to live and thrive online, the latest digital etiquette programmes to help professionals be more polished in their conduct online. Come January and The British School of Etiquette in India will start its five-day flagship programme that deals exclusively with digital etiquettes. Called The International Train the Trainer Course, it will launch on January 25 in Mumbai and include modules like social etiquette and good manners, business etiquette, presentation skills, personal image, presentation skills, emotional intelligence, dining etiquette and so on. By 2022, the programme could be extended to other cities as well. "We had this programme planned even before the pandemic. Its launch turned out to be very timely. The flagship programme is coming to the country for the first time. We plan to cover various cities by 2022," says Mumbai-based Niralee Shah, CEO, The British School of Etiquette, India.

The programme is a sign of the times. As the pandemic forced the world indoors and online, the phrase 'digital etiquette' found its way to our vocabularies and lives. Emails today no longer say 'Hope you're doing well', but 'Hope you're doing well & safe!' Offices start early morning as usual, but from the confines of living rooms. Weddings, too, are being streamed online for relatives and schools are educating students digitally. The pandemic ensured that our life went online and we haven't logged off ever since.

Naturally, with people spending more and more number of hours online, a new code of conduct has evolved for our digital selves. With virtual spaces replacing human touch, there's an increased thrust on digital etiquettes, or netiquettes, today.

#### Virtual format

At the beginning of the pandemic, when conference room meetings were replaced by video calls and online classes took over physical teaching, it was a tough



move for many, including children. No change is easy and adapting takes time, say experts. "Nobody taught us how to cope with a pandemic... so it's important to

THE DIGITAL ETIQUETTE PROGRAMMES INCLUDE MODULES LIKE PRESENTATION SKILLS, ONLINE MANNERS, ETC

remember that you are not being judged or evaluated for what you know. A person who is confident offline is confident online. People have adapted themselves beautifully to the evolving virtual environment," says Saloni Suri, a Mumbai-based executive leadership coach and trainer.

Some things, however, remain constant. Like first impressions, which are usually the last both online and offline. "In the current virtual format, an individual's face, tone of voice, expressions, hand movements, posture, clothes and background attract attention on the screen during an interview. It doesn't matter if you are matchbox-sized on the screen or a large square, your attention to each format should be the same," says Suri.

The era of virtual hiring, working and interviewing has made us more familiar with technology, believes Shah. Sharing some tips, she says, "You need to be familiarised with the technology to be comfortable during the call. Your background must be clear of clutter and plain, or with a bookshelf... it shows you're respectful of the interviewer. The internet connection and the computer must be working well."

#### The interview code

With hiring moving online, on-screen interviews have come as a big relief to many. After all, who wouldn't like being interviewed in the comfort of their home

without the interviewer judging them from top to toe. Digital interviews can prove to be a boon and are easier to crack than physical ones, believes Shah. "People are more confident and calm on screen than in person. People tend to get very nervous, especially in in-person job interviews... things like where to place the bag, how to walk in, arriving on time, etc, build up stress and that shows in the body language. In such situations, even though one knows the answers and is talented, one gets conscious," she says. Being in a familiar homely environment helps hugely. "As people are getting used to the digital environment, they are getting more and more confident on screen," Shah adds.

As for special occasions, the pandemic surely dimmed the spirit of celebrations this year, but could not stop people from bonding and celebrating online. Be it virtual *garba* nights, birthday get-togethers or Diwali celebrations, the internet was the most happening party space this year. Some people even streamed their weddings online, which meant a larger audience than they could afford otherwise and saving on expenditures. However, etiquettes are a must in online celebrations as well. Experts suggest dressing up according to the occasion and muting the mic whenever necessary to not interrupt. Clearly, it's time to up your netiquette game!

• SUNDAY, DECEMBER 20, 2020

# Fe Lines

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



Created by Oslo-based design studio Neue, the redesigned passports have been realised after six years of development and are now available for Norwegians to carry during their travels

PHOTO COURTESY: NEUE DESIGN STUDIO

## Passport art

A passport is an object d'art rich in visual and historic narrative. Norway's new passports, for instance, feature illustrations of landscape that change from day to night under UV light

VAISHALI DAR

**P**ASSPORT DESIGN IS the most important aspect when it comes to representing a nation. And Norway seems to have taken this very seriously. Its new passports feature illustrations of the country's landscape that change from day to night under UV light. Created by Oslo-based design studio Neue, the redesigned passports have been realised after six years of development and are now available for Norwegians to carry during their travels. Neue won a contest to redesign the country's passports in 2014.

The winning design offers colourful changes both inside and out in an effort to stem fraudulent travel documents. The finalised versions of the passports are not only harder to forge, but also explore the sweeping landscapes of the nation. The outside of Norwegian passports appears in three colours: red for citizens, blue for diplomats and white for immigrants. The inside has a spread, bearing a pale blue image of a Norwegian landscape that changes from day to night when held beneath a UV light. The pages transform from a pale image of an open sky, sandwiched between two hills, to reveal a starry vista, with swirling ribbons of colour that emulate the Northern Lights, as well as previously invisible text at the bottom.

The objective of the two-step design was to develop a unique concept with a widely recognisable theme

PASSPORTS HAVE DIFFERENT MEANINGS FOR DIFFERENT PEOPLE. FOR SOME, IT'S ABOUT NATIVE PLACES OR A SENSE OF BELONGING. FOR OTHERS, IT'S A WINDOW TO EXPLORE NEW CULTURES

and a functional design of high quality. "The concept and theme were based on several criteria: to have a clear expression of Norwegian identity, be creative and innovative, as well as maintaining traditions and to remain relevant for many years," Neue Design Studio says on its website.

But what's most important is to have a solid foundation with the Norwegian people. "The design has created a sense of belonging and connection across age, gender and regions in Norway. Therefore, it was important to look at the historical foundation and what is in the Norwegian culture that creates a sense of belonging. It's nature. It is, and has always been, part of history. The landscapes surrounding us give a sense of belonging and pride, and fill a symbolic function for the entire nation. Images of scenery and landscape can easily become clichés, but by being widely accepted and deeply rooted in Norwegian culture, they are also very easy to identify with. By using

illustrations of single parts of a wide Norwegian panorama, from north to south, we want to show the contrasts in landscapes and climates that have shaped us, offered opportunities and resources, places for recreation and the scenes of important historical events," says team Neue.

A passport is an object d'art rich in visual and historic narrative. Traditionally, passport design has rarely invited curiosity. But when it does, the cover and inside pages convey more of a local flavour packed with national monuments, natural wonders or remarkable incidents. Passports have different meanings for different people. For some, it's about native places or a sense of belonging. For others, it's a window to explore new dreams, boundaries and cultures.

The best part is that all countries have some uniqueness in their passports. Like the passport of New Zealand is multilingual. Maori, the official language of the country, was included in 2000, replacing French. The Swedish passport is famous for its beautiful countryside, but also for its architecture. In the passport, you find both together with UV variants.

According to the 2020 Henley Passport Index ranking on January 7, Sweden is among the top 10 most powerful passports in the world with visa-free travel to 186 countries. The first Swedish passport was issued after World War I. The burgundy-coloured Swedish passport was redesigned in 2012 and has a street from Stockholm on the cover. Sweden has done a good nation-branding exercise by including a bird's eye view of famous landmarks from different cities in Sweden on the inner pages. The cities included are Stockholm, Göteborg, Uppsala, Gävle, Malmö, Linköping, Norrköping, Jönköping, Östersund, Västerås, Visby, Luleå, Umeå and Kiruna. These sketches of the cities take on a whole new life when put under a UV light and reveal various Swedish symbols like the 'tre kronor', or the three crowns, the national Swedish emblem, amongst others," says Ruth Dolla, manager, Visit Sweden, India.

## CHRISTMAS CAKES AROUND THE WORLD

Christmas is around the corner and it's time to treat yourself with the best of Christmas cakes from around the world. The best thing? They can be experimented with and baked at home. Here are some delicious ones to try. By Reya Mehrotra



### Pandoro

The traditional Italian sweet bread is very popular during Christmas and New Year. Pandoro means 'golden bread' and it has its origins in the city of Verona. It is a star-shaped cake dusted with sugar powder. To make it, one needs all-purpose flour, yeast, eggs, lemon, vanilla extract, cream, powdered sugar and unsalted butter. In the medieval times, the sweet, golden bread was only served in palaces, while the common people could only afford the black bread.

### Tres Leches cake

The Mexican sponge or butter cake is soaked in three types of milk—condensed milk, evaporated milk and heavy cream—to give it a creamy and spongy texture. The idea has medieval European origins, but around the 19th century, a perfected recipe of a cake soaked in wine and topped with custard is said to have made its appearance in Mexico. The cake is topped with whipped

### Galette Des Rois

Also called King Cake, this French Christmas cake is usually made during the festival of Epiphany around Christmas. It started roughly 300 years ago as a dry French bread with sugar and bean, and is now made of a sweet brioche dough in a hollow circle shape sprinkled with coloured sugar and a glazed topping. In some countries, king cakes are made with a puff filled with fillings like almond, chocolate, pear or apple and have a fève, a small figurine hidden inside. The cake is named after the three biblical Kings or the three wise men.



cream and berries and is refrigerated overnight so that the cake can soak up the milk mixture. It is also called the 'three milk' cake. Though it can last upto four days when refrigerated, it is best to consume it in 48 hours.

### Allahabadi cake

India's very own recipe for Christmas cake comes from Allahabad. The traditional Indian cake is made with

rum, dry fruits, eggs, all-purpose flour, butter, sugar, petha, marmalade, ginger, nuts and fennel. The cake is widely baked and consumed by Indian Christians. For its rich flavour, dry fruits are chopped and soaked in rum for a day or two for them to get the aroma and then mixed in the batter.

### Vivikam cake

Also called the Puducherry cake, this cake



### Dundee Cake

Dundee Cake is a traditional Scottish fruit cake made with almonds, currants and sultanas and fruit peels. Its recipe started developing in Dundee (a coastal city on the Firth of Tay estuary in eastern Scotland) in the 1700s when it started to be mass produced by the marmalade company Keiller's marmalade, said to be the originators of it. Dundee Cake is also said to be Queen Elizabeth's favourite during tea time.

recipe is from Puducherry. To make the cake, semolina is fried in ghee till it gives out an aroma and then eggs, semolina, dry fruits, vanilla essence, caraway seeds and coconut milk are mixed together after adding baking powder. It is refrigerated for two days before baking.

### Tarta De Santiago

This Spanish cake recipe comes from Galicia in Spain and literally it means

Cake of St James. It is an almond cake consisting of ground almonds, sugar, eggs, sweet wine, lemon zest and brandy. The round cake's top is sprinkled with powdered sugar with an imprint of the Cross of St James in the middle.

### Revani

This Turkish cake recipe has been served in Turkey since the Ottoman period.

Many Middle-Eastern and Mediterranean cultures have adopted the cake with some variations. It is widely served in homes and restaurants and is a single layer of soft and yellow semolina sponge cake covered in light syrup. The cake is made with flour, yoghurt, vanilla, lemon, sugar, vegetable oil, semolina, hazelnuts and so on, while the sugar and lemon syrup are added to the cake later.

### Stollen

Stollen is traditional German bread that is eaten during Christmas and is called Christstollen or Weihnachtsstollen. It is a fruit bread made of nuts, dry fruits, spices and powdered sugar. It was baked as Christmas bread for the first time in 1545 with flour, yeast, oil and water. Before that, it was only baked with flour, oats and water.

### Yule Log

This is a traditional Christmas cake served in France, Belgium, Switzerland, Canada, Lebanon, Syria and some French colonies. A sponge cake is made to resemble an actual Yule Log, a form of sweet roulade. Its recipe flourished around the 19th century.

## TECH-NOW-LOGY

### Anti-viral tech

From smart masks to wearable air purifiers, technology is at the forefront of the fight against the virus today

REYA MEHROTRA

**M**ASKS AND SANITISERS are no longer the only weapons to fight the invisible demon that has taken on the world. Technology is at the forefront of the fight too. It has, in fact, become a way of life, with schools and work going online. And now even personal protective equipment is coming tech-enabled. Take, for instance, masks. Tech-enabled masks are here and promise better safety and convenience.

In November, following the Make in India vision, Delhi-based Desmania Innovation Labs introduced the first-ever Full-Face Protective Gear AARMR BREEZ93 (Nanotech Filter) for travel, work and leisure activities, and Extra Safe Full-Face Mask AARMR MEDEX99 (Nanosurge Filter) for healthcare and medical professionals after extensive research by an experienced team of designers. The equipment has been designed to combine a face mask, face shield and goggles to provide comprehensive protection against infection, pollution and injury.

The company spokesperson shares that the face protective gear AARMR BREEZ93 has 93% PFE (Particle Filtration Efficiency) for 10 micron particle size, while AARMR MEDEX99, the full-face mask, has 98.3% PFE for 0.3 micron particle size, protecting the user from dust and germs present in the air. Nanotech, used in the former, is a single-layered filter suitable for use in areas such as offices, malls, public



Japanese startup Donut Robotics' C-Mask can translate Japanese into eight other languages; (below, left) LG's Puricare, a mask-like wearable air purifier; and (right) Godrej's Eon Allure range of washing machines comes with Germ-shield technology for a sanitised wash experience

spaces, etc, while Nanosurge, used in the latter, is a double-layered filter suitable for use in spaces with high risk of contamination such as hospitals, etc.

The full-face protective gear is also equipped with an antimicrobial foam seal that allows it to sit snug on the face with complete sealing. Taking note of the fact that many complain of breathing problems while wearing a mask, these new products have scientifically-designed air passage for ease in breathing and are spacious enough to make a user feel free and comfortable. For defogging eye glasses, a problem faced by those who wear spectacles, the AARMR has D-fog technology.

Desmania Labs is not the only one integrating tech in protective gear and masks. Home electronics company LG has also introduced Puricare, a mask-like wearable air purifier, along with a UV-enabled case for sanitisation. The purifier uses a respiratory sensor to absorb clean filtered air and allows ease of breathing. Japanese startup Donut Robotics, too, has seized the opportunity and has created a unique language translator mask that can translate Japanese into eight other languages. The C-Mask was designed to break social distancing barriers in the post-

pandemic world.

Adding another feather in mask innovations, a Cornell University-based team came up with the idea of Vital Mask. The 3D-printed mask places sensors around the mouth, nose and earlobes to monitor oxygen levels, heart rate, body temperature, etc, and is compatible for use in hospitals. The team even formed a startup called Vita Innovations for the same, which eventually won the 7th Annual AI Health Hackathon in New York and stood third in the IBM's Coronavirus Prize.

The race for innovation among brands is on and raging, and the competition is only getting tougher with newer technologies by the day. Not just its masks, LG's refrigerators, too, have been fitted with sterilising ultraviolet lights that were previously used in water purifiers. Godrej is also not far behind and recently launched its hot wash-enabled washing machines. The Eon Allure range comes with Germ-shield technology for a sanitised wash experience and kills allergens and bacteria with its built-in heater technology. It has been certified to eliminate five types of disease-causing bacteria and 12 types of allergens. Whirlpool, too, has followed suit with a built-in water heating system for its washing machines. Mark Chloe, senior vice-president, digital appliances business division, Samsung, in fact, recently admitted that all product development is now being done through the lens of hygiene.

Then there is e-commerce company Droom Technology, which is also using Germ-shield technology to sanitise fleets of police cars and bikes in Gurugram. The anti-microbial surface protection shield is said to be effective against viruses like SARS for up to three months and comes at a nominal price. The coating can be used on any surface like that of elevators, ATM kiosks, etc. It can even be used in schools and offices, and is better than disinfectant sprays, as it stays effective for a longer period. The process takes 10-15 minutes and another 15 minutes to dry without leaving any smell or odour.

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# Spotlight

SUNDAY, DECEMBER 20, 2020

VAISHALI DAR

**W**HEN JATINDER (WHO goes by one name only) and Aastha were expecting their second child earlier this year, Jatinder decided to take a two-week paternity leave, even if it meant missing out on important conferences. Family, he figured, was his priority.

"I knew I was about to miss an important conference, but being with my wife was priceless," says the 40-year-old IT manager from London. "During the birth of my first child (who is 10 years old now), I used to travel a lot and my wife Aastha was home alone taking care of him, so this time, I didn't want to miss any moment. Most importantly, the feeling and experience at the start of a journey together help strengthen the relationship with the newborn."

Half a world away in Gurugram, software professional Kunal Sharma (name changed on request) echoes a similar sentiment. The 39-year-old became a father for the first time in April in the middle of the lockdown. "During the pregnancy, people told us how kids change everything. I assumed that to be true, but I did not realise it would change how I view work and life," Sharma says. "It changed how I view benefits at work. As a millennial dad, I am more involved in raising my boy. Work from home (WFH) has given me the flexibility to be 100% involved with my kid. We share the day's tasks and responsibilities, and are able to spend time with the child," he says. "As a nuclear family working couple, we don't have the luxury of large joint family setups... all the more reason that I need time off from work to be with my wife and son. Thankfully, organisations today recognise this need." Sharma says his company allowed him to extend his 10-day paternity leave to over two months.

Across the world, as the pandemic shows no signs of abating, an increasing number of men are realising that family comes before anything else. The meeting that got cancelled can be rescheduled, the targets achieved later, and tasks that remained incomplete can be taken up another day. But the smell of a newborn, their first smile, the first cry, the first turn on the bed, the first coo, the first time they hold your fingers is something that will never happen again. And they are realising that it is worth putting everything else on hold. Not only for the lifetime experience it offers, but also to understand and appreciate the role of the mother better and support her in the most testing time of her life—all the more important in the case of nuclear families.

Women have played the role of designated caregivers for millennia, helping men ease into fatherhood, but this is changing now. In a surprising but welcome decision last month, cricketer Virat Kohli announced that he would be leaving the Indian team's ongoing Australian tour midway to join his wife Anushka Sharma for the birth of their first child in January. The decision divided the cricketing fraternity in the country, earned Kohli both praise and criticism, and reignited the debate over paternity leave in India. Former Pakistan captain Asif Iqbal called it "a progression" and Australian opener David Warner, too, commended the decision. On the other hand, former Indian all-rounder and World Cup-winning captain Kapil Dev said, "Sunil Gavaskar didn't see his son for many months. It was a different thing... things change. It's fine, you can afford it. You can buy a plane and go back and come back again in three days... I understand you have passion, but the biggest passion is that he's having a baby," Dev said over video conference at the Hindustan Times Leadership Summit in November.

## Paradigm shift

According to the Maternity Benefit Act, 1961, which was amended in 2017, women employees are entitled to 26 weeks of paid maternity leave. Up to eight of these 26 weeks can be claimed before childbirth. However, in 2017, Rajiv Satav, former Congress MP from Maharashtra, had proposed a Paternity Benefit Bill in Lok Sabha, but to no avail. The bill, which emphasises upon equal parental benefits for both parents, proposes that all workers, including those in the unorganised and private sector, can avail paternity leave of 15 days, extendable up to three months. The bill was proposed as a private member bill in the Parliament.

John is right, as paternity leave, especially longer leave, helps fathers bond with their children better, helps in the healthy growth of the infant, lowers the risk of postpartum depression in mothers and results in greater gender equality.

Globally, Sweden, Norway, Iceland, Estonia and Portugal offer the best family-friendly policies among 31 rich countries, according to a 2019 Unicef report. Finland, for example, allows seven months of paid parental leave to both parents, while in Sweden, parents get 480 days of paid leave that can be split between the couple as they wish. Each of them must, however, must take at least 90 days' leave.

"Paternity leave is a vicious circle in terms of Indian labour laws. It needs time and thoroughness to help fathers who are not able to take one. Every country has specific laws for it and similar to some European nations, it would benefit if equal period of leave is sanctioned to new fathers. I had availed two-week paternity leave during the birth of my son in November 2018 and it was an exhilarating experience. It is a lot of responsibility, mental and physical strain, and even as a father, one goes through a lot of changes. Hence, a significant period of time to recuperate just like a mother could be beneficial. In India, with a



## DAD'S DAY IN

**With the call for gender equality across work and home, an increasing number of men today are sharing the responsibility of childcare and domestic chores. Companies, too, have taken note, extending paid paternity leaves and even creating them where there were none**



Karan Garg, general manager, commercial excellence, Diageo India, availed paternity leave in January this year. The 37-year-old says the leave helped him be hands-on and enabled him to be an equal parent

InterGlobe Enterprises, an aviation and hospitality conglomerate, is another company that has understood the need for this change. The company encourages all its male employees to avail five paternity leaves within 30 days of childbirth. "The roles of men and women have become more egalitarian when it comes to jobs, housework or childcare," says KS Bakshi, group head of HR at the Gurugram-based company. He feels fathers have a significantly different style of parenting from mothers and that difference is imperative in the healthy development of a child.

"Both parenting styles balance and equip the future generation with a healthy and experienced approach to life."

Amit Sharma, chief human resources officer at Bengaluru-based automobile manufacturer Volvo Group India, feels a lot of his office managers who take leave for parent-teacher meetings, sports day, exams, kids' birthdays, etc., and are vocal about it have set the tone for paternal care in the organisation. "Fatherhood is an essential part of parenting for the child to develop a balanced perspective towards life. Earlier, joint families had other members to take care and pitch in during a child's formative years of development. Today, with both parents working, the child tends to miss out on the complementing energies. Thus, it is critical that both father and mother equally contribute towards

parenting, so that the child grows up as a well-balanced personality," says Sharma.

Volvo Group India offers three weeks' paternity leave to its employees. With education and employment among women on the rise, equitable parenting will pave the way to help build a more balanced culture around work and family, according to Navin Gurnaney, CEO, Tata Starbucks, which provides 15 working days' paternity leave to employees. Further, in case of any unfortunate incident where the father becomes the primary caregiver, this leave is extended to 26 weeks. "The conversation around paternity leave and fatherhood is gaining significant ground in India and is linked to better outcomes on nearly every measure of child well-being... the current scenario has changed many unconscious biases towards men. Men take more responsibility in household chores, raise kids and organisations like ours are sensitive and supportive towards these

evolving needs," he says.

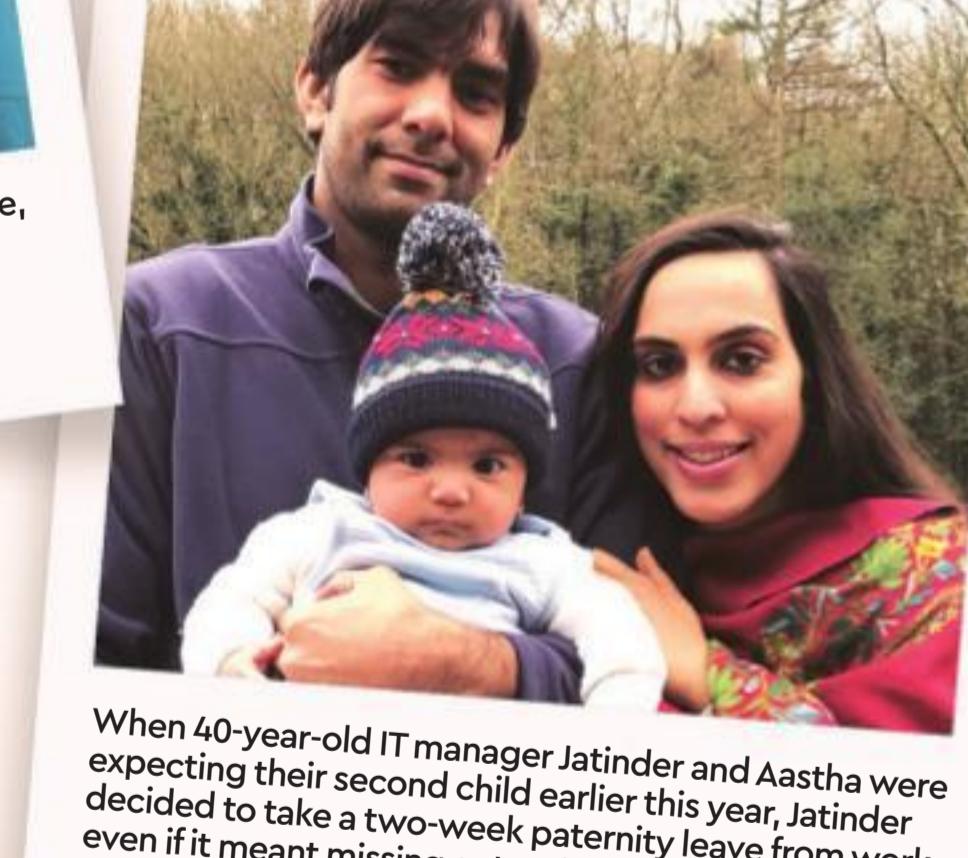
In fact, the current work-from-home scenario has been an eye-opener for men. Many have witnessed, for the first time in their lives, the amount of work that goes into running a house.

Aarif Aziz, chief human resources officer, Diageo India, says, "Men share the workload of household chores even more than before. When we announced our new family leave policy with maternity leave of 26 weeks, we also enhanced the paternity leave to four weeks. The employee testimonials speak volumes of how such organisational interventions act as an enabler and a catalyst for a better, balanced society."

Still, it is early days for equal opportunity on the dual fronts of domestic and childcare responsibilities. Naturally then, there is a pressing need to talk about the role of fathers. Capgemini India has taken up the task to sensitise men and empower women to practice equal responsibility sharing at home and work, through its var-



Delhi-based Shibly John, who works with an MNC in the telecom sector, availed two-week paternity leave for the birth of his son in November 2018, and found it to be an exhilarating experience



When 40-year-old IT manager Jatinder and Aastha were expecting their second child earlier this year, Jatinder even if it meant missing out on important conferences

## LEAVE QUOTA

The father's quota is a policy implemented by some countries or companies that reserves a part of the parental leave or other types of family leave for the father. If the father does not take this reserved part of leave, the family loses that leave period—that is, it can't be transferred to the mother

### Companies that give paternity leave

NETFLIX GLOBAL

4-8 months' parental leave

ZOMATO

26 weeks

MICROSOFT INDIA

6 weeks

DIAGEO INDIA

4 weeks

VOLVO GROUP INDIA

3 calendar weeks

TATA STARBUCKS

15 working days

SAS INDIA

2 weeks

INTERGLOBE ENTERPRISES

5 days within 30 days of childbirth

ious programmes, listening forums and a platform for leaders and their spouses to share experiences on how they are managing responsibilities in the new normal. "We believe the disrupted gendered social norms, catalysed by Covid-19, will be a positive post-coronavirus lesson. Recently at Capgemini, we conducted a session called A Balancing Act for colleagues and their partners. It saw participation of 180-plus colleagues and their partners across Capgemini locations in India, supported open conversations around the distribution of work, maintaining work-life balance, the importance of 'me' time and how the pandemic has challenged gender norms," says Sarika Naik, chief marketing officer and chairperson for Diversity in India (for Capgemini), a French company that provides consulting, technology, professional and outsourcing services.

## Taking charge

A growing number of companies have formulated policies around paternity leave after realising that it's a business requirement today. They are becoming more family-friendly, as they realise that security, contentment and a better work-life balance can result in better productivity. Companies looking for the best talent have also started offering policies that are favourable to young dads. Last year, Zomato made waves after rolling out a 26-week paternity leave for its employees. This is among the highest duration of paternity leave in India.

"Before my twins were born, I mostly had to balance my work life and free time. But fatherhood has been a life-changing experience. It has brought so many mixed emotions—joy, love, anxiety, fulfillment and responsibility," says Karan Garg, general manager, commercial excellence, Diageo India, who availed his leave in January 2020. "Fortunately, balancing work and parenthood has been easier than anticipated. My team has been supportive through my journey of parenthood, even giving useful advice to be better prepared. The flexibility of taking one-month parental leave policy is great in terms of the number of days of leave and the flexibility of when it can be taken. The time I was able to spend with them helped in bonding, being hands-on and enabled me to be an equal parent," says the 37-year-old.

Microsoft US, too, offers 20 weeks of paid leave for mothers who give birth and 12 weeks of paid parental leave for all other new parents, including those who adopt or take in foster children. OTT platform Netflix offers a parental leave policy of four-eight months. Deloitte US offers new dads 16 weeks of paid leave to male employees.

Most multinational companies have brought in similar policies to India. In 2015, when Facebook CEO Mark Zuckerberg declared in a post that he would be availing a two-month paternity leave, he announced that global employees would receive four months of paid parental leave. "We want to be there for our people at all stages of life, and in particular we strive to be a leading place to work for families," wrote Lori Matloff Goler, Facebook's head of human resources, in a Facebook post.

# Well-Being

SUNDAY, DECEMBER 20, 2020



## SKIN HEALTH

Dermatologist and research scientist Whitney Bowe's book *The Beauty of Dirty Skin* focuses on the microbiome (where trillions of microbes 'speak' to skin via the brain) and highlights the connection between sleep, stress, diet, gastrointestinal health and the health of skin

JESSICA DEFINO

**I**T STARTS IN utero. A mass of cells divides and develops, splits and stretches, and from a single layer of embryonic tissue, two seemingly separate but inherently interconnected systems are born: the brain and the skin.

They are bound for life. When one senses embarrassment, the other blushes. When one senses pain, the other processes it. And when one bears the burden of a pandemic, political unrest, systemic racism and the ever-worsening effects of climate change... well, the other gets a pimple.

Or perhaps, depending on your genetic predispositions, it's not a pimple but an eczema outbreak. A psoriasis flare-up. A bout of rosacea. A dehydrated, dull, oily or even—gasp—older-looking appearance. General blah-ness, if you will.

This is your skin on stress. "There are two different types of stress: acute stress and chronic stress," said Whitney Bowe, a dermatologist and the author of *The Beauty of Dirty Skin*. A quick surge of stress can be a good thing. It may heighten your senses, enhance mental clarity and help create collagen to facilitate wound repair. It's there and it's gone.

It's the chronic, continuing stress, the kind that every sentient being is likely experiencing right now, that takes a toll on the skin.

It takes a toll on the entire being, of course, and a compromised complexion is the least of its consequences. But "the skin is the organ that we see," as Loretta Ciraldo, a dermatologist and founder of the Dr Loretta skincare line, put it. And in a society where unsustainable stress is not only the norm, but sometimes a celebrated sign of success, what better way for the subconscious to cry out than "stress skin"? (It is, after all, easier to ignore your feelings than your face.)

Here's how stress affects your skin

Much of the skin-psych connection comes down to the overproduction of cortisol, the primary stress hormone, and its effect on the skin barrier.

"The barrier traps moisture in and keeps allergens, irritants and pollutants out," Bowe said. It effectively does the job of most skincare products on the market, sans products, and needs three things in order to thrive: oil, water and the microbiome. Cortisol depletes them all.

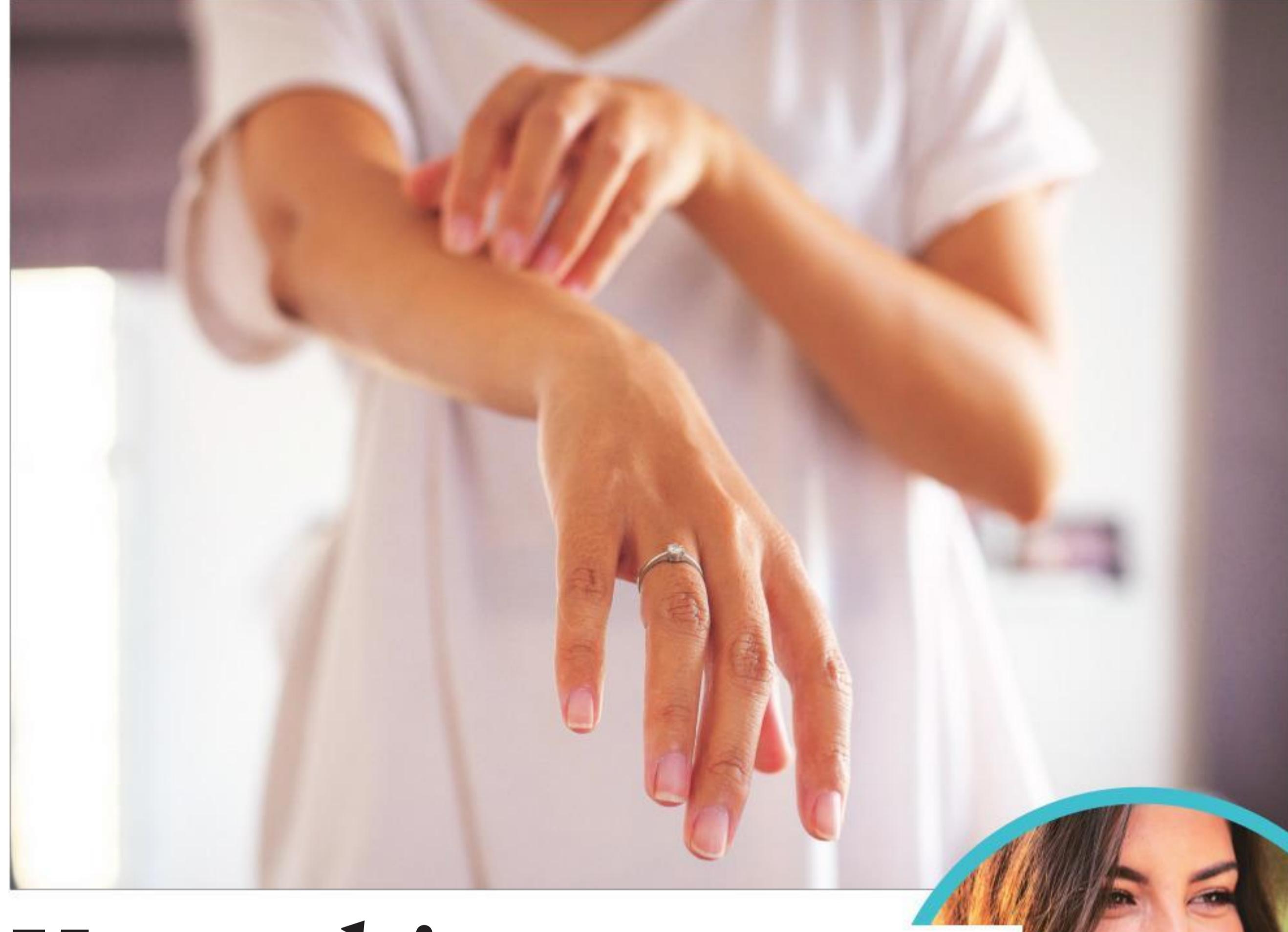
During times of stress, cortisol slows the production of beneficial oils. "We get dry, rough and much more irritated because those healthy oils act as a protective layer for us," Ciraldo said. Without adequate lipids to seal in hydration, the skin starts to "leak" water in a process known as transepidermal water loss (TEWL).

At the same time, cortisol stimulates the overproduction of sebum, the oil that is implicated in acne. "So for many of us, our skin seems more oily when we're under stress, and it's more acne prone," she said.

All of this alters the skin's pH, which compromises the acid mantle and creates an inhospitable environment for the one trillion symbiotic micro-organisms that exist on and in the skin barrier—aka, the microbiome.

Under ideal conditions, the microbiome renders topical skin care all but superfluous. There are microbes that feed off sebum, which helps sustain healthy oil levels. There are microbes that feed off dead skin cells—the original exfoliators! There are microbes that produce peptides and ceramides, two buzzed-about beauty ingredients that keep skin firm and moisturised. There are microbes that offer protection from pollution, sunlight and invading pathogens.

"If you're not producing enough of



## Your skin on stress

**P**sychological strain can show up as 'stress skin'. Treating it is easier—and more affordable—than you think



those healthy fats and not maintaining a healthy barrier, though, you're altering the terrain on which these microbes grow and thrive," Bowe said. "Imagine stripping the soil of all the nutrients and seeing if your vegetable garden is going to grow. It's the same for the skin."

In turn, the microbiome may experience an overgrowth of so-called bad bacteria (like C. acnes, the strain associated with acne) and a dearth of good bacteria. The microbiome becomes more prone to infection, irritation, inflammation and hyperpigmentation. It becomes more sensitive to outside

aggressors, like the free radicals generated by pollution.

Stress prompts the body to produce internal free radicals, as well. "You can think of free radicals like little missiles," Bowe said, in that they target cells for destruction and cause oxidative stress.

When free radicals target DNA, it leads to skin cancer. When free radicals target elastin and collagen, it leads to fine lines and wrinkles. When free radicals target lipids, it leads to dehydration and skin barrier damage and acne.

Chronic exposure to cortisol also inhibits the production of hyaluronic

acid and collagen. "These are what keep the skin plump and youthful," Bowe said. "When you can't make enough, the skin gets thinner."

Sadly, hyaluronic acid serums and collagen creams can't counteract cortisol. Topical ingredients don't serve the same biological purpose as those produced in the body and rarely penetrate to the lower layer of the dermis, where collagen and hyaluronic acid naturally occur.

In fact, skincare products aren't the answer to stress skin at all.

"Most products are meant for consumers who have a healthy skin barrier," said Ron Robinson, a cosmetic chemist and founder of BeautyStar Cosmetics. Exposing an already broken barrier to active ingredients—or too many ingredients—only exacerbates existing issues.

For this reason, Ciraldo recommends removing barrier-degrading ingredients like glycolic acid, salicylic acid, benzoyl peroxide and retinol from your stress skin routine. "They are very drying, and they really do deplete the normal, healthy barrier function," she said.

Bowe advises that you avoid any leave-on products with essential oils in them, because they can cause irritation. "A lot of people think they're calming and soothing, but for the skin, that's not the case," she said.

Exceptions can be made for barrier-boosting ingredients, like glycolipids, fatty acids and ceramides.



Eating dark chocolate, drinking enough water and filling your plate with antioxidants will help in leaving skin clearer, calmer, brighter and more even toned



Eating dark chocolate, drinking enough water and filling your plate with antioxidants will help in leaving skin clearer, calmer, brighter and more even toned

To heal stress skin, address the stress. Here's how

Managing stress may seem nearly impossible, considering that so many modern stressors are systemic. Yet according to Heather Woolery-Lloyd, a dermatologist, "90% of our stress is not the stressor itself, but how we deal with that stressor."

In other words: While meditation can't mitigate global warming, it can, at the very least, clear your complexion.

Meditating, Woolery-Lloyd said, initiates "the relaxation response," which activates the body's parasympathetic nervous system and decreases cortisol and inflammation. With consistent practice, the skin barrier can stop leaking and start locking in moisture, suggesting that the fabled inner glow is less symbolic than scientific.

Ciraldo tells her patients to think of meditation as "The Life-Changing Magic of Tidying Up" for the mind. "Try to find a spot when you're going to sit quietly for 20 minutes a day and really go through your thoughts like you would your closet," she said. "If something comes into your mind that doesn't give you joy, put energy into discarding that thought."

Not into meditation? No matter. Breathing, which may beat drinking water as the most eye-rolling simple yet undeniably effective skincare tip, is enough. Research from Herbert Benson at Harvard Medical School shows that taking slow, deep breaths triggers the relaxation response and, Bowe said, "can stop psychological stress from being translated to physical inflammation in the skin." Breath work classes, like those offered on the holistic healing hub ALTYR, can help with technique.

"Do not put on CNN with John King up there five minutes before bed," Ciraldo said, which is to say, beware the blue light emitted from electronics. It interrupts your circadian rhythm and leads to lower-quality sleep, which is linked to increased cortisol, free radical damage and inflammation.

"Something as simple as sleep can change the skin barrier," Woolery-Lloyd said.

To address and prevent free radical damage, fill your plate with antioxidants, which stabilise these unstable molecules to leave skin clearer, calmer, brighter and more even toned. Vitamins A and C (abundant in fruits and vegetables), lycopene (found in tomatoes), astaxanthin (salmon) and polyphenols (green tea, dark chocolate) are all great options, according to Bowe.

Exercise increases antioxidants, as well. (Behold, the body produces yet another popular skincare ingredient on its own.) It lowers cortisol levels, meaning fewer breakouts and a stronger skin barrier. And if you're exercising outdoors? Even better.

"I'm a big believer in the healing power of nature," Woolery-Lloyd said. "People say, 'I don't have the time,' but it doesn't have to be this drawn out thing. Just going outside and seeing a tree and looking at a few birds is proven to lower inflammatory markers in our body."

If all else fails, cry. "Crying is a stress reliever and helps decrease cortisol levels," said Purvisha Patel, a dermatologist and the founder of Visha Skincare. "This can result in fewer breakouts." She notes that orgasms have a similar effect on cortisol (and are, by all accounts, more enjoyable).

"This isn't BS," Ciraldo said. "These are things we can do for our skin and ourselves that don't cost anything, but the reward is great."

NYT

## Improving your balance to prevent falls

Balance is something the body learns to do automatically by engaging the postural muscles

JANE E BRODY

**S**EVERAL TIMES A DAY, whether I'm indoors or out, my bone doctor's mantra reverberates in my head: "Do Not Fall!" That might seem like telling the sun not to shine, but it does remind me that my balance is not what it used to be. I can no longer take for granted my ability to remain erect when moving about among a plethora of unexpected trip hazards: broken sidewalks, fallen branches, a dog on the loose. How can I keep from falling when I stumble?

Surely, I thought, there'd be helpful advice on the web. But after checking out dozens of postings on how I might improve my balance, I was more confused than enlightened. Most emphasised improving core and leg strength, which for me are already in good shape. Now what?

Then I learned of a new book with a title that echoed my bone doctor's warning:



NO MACHINES ARE NEEDED TO STRENGTHEN POSTURAL MUSCLES. RATHER, THE BODY'S OWN WEIGHT IS ENGAGED

But unlike building up arm or leg muscles, increasing the strength of postural muscles to improve balance is not something visible. It's internal, something the body, not the mind, must learn to do, like learning how to balance on a bicycle.

"Balance," Locker wrote, "is not a skill, and it is not attained by aptitude, memory or repetition." In an interview, he said, "Balance is not about moving, thinking about it, being athletic or strong." Nor is it subject to willful control. Rather, it is something the body learns to do automatically by engaging the postural muscles. Given the amount of sitting most of us do these days,

"the postural muscles literally forget how to maintain balance, even on steady, level surfaces," he wrote.

Now weights or machines are needed to strengthen postural muscles. Rather, the body's own weight is engaged, as in skating when, with bent knee and ankle, the body's weight is transferred from the backleg to the front leg. As Locker, now 70, explained, "The exercises in Postural

Retraining use the body's own weight to prompt the postural muscles to balance the body. The exercises are isometric; there is no movement. Rather, postural muscles are tensed and the tension is sustained as long as possible, which builds the strength of muscles and bones. Locker describes exercises that people can do safely at home using their own bodies for equipment.

Basically, the feet learn to be more firmly connected to the ground while the body weight moves within a base of support.

You've likely heard advice to improve balance by standing on one leg when you brush your teeth. A far better plan is to bend the knee and ankle of the leg you're standing on to engage the postural muscles. At the same time, the pelvic muscles remain relaxed. If added support is needed, use the tips of the fingers of one hand on the sink or wall, but keep in mind that the goal is to stand without support, using the wall only for balance. The ultimate goal, Locker said, is to achieve "a tremendous connection to the ground so that when you get pushed, instead of lifting up your shoulders and falling forward, your knees and ankles bend and the body naturally pushes into the ground." NYT

# Footloose

SUNDAY, DECEMBER 20, 2020



## LARGEST PARK

Northeast Greenland National Park is the world's largest national park and the ninth largest protected area. Established in 1974 and expanded to its present size in 1988, it protects 375,000 sq mi of the interior and northeastern coast of Greenland.

PAIGE MCCLANAHAN

**L**OKEDOWN-WEARY EUROPEANS HAVE sought out nature in record-breaking numbers this year, putting sudden and substantial pressure on national parks and other natural areas across the continent. "You could see this increase in irresponsible behaviour, and in a lot of parks it felt like this was out of control," said Nikoleta Jones, a principal research associate at the University of Cambridge and an author of a recent study of the pandemic's effect on protected areas in Europe. "The resources they had were not enough. It was just so much more than what they had experienced in the past."

A telling episode occurred in Germany in November, not long after the country had gone into a partial lockdown. Three young adults went on a day trip to the Bavarian Forest National Park, 60,000 acres of woodlands, bogs and boulder fields about an hour's drive from their home in Straubing. As they neared the end of their hike, a young man in the group realised that he had left behind his smartphone. The sun was low on the horizon, but they all turned around to look for it — and ended up lost in the dark, and very cold.

"It was a marked trail, but they were disoriented and they did not have the right clothing," said Teresa Schreib, the park's manager of regional development and tourism. The local police and mountain rescue service mounted a search and found the hikers just before midnight, a local news outlet reported. They were taken to a hospital for hypothermia.

The incident was typical, Schreib said, of what the park's employees had seen since the pandemic hit: a new crowd of people — many of them young city dwellers — visiting for the first time, and often unprepared and uninformed. It was, she said, a challenge to manage all of these new visitors, some of whom were aggressive toward rangers and other guests, while also allowing for social distancing and protecting the health of the park's small staff.

If the trend of nature-seeking tourism persists after the pandemic — and there's evidence that it will — then experts say the continent's protected areas will require a significant increase in investment to deal with a surge in nature-based tourism that could bring jobs and income into Europe's rural areas, which have been steadily emptying out for more than half a century. The trick will be accommodating all of those visitors sustainably — and finding a way to finance the work.

### A challenging time

While Schreib and her colleagues were busy managing crowds, the Swiss National Park — a nature reserve in eastern Switzerland and the oldest national park in the Alps — had its busiest summer on record. The data are still being tabulated, but park officials estimate that visitor numbers in 2020 were 50% higher than normal. And it was a new crowd: A survey conducted over the summer revealed that 40% of respondents had not been to the Swiss National Park at any point in the previous decade. The park's staff noticed the difference.

"We have more than doubled the amount of fines this year compared to other years," said Sonja Wipf, the head of research and monitoring at the Swiss National Park, who noted that the fines were primarily for bringing a dog into the park, leaving marked trails and disturbing wildlife with loud noise or unruly behaviour, including flying drones.

Overcrowding, irresponsible behaviour and parking issues were among the top challenges identified in the study, led by researchers at the University of Cambridge, that analysed the experiences of 14 European protected areas during the coronavirus pandemic. All of the areas saw an increase in visitors from the previous year, especially during the summer.

The study identified some of the most effective responses to the year's challenges, including public information campaigns,



(Clockwise from above) Bavarian Forest National Park in Germany; France's Parc National des Ecrins; England's Peak District National Park; and Sipoonkorpi National Park in Finland

## A surge of nature lovers seek out Europe's parks

**Lockdown-weary dwellers across the continent are visiting parks and other protected areas for the first time, overwhelming staff and generating pleas for more support**



online education programmes and careful planning of visitors' movements.

But finding the time and money to implement those responses is another matter, especially given that very few national parks in Europe charge visitors an entrance fee. "I think in the early days we were simply coping," said Sarah Fowler, the chief executive of England's Peak District National Park, an expanse of limestone gorges and moorland plateaus. The park normally relies on a broad network of volunteers to supplement the rangers' work, Fowler said, but this year the volunteers' contributions were reduced to meet gov-

ernment requirements on Covid-19. It was a similar story in France's Parc National des Ecrins, home to nearly 25,000 acres of glaciers. "The context is that we've been losing staff for the last 10 years or so," said Pierrick Navizet, the park's head of tourism and communications. The park's budget has been finalised for next year, and its staff will be reduced by one. He wasn't optimistic about the odds of getting more reinforcements down the line. "The French government is trying to control public spending, so I don't think there will be job creation in national parks," he said. "But if there were, that would be good news."

In Finland, Sipoonkorpi National Park, a forested area outside Helsinki that is popular with hikers, will probably end up with a 200% increase in visitors this year, said Henrik Jansson, the regional director for coastal and metropolitan areas for Metsähallitus, Finland's parks and wildlife service. Jansson said that the park system got new government funds even before the pandemic hit, which helped them respond to the year's challenges. But it was still a sprint, especially at the beginning.

"For two weeks we were working almost 24 hours a day and weekends to get things right," Jansson said of the early stages of the

pandemic, adding that now they have settled into "a kind of new normal."

The Finnish government has allocated some of its Covid-19 funding for the construction of parking areas at the national parks, Jansson said, adding that proposals are now being drawn up for the creation of two new national parks in Finland. He said that any new funding would more likely be used to engage external service providers, rather than hire a lot of new staff.

### A vital service

Will all of the new visitors return after the

pandemic fades? Officials at several parks expressed their belief that the crowds would continue in 2021 and beyond, although perhaps to a lesser degree. "We've really seen, post-lockdown, that hunger to get outdoors, to reconnect with nature," said Fowler, of the Peak District National Park. "There's a huge realisation that it supports our mental well-being, our own recovery."

A continued influx of nature-seeking visitors may be good news for humanity, but it will no doubt continue to strain the protected areas they are visiting. James Hardcastle, director of the Green List program at the International Union for Conservation of Nature, described national parks and other conservation areas as "a vital service" and said that governments across Europe need to support them "in a much more deliberate way."

"It's an area that's being overlooked completely, across the board," Hardcastle said. "Even before Covid, most countries were rolling back the allocation of resources to the nature conservation sector, to parks in particular."

### Toward a new economy

But funding national parks and other highly controlled natural areas is an expensive proposition, said Frans Schepers, co-founder and managing director of Rewilding Europe, an initiative that aims to promote "rewilding" as a new approach to conservation across the continent. He argues that policy-makers and land managers need to embrace less intensive and more cost-effective ways to manage and generate income from the continent's many natural areas, not just its national parks.

In 2016, Rewilding Europe launched its own travel business, the European Safari Company, which aims to bring tourists into rural areas, primarily in southern and eastern Europe. The goal, said Schepers, is to make nature and wildlife the basis for a new economy in these rural areas. "This is how new life can be brought into these areas that are suffering," Schepers said. "We just need to make sure that nature-based tourism is done in the right way and that it will support conservation and not just exploit it."

And while government funding for national parks might still be in short supply, Schepers praised recent policy developments in Belarus, where European policymakers are crafting ambitious targets and policies on issues like land restoration and tree planting. With rural landscapes emptying out, he said, Europe now had "a historic opportunity" to return its landscapes to a more natural state.

NYT

## The receding horizon of travel's return

Every time it looks like recovery is close, a new surge of the virus pushes back the timeline. Now, even as vaccines raise hopes, for those who rely on tourism for their livelihoods, it might be too late

TARIQ MZEZEW &  
CEYLAN YEGINSU

**T**O WORK IN the travel industry in 2020 is to live in a constant state of limbo. When drug makers began announcing in November the promising results of vaccine trials, airline and cruise stock prices rallied, people around the world began planning and booking trips for 2021, and tourism workers — millions of whom had been out of work since the pandemic took hold —

began to have hope. "The vaccine news is a game changer from the consumer side of travel," said Bryce Conway, founder of 10xTravel, a budget-travel website with 10,000 members. "People see that there's light at the end of the tunnel."

Yet, almost simultaneously, Europe and the United States saw the number of coronavirus deaths surge, with cases in record numbers, and tight lockdowns reinstated in some places. To many in the travel industry — like Sarah Keelon who



THE  
HEIGHTENED  
UNCERTAINTY  
CONTINUES TO  
DAMPEN THE  
OUTLOOK FOR THE  
MONTHS AHEAD

lost her job as an onboard entertainer for Royal Caribbean Cruises over the summer, after being sequestered on a ship in the Caribbean for nearly two months — the whipsaw has become familiar. "Every day, I thought, 'maybe something will happen today,' because I was really hoping we'd be able to get back to work," she said from her

family home in Michigan, where she is now working two jobs. "But the CDC kept saying we are pushing cruises back, over and over," she said, referring to the agency's "no sail" order, which was extended three times. Though the order is now expired, cruising is not expected to restart anytime soon.

After a spring when travel came to a screeching halt, activity in Europe picked up during the summer, as did domestic travel in the US. The industry hoped for recovery, but that optimism was dashed this fall by the latest round of lockdowns and quarantine restrictions. The heightened uncertainty continues to dampen the outlook for the months ahead, even with the positive reports of effective vaccine trials. The horizon for recovery, it seems, is ever-receding.

The coronavirus has killed more than 1.5 million people worldwide and has sickened millions more. While the first doses of a vaccine were administered in Britain, and other drug makers are readying their vaccines, the estimated timeline to manufacture, distribute and administer the vaccine broadly stretches into 2021. And

many think that timeline is ambitious. For those who rely on tourism for survival, a mass return to travel by then might be too late. According to the latest figures released by the US Travel Association, a trade group that promotes travel to and within the country, the industry will not return to its pre-pandemic levels until 2024.

According to the association, nearly 40%—3.5 million — of all travel jobs have vanished. Another million are expected to disappear by year's end without an additional round of government relief. "The pain among travel employers is extremely acute," said Roger Dow, the association's chief executive, last month.

Additionally, the necessary infrastructure to keep and deliver the vaccine to everyone might not be available everywhere. "Many of these vaccines require storage in very cold temperatures and many parts of Africa do not have the infrastructure for this," said Patrick Barasa, who runs several safari lodges across Kenya and Rwanda. "It will take a lot of time to organise and distribute, and that means more time without any business. Next year will be very dicey."

# Mind & Games

SUNDAY, DECEMBER 20, 2020

## 2020: A year when even sports wasn't an escape

**Social activism and the pandemic dominated the year, and the sports world responded in kind**

HARVEY ARATON

**N**EARLY MAY, the ascendant tennis star Naomi Osaka declared on Twitter, "I'm done being shy". Weeks later, after speaking out against police brutality following the killing of George Floyd, she addressed critics on social media who were suggesting in no uncertain terms that she stick to sports. "This is a human rights issue," she wrote. "What gives you more right to speak than me? By late summer, Osaka's sport had followed her lead in joining the brief shutdown of scheduled competition that was triggered by the Milwaukee Bucks of the NBA. Born in Japan to a Haitian father and a Japanese mother (though living in the US since she was three), Osaka's subsequent match-by-match mask tributes to seven Black victims of violence became her de facto battle cry while winning the US Open.

Her strategic transformation, reticence to resistance, symbolised the year in sports, when the industry's time-honoured promotional appeal—escapism from harsh reality—was swept away by the tide of protest wrapped inside a once-in-a-century pandemic. "The remarkable thing about Osaka's activism during the Open is not just that she acted entirely alone, but that she acted at all," the tennis analyst Mary Carillo wrote in an email. "She had long been halting and awkward in the face of fame."

Martina Navratilova, known to speak her truth regardless of consequences, said in a telephone interview that Osaka had commendably chosen reward over risk, had heeded the words of the late John Lewis and "made good trouble. And when the tournament takes a day off to back you up, that should tell you you're on the right side of history."

Whatever one's side, how could the horrors of the pandemic be temporarily forgotten when center-field cameras



REUTERS



REUTERS

THE INDUSTRY'S TIME-HONOURED APPEAL—ESCAPISM FROM REALITY—WAS SWEPT AWAY BY THE TIDE OF PROTEST THIS YEAR

revealed a backdrop of unblinking cardboard faces behind home plate? When Zoom was the turnstile for spectators into the bubble restart of the NBA season? When the Open's New York crowd consisted of an assortment of coaches, parents and fellow competitors picking at their sushi plates in a luxury suite? Depressing headlines matched deflating visuals. On January 1, an executive titan was lost in the former NBA commissioner, David Stern, followed soon after by the staggering death of Kobe Bryant, along with his young daughter and seven others in a helicopter crash. A roll call of passing legends from all walks of sport—Bob Gibson to Maradona—was a grim reminder that even within the industry's hyperbolic mythology, there are no real immortals.

In 2020, there were only the riddles of whether and how to play on amid pandemic and societal pain. The still-evolving solution? When possible, with humanitarian purpose.

Osaka, 23, this year became the world's highest-earning female athlete, and her Twitter feed's mix of commercial self-branding and activism served as a snapshot of sports at large—the uneasy coexistence of social justice and self-interest. But if bottom-line decisions by professional and especially big-time college sports to go on with the games were judged justifiably as gratuitous, or worse, weren't they also reflections of a country that was unable to agree on the merits of merely masking up for the sake of thy neighbour? If anything, the year has reinforced the realisation that sports is a mirror," said Len Elmore, the former pro basketball player and television analyst.

Acknowledging the risks incurred by those who soldiered on during a pandemic to ensure getting paid, he also saluted the on-stage awakenings of the young and leveraged. He hoped they would continue to push back against the ruthlessly puni-

(Left) Coach Gregg Popovich of NBA team San Antonio Spurs didn't kneel with players for the national anthem before a game in July in solidarity with the Black Lives Matter movement; and (below) tennis player Naomi Osaka is a vocal supporter of the movement



The healing power of music

■ Patients undergoing surgery who listen to soothing talk and music while under anesthesia may wake up feeling less pain and require less pain medicine.

■ German researchers randomly assigned 385 surgery patients to one of two groups. The first wore earphones during their operations, listening to an audiotape that played soothing background music along with positive suggestions about the safety and success of the procedure.

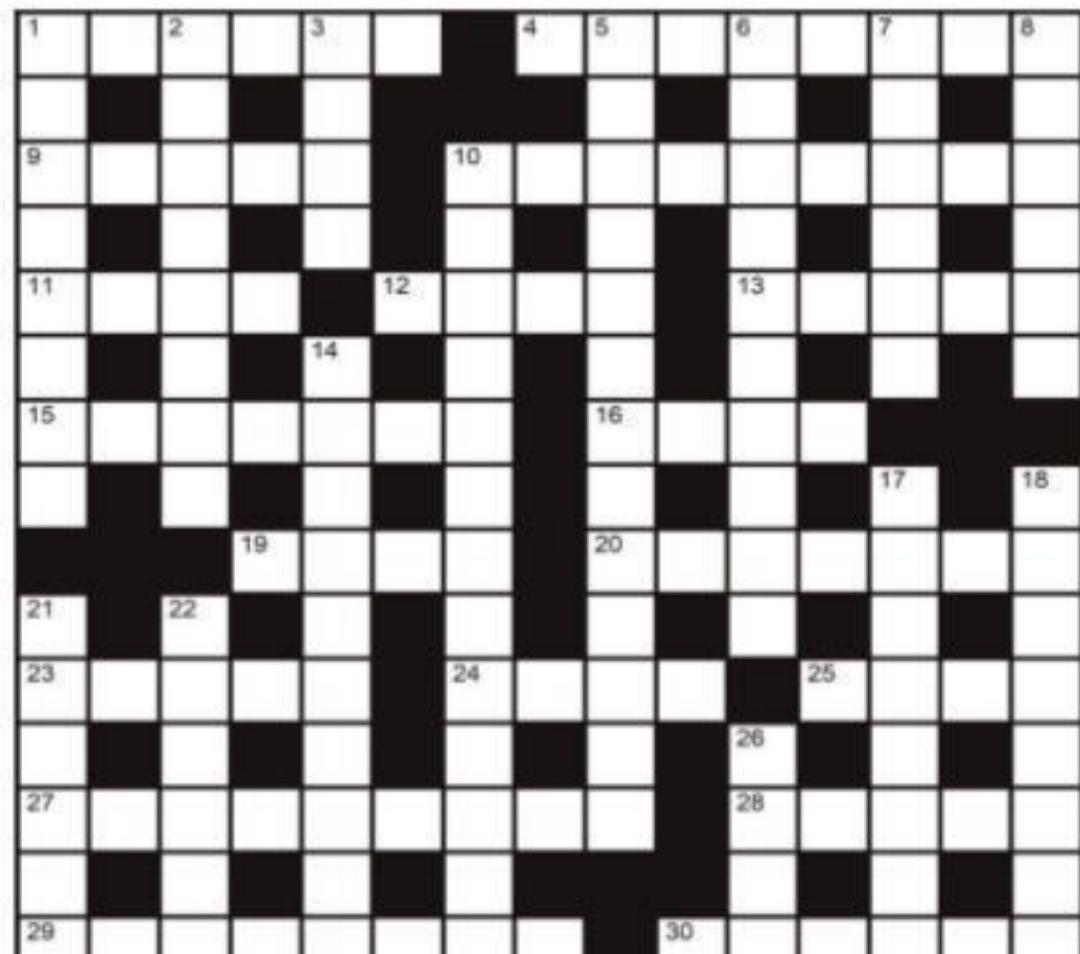
■ The second group wore earphones that played a blank tape. The anesthetist put the earphones on the patients after they were asleep and removed them before they awoke. Neither the patients nor surgeons knew who got the blank tapes. The study is in *BMJ*.

■ Of those who listened to the music and talk, 70 used no opiates at all, compared with 39 in the control group. Fifty patients in the audible tape group used non-opioid pain relievers compared with 75 of the controls. And average pain scores two hours after the operation were 25% lower in those who heard soothing words and music compared with those who did not.

■ The lead author Ernill Hansen calculated that for every six patients using the earphones, one would need no opiates at all after an operation.

NICHOLAS BAKALAR/NYT

### CROSSWORD



### ACROSS

- 1 Most appealing to senses (6)
- 4 Ball from a spin bowler (3-5)
- 9 \_\_\_ with: abounds or is present in large number? (5)
- 10 Former Deputy Chairman of the Planning Commission Montek Singh \_\_\_ (9)
- 11 Skip or overlook (4)
- 12 Scrutinise, look closely (4)
- 13 Weird (5)
- 15 A combination or blend of diverse things (7)
- 16 Alien craft (4)
- 19 Strange as a prefix (4)
- 20 \_\_\_ Ltd: Pune based company whose business is energy and environment (7)
- 23 Foolish and senseless person (5)
- 24 Ardent or eager (4)
- 25 Long, deep cut (4)
- 27 United, Mohan Meakin, et al. (9)
- 28 It's shooting means end of the shift for factory workers (5)
- 29 "in" RBS the British Bank (8)
- 30 Pop group's stage-hand (6)
- 31 \_\_\_ in NMDC (8)
- 32 An organic or inorganic compound? (8)
- 33 Not too good and not too bad (2,2)
- 34 Chennai based manufacturers of typewriters and vacuum cleaners (3,10)
- 35 Impressed, amazed or disconcerted? (6,4)
- 36 Paper Mills Ltd: Nagpur-based paper mills (also famous caves) (6)

- 8 Their position in a pack of playing cards in just below the queen's? (6)
- 10 An arrangement or engagement made as a favour to another, not dependent upon a consideration received (13)
- 14 Quite a lot or quite a big amount? (1,5,4)
- 17 Retarded, obstructed or damaged (8)
- 18 "E" in NSE or BSE (8)
- 21 Plane makers from Europe (6)
- 22 Famous English playwright who died in 1934—"or pine" anagram? (6)
- 26 Regarding (2,2)

### KAKURO



### BIZ QUIZ

1. What is the limit of annual turnover to file GST under the new Quarterly Return filing & Monthly Payment of Taxes (QRMP) scheme?
2. The National Green Tribunal has directed which state to prepare an action plan for 14 proposed elephant corridors?
3. Which Union ministry is the organiser of the India Mobile Congress?

### ANSWERS

1. 50 crore 2. Odisha

3. Ministry of Communications

### 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: FYT equals GUN
- Zip wrygmzdu mh wrwzn-jgdfwtz tdz w sbddgjdytq. Bdgw Vyhzmnp Zdph

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

### BRIDGE BOUTS

L SUBRAMANIAN

### IMPECCABLE LOGIC AND IMMACULATE PLAY

Today's deal is from an online IMP game. Declarer, Ramkumar, one of my students, came up with two fine plays to fulfill the part-score contract of 2S, after drawing an excellent inference from an opponent's bidding.

Dlr: West	S 2	W	N	E	S
Vul: None	H 9 8 6 4	1H	pass	1S	pass
	D K J 9	2D	pass	2H	2S
	C Q J 8 7 3	All pass			

N	
S	

SAQ 9 6 5 3  
H 7  
D T 4 3 2  
C A K

**Contract:** 2S by south. West leads H A and continues with the king, east playing the two and the three. Plan the play.

**Play:** Declarer ruffed the heart continuation, cashed the C A-K, and played a diamond to dummy's nine. East won with the ace and played the H J. Declarer ruffed and finessed the D J next and played the D K. East ruffed and shifted to the S 7. Declarer put up the ace, felling the king from west! Declarer exited in ten of diamonds now. West won with the queen on which east pitched the ten of clubs. West returned a club, which east ruffed with the jack. Declarer under ruffed and when east led a spade, declarer finessed the nine, and claimed eight tricks. The complete hands were:

S 2	
H 9 8 6 4	
D K J 9	
C Q J 8 7 3	

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

N	S J T 8 7 4
S	H J 3 2

SAQ 9 6 5 3  
H 7  
D T 4 3 2  
C A K

### LEXICON

### BODY SHOPPER

■ n. A contractor in a Third World country who recruits local programmers and shops them around to software companies in North America.

A "body-shopper" by profession, Mr. Reddy takes calls from around the world and then scours the ancient city of Hyderabad for the best and brightest computer kids to send to Silicon Valley and beyond.

—John Stackhouse, "Boom times for India's brain brokers," *The Globe and Mail* (Canada), July 14, 1998

**Contract:** 2S by south. West leads H A and continues with the king, east playing the two and the three. Plan the play.

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S 2	
H 9 8 6 4	
D K J 9	
C Q J 8 7 3	

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

SAQ 9 6 5 3  
H 7  
D T 4 3 2  
C A K

**Discussion:** Why did declarer spurn the spade finesse? you may ask. Simple. E-W were playing constructive raises over the majors. 1H pass 2H would indicate 8-10 pts and three trumps. East had already shown D A and H J and if he had had S K, he would have raised 1H to 2H. Fantastic logic, indeed.

In the last three-card ending, declarer had to be careful not to over ruff, for he has to play from 9-6 in his hand to T-8 in east's hand. You will agree that the play by the declarer was outstanding and absolutely brilliant.

In the replay, the same contract of 2S was defeated by two tricks in the closed room. As a result, N-S gained 5 IMPs on the board for their side.

### CROSSWORD

### KAKURO

### BIZ QUIZ

### BUZZ WORD

### ANSWERS

1. 50 crore 2. Odisha

3. Ministry of Communications

4. Ball from a spin bowler (3-5)

5. United, Mohan Meakin, et al. (9)

6. Skip or overlook (4)

7. Scrutinise, look closely (4)

8. Their position in a pack of playing cards in just below the queen's? (6)

9. Not too good and not too bad (2,2)

10. An arrangement or engagement made as a favour to another, not dependent upon a consideration received (13)

11. Quite a lot or quite a big amount? (1,5,4)

12. Retarded, obstructed or damaged (8)

13. "E" in NSE or BSE (8)

14. Plane makers from Europe (6)

15. Chennai based manufacturers of typewriters and vacuum cleaners (3,10)

16. Impressed, amazed or disconcerted? (6,4)

17. Regarding (2,2)

18. Famous English playwright who died in 1934—"or pine" anagram? (6)

19. "in" RBS the British Bank (8)

20. Pop group's stage-hand (6)

21. Long, deep cut (4)

22. Ardent or eager (4)

23. United, Mohan Meakin, et al. (9)

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37. Long, deep cut (4)

38. Ardent or eager (4)

39. United, Mohan Meakin, et al. (9)

## Wistron on notice, admits to lapses

"As always, our focus is on making sure everyone in our supply chain is protected and treated with dignity and respect. We are very disappointed and taking immediate steps to address these issues," Apple said. Apple said it has "placed Wistron on probation and they will not receive any new business from Apple before they complete corrective actions." Apple employees, along with independent auditors, will monitor their progress, it said adding that its main objective is to make sure all the workers are treated with dignity and respect, and fully compensated promptly.

"Wistron has taken disciplinary action and is restructuring their recruitment and payroll teams in Narasapura. They have also set up an employee assistance programme and a 24-hour grievance hotline in Karnataka, Telugu, Tamil, Hindi, and English to ensure all workers at the facility can voice any concerns, anonymously," the statement noted.

Federation of the Indian Export Organisations Sharad Kumar Saraf said: "We need to bring double tax deduction scheme for internationalisation to allow exporters to deduct against their taxable income, twice the qualifying expenses incurred for approved overseas activities, including market preparation, market exploration, market promotion and market presence." A ceiling of \$5,00,000 may be put under the scheme. He pitched for easier and more timely GST refunds and tax deduction on production development, in sync with that for R&D. The tax deduction on R&D spending, which was cut from 200% to 100%, may be restored, Saraf said.

Over 160 people have been arrested by the police in connection with the violence during which stones were hurled, windows and doors broken and vehicles in the parking lot overturned and set on fire. Video footage of the attack was widely circulated on social media. The Cupertino-based company has a strict supplier code of conduct and follows up on any reports of violations. In 2019, it interviewed more than 52,000 supplier employees as part of its supplier assessments.

Apple, in its supplier code of conduct, states that suppliers must meet all legal requirements relating to wages and benefits, including paying accurate wages in a timely manner. It prohibits use of wage deductions as a form of disciplinary measure and states that all use of temporary and outsourced labour shall be within the limits of the local law. In November, Apple had suspended new business with one of its suppliers Pegatron Corp after labour violations were reported.

Besides the iPhone, Wistron also manufactures IT products for Lenovo and Microsoft, among others. Wistron is one of the 16 entities to have received approval for incentives under the government's production-linked incentive plan. Currently, iPhone XR and iPhone 11 are being assembled by Foxconn in Chennai, and iPhone 7 by Wistron in Bengaluru. The Kolar facility assembles the latest version of the iPhone SE.

**Ad industry likely to revive in H2 next yr**

Sathyamurthy NP, executive director, president, OMD Mudramax and executive director, DDB Mudra Group, forecasts that, "The first half of 2021 will see improvement and register a decline of about 5-10% y-o-y. We expect H2 of 2021 to match or perhaps even exceed the performance of H2 of 2019 by 10-15%." India, which was ranked the third-largest market for advertising by GroupM in 2019, may clock the highest decline among other top markets. According to GroupM's This Year, Next Year global forecast, Japan, the UK, Germany, France, South Korea, and Canada are expected to register a decline of 14%, 4.4%, 2.0%, 15.5%, 1.9%, and 14.1%, respectively. In the US, excluding political advertising, the industry is expected to decline by 7.3%. In China, the advertising industry has been forecast to grow by 6.5% in 2020. Overall, the median for expected decline in all countries during 2020 is 11%, as per the study.

Brands learnt that they can no more delay having a strong digital presence. As a result, several brands have accelerated their e-commerce launches and are setting aside budgets to build and reinforce existing digital assets. In FY22, digital advertising revenue (at ₹29,200 crore) is estimated to overtake television ad spend (which could fall behind at ₹25,800 crore), as per KPMG. Nishi Kant, president, mcgarrybowen India, says lead generation will be the most important digital marketing aspect followed by content and creative advertising in 2021. "Paid media will get maximum allocation: as high as 31%. Social media marketing, creative production, content marketing and PR will together account for 30%," he says.

## From the Front Page

### Economists want growth, reforms

### 'Why India' is now 'why not India': PM

Previously, a web of regulations and rules were cited by investors to ask why to invest in India but easing compliance burden in the new labour laws have made them say why not India, he said. Red tape previously made investors say why India but a red carpet is now making them say why not India, he said. From a non-existent culture for innovation to a new ecosystem promoting and nurturing startups has given the world confidence to say why not India. "Earlier there was so much government interference that investors said why India. Today the faith reposed by the government in the private sector and encouragement of foreign investors have made the same people say why not India," he said. He stated that new India is pushing towards *aatmanirbhar Bharat* (self-reliant India). The government's focus is on manufacturing and production-linked incentives have been given to boost domestic capabilities and capacity, he said.

### Diesel is no longer driving car sales

Earlier, when the fuel price gap between diesel and petrol was substantial, buyers preferred diesel PVs even on an average of ₹1 lakh premium (diesel PVs are more fuel efficient than petrol). In May 2012, the retail selling price of petrol

in Delhi was ₹73.18, while that of the diesel was ₹40.90 (as per data by PRS Legislative Research), but that difference of ₹33 has now been reduced to about ₹10 (data for Delhi by Indian Oil). "While earlier buyers also preferred diesel due to its higher torque new petrol vehicles, especially turbocharged petrol, are almost as powerful and as fuel efficient," said Kapoor. "Customers now understand that the total cost of ownership (TCO) of petrol cars is lower for, say, a five-year period or even a 10-year period."

Sanjeev Garg, practice leader, automotive, Praxis Global Alliance, attributes four reasons for the decline in diesel PVs. "One, diesel-petrol price gap has reduced vastly. Two, according to NGT's regulations, registration of petrol cars is for 15 years while for diesel cars it is 10 years in Delhi/NCR, negatively impacting the latter's resale value. Three, diesel cars are ₹1-2 lakh more expensive than petrol, and outside of commercial applications if you don't drive 30,000-35,000 km/year, diesel doesn't make sense. Most importantly, Maruti Suzuki, which holds 50-55% of share in the Indian PV market, has stopped selling diesel cars."

According to Gaurav Vangal, associate director, IHS Markit, the biggest reason for this steep fall is a lot of diesel car models vanishing from the market post-BS6. "Models such as Maruti Suzuki Vitara Brezza and S-Cross, which were available only in diesel, are now available only in petrol; even the

Dzire—India's largest selling car on and off—had almost 50% diesel sales, and it's also now available only in petrol," he said. With Maruti Suzuki announcing last year it would exit the diesel market, others too followed suit, including Renault and Volkswagen, and companies such as Tata Motors pulled the plug on smaller diesel engines (such as those powering its small cars Tiago and Tigor).

Analysts say the overall share of diesel in PVs will keep reducing, but it may remain the fuel of

choice in bigger SUVs. "In bigger SUVs, the economic advantage of a diesel is still there, and consumers consider another parameter, which is the torque and higher power provided by the diesel engine, because these SUVs are heavier," noted Rajeev Singh, partner and leader, Automotive, Deloitte India.

### E-Auction - Concast Steel & Power Limited (in Liquidation)

#### Sale of Assets under the Insolvency and Bankruptcy Code, 2016

Sale of Assets and Properties owned by Concast Steel & Power Limited (in Liquidation) forming Part of Liquidation Estate formed by the liquidator, appointed by the Hon'ble National Company Law Tribunal, Kolkata Bench vide order dated 26th September, 2018.

Interested applicants may refer to the detailed EOI process document and the Asset Sale Process Memorandum uploaded on website of the Corporate Debtor <http://concastspat.com/nclt.html> and also on E-Auction website <https://ncltauction.auctonliger.net>.

The Auction Sale will be done through the E-Auction platform (with unlimited extension of 15 min each) : <https://ncltauction.auctonliger.net>

Assets Lot	Manner of Sale	Inspection Date	Date and time of Auction	Reserve Price (INR)	EMD Amount & Submission deadline
Asset Lot No.2 Sodepur Unit 2 Land & Building	Standalone Basis	Before 6 January, 2021	8 January 2021 11:01 to 8 January 2021 18:00	12.37 Cr	1.25 Cr On or before 6 January, 2021
For any query regarding E-Auction, contact: Mr. Nawnit Kumar/Mr. Saptarshi Baidya +91 79035 75095/98360 70992. Email: LQ.Concast@in.gt.com					

Kshitiz Chawchharia  
Liquidator of Concast Steel & Power Limited (In Liquidation)

IBBI Regn. No.:IBBI/IPA-001/IP-00358/2017-18/10616

Registered Address: C/o. B. Chawchharia & Co, 8A & B, Satyam Tower, 3, Alipore Road, Kolkata - 700027, Email: Kshitiz@bccoindia.com  
Place: Kolkata,  
Date: 20<sup>th</sup> December, 2020

### मध्यप्रदेश लघु उद्योग निगम मर्यादित

(मा.प्र. शासन का उपकरण)

प्रधान तल, पंचानन मवन, मालवीय नगर, भोपाल (मा.प्र.)

फोन : 0755-2673141, 142 (For Online Help), मोबाइल : 9425601151 वैबसाइट : [mplunbpl@yahoo.com](mailto:mplunbpl@yahoo.com)

### ई-निविदा सूचना क्रमांक ३-ए/२०-२१

मा.प्र. लघु उद्योग निगम द्वारा ई-प्रोक्रोरेंट निविदा सिस्टम के माध्यम से निम्नलिखित उद्याद हेतु वार्षिक दर अनुबंध आधार पर, नियत दिनको अपराह्न 4.00 बजे तक निविदाएँ आमंत्रित की जाती हैं :

क्र. निविदा क्रमांक	उद्याद का नाम	ई.प्र.डी./ पी.जी. (रु.) करने अंतिम तिथि
1. 20013-ए	ISI Marked Deformed Steel Bars (Tor Steel)	50,000/- 11.01.2021
2. 20014-ए	ISI Marked Cement	50,000/- 11.01.2021
3. 20015-ए	Laboratory Equipment For Physics	5,00,000/- 11.01.2021
4. 20016-ए	Laboratory Equipment For Biology (Botany & Zoology)	5,00,000/- 12.01.2021
5. 20017-ए	MATS FOR VARIOUS SPORTS	3,00,000/- 12.01.2021
6. 20018-ए	SUPPLY, FIXING, ERECTION OF OPEN GYM EQUIPMENTS	5,00,000/- 12-01-2021
7. 20019-ए	Electrolytic Defluoridation Plant	1,00,000/- 14.01.2021
8. 20020-ए	HOT APPLIED THERMOPLASTIC MATERIAL FOR ROAD MARKING (WITH PROVIDING AND LAYING)	1,00,000/- 14.01.2021
9. 20021-ए	BITUMEN EMULSION ISI MARK	1,00,000/- 14.01.2021

नोट : निविदा में भाग लेने हेतु पात्रता, पूर्ण निविदा दस्तावेज, निविदा आमंत्रण सूचना, निविदा शर्तें आदि की जानकारी [mptendering.mprb.gov.in](http://mptendering.mprb.gov.in) पर देखी जा सकती हैं। निविदाओं में भाग लेने के लिए उक्त पोर्टल पर धैर्यकार आवश्यक है।

मा.प्र. मध्यम 99277/2020

दो गज की दूरी, मारक है जलरी।

प्रबंध संचालक



### BNP PARIBAS MUTUAL FUND

Investment Manager: BNP Paribas Asset Management India Private Limited (AMC)  
Corporate Identity Number (CIN): U65991MH2003PTC142972

Registered Office: Crescenzo, 7<sup>th</sup> Floor, G-Block, Bandra Kurla Complex, Bandra - East, Mumbai - 400 051.

Website: [www.bnpparibasmf.in](http://www.bnpparibasmf.in) • Toll Free: 1800 102 2595

### NOTICE CUM ADDENDUM NO. 52/2020

Notice cum Addendum to Statement of Additional Information (SAI) of BNP Paribas Mutual Fund (the Fund): Change in Key Personnel

Investors are requested to note that Mr. Dhawal Mehta has been designated as Compliance Officer with effect from Friday, December 18, 2020 and shall be the Key Personnel of AMC.

Mr. Mehta's previous work experience is as follows:

Name, Designation & Age	Educational Qualification	Previous Work Experience	Period
Dhawal Mehta Compliance Officer 37 years	CS, Diploma in Business Finance, ICFAI University and B.Com.	AVP - Compliance, Legal and Secretarial, BNP Paribas Asset Management India Private Limited  Compliance & Secretarial functions - Aditya Birla Sun Life AMC Limited (formerly known as Birla Sun Life Asset Management Company Limited)	July 18, 2014 onwards  March 2009 – July 2014

Note: This Notice cum addendum forms an integral part of the SAI of the Fund read with the addenda issued thereunder. All other terms and conditions as mentioned in the SAI shall remain unchanged.

For BNP Paribas Asset Management India Private Limited  
(Investment Manager to BNP Paribas Mutual Fund)

Sd/-

Jyothi Krishnan

Head of Compliance, Legal & Secretarial

Date : December 19, 2020

Place : Mumbai

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,  
READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

and Volkswagen, and companies such as Tata Motors pulled the plug on smaller diesel engines (such as those powering its small cars Tiago and Tigor).

Analysts say the overall share of diesel in PVs will keep reducing, but it may remain the fuel of

choice in bigger SUVs. "In bigger SUVs, the economic advantage of a diesel is still there, and consumers consider another parameter, which is the torque and higher power provided by the diesel engine, because these SUVs are heavier," noted Rajeev Singh, partner and leader, Automotive, Deloitte India.

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choice in bigger SUVs. "In bigger SUVs, the economic


**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 property mortgaged/charged to the Secured Creditor, the constructive/physical (whichever is applicable)\* possession of which has been taken by the Authorised Officer of Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 29.01.2021, for recovery of below mentioned due to the Secured Creditor from respective Borrower/s, Surety/ies. (For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditor's website i.e. [www.canarabank.in](http://www.canarabank.in))

Sr. No.

Name of the Borrowers/Sureties

Due Amount

Description of Property/ies

Reserve Price

EMD

Branch Name Address/Contact

1.

**Borrower/s:- M/s Ankit Trading Co. (1).** 426 B, Turab Nagar, Kirana Mandi, Ghaziabad. (2), 409, 1st Floor, Turab Nagar, Kirana Mandi, Ghaziabad.  
**Shri Sanjeev Kumar Agarwal S/o Shri Hari Ram Gupta,** 426 B, Turab Nagar, Kirana Mandi, Ghaziabad.  
**Mrs. Geeta Agarwal W/o Shri Sanjeev Kumar Agarwal,** 426 B, Turab Nagar, Kirana Mandi, Ghaziabad.  
**Shri Sunil Kumar Bindal S/o Shri Gyan Chand Bindal,** 2nd, B-180, Patel Nagar, Ghaziabad.

Rs. 1,49,01,107.25 (Rupees One Crore Forty Nine Lakhs One Thousand One Hundred Seven and Paise Twenty Five Only) as on 01/12/2020 is due along with interest and cost etc.

1- Plot No. 409, Present No. 755, Turab Nagar, Kirana Mandi, Ghaziabad Admeasuring Area 54.34 sq.mtr. Owned By Mrs. Geeta Agarwal W/o Sanjeev Kumar Agarwal And Shri Sanjeev Kumar Agarwal S/o Hari Ram Gupta Bounded as under: **East:** Other Property, **West:** Lane, **North:** Other Property, **South:** Property Plot no. 410.  
 2- Plot No. 426, Turab Nagar, Old Plot No. 15, Kirana Mandi, Ghaziabad Admeasuring Area 17.999 sq.mtr. Owned By Mrs. Geeta Agarwal W/o Sanjeev Kumar Agarwal And Shri Sanjeev Kumar Agarwal S/o Hari Ram Gupta Bounded as under: **East:** Lane, **West:** Other Property, **North:** Other Property, **South:** Other Property.

Rs. 72,00,000/- (Seventy Two Lakh only)

Rs. 7,20,000/- (Seven Lakh Twenty Thousand only)

Rs. 23,00,000/- (Twenty Three Lakh only)

Rs. 2,30,000/- (Two Lakh Thirty Thousand only)

**Maliwara Ghaziabad, Ph: 0120-2791567**

2.

**Borrower/s:- M/s Galaxy Metallurgical Works (Partnership Firm) Partner:- Mr. Ajay Kumar Srivastava, Mr. Anand Kumar Srivastava,** 697, Meerut Road, Siddique Nagar, Sihani, Ghaziabad, Factory At: Khasra No. 00065, Khasra No. 411, Village Shahapur Nij Mota, Ghaziabad.  
**Mr. Ajay Kumar Srivastava (Partner),** 697, Siddique Nagar, Sihani, Ghaziabad, Factory At: Khasra No. 411, Shahapur Nij Mota, Industrial Area, Meerut Road, Ghaziabad 201003.  
**Mr. Anand Kumar Srivastava (Partner),** 697, Siddique Nagar, Sihani, Ghaziabad, Factory At: Khasra No. 411, Shahapur Nij Mota, Industrial Area, Meerut Road, Ghaziabad 201003.  
**Mr. Paras Nath Srivastava,** 697, Siddique Nagar, Sihani, Ghaziabad.  
**Smt. Nirpal, House No. 39, Shijra, Khasra Sehrai No. 1551/2 MI, New Friends Colony, Bagh Ranap, Village Loni, Ghaziabad.**

Rs. 6,09,79,956 (Rupees Six Crore Nine Lakhs Seventy Nine Thousand Nine Hundred Fifty Six Only) as on 01/12/2020 is due along with interest and cost etc.

1- All part and parcel of Factory Land & Building Situated at Khasra No. 00065, Khasra No. 411, Village Shahpur Nij Mota, Ghaziabad, Tehsil & Distt. Ghaziabad Bounded as under: **North-West:** Road, **South-East:** Open Land, **North-East:** Open Land & then Salt Factory, **South-West:** Open Land & then Varun Sales Co.  
 2- All part and parcel of House No. 39, Sijra Khasra Sehrai No. 1551/2 MI, New Friends Colony, Bagh Ranap, Village Loni, Ghaziabad, Bounded as under: **North-West:** 10 Feet wide Road, **South-East:** 20 Feet Wide Road, **North-East:** Another House, **South-West:** Another House.  
 3- All types of plant and machinery purchased out of term loan owned by M/s Galaxy Metallurgical Works.

Rs. 2,28,00,000/- (Two Crore Twenty Eight Lakh only)

Rs. 32,00,000/- (Thirty Two Lakh only)

Rs. 4,10,000/- (Forty One Lakh only)

**MCB, Raj Nagar, Ghaziabad, U.P. Ph: 0120-2820084**

3.

**Borrower/s:- M/s R.K. Fruit Merchant (Prop. Firm) Prop.- Mr. Rizwan Ali S/o Shri Rafique Ahmed,** Plot No. 42, Ramgopal Enclave, Opp. Mohalla Kadhai Nagar, Near M.B. Inter College, Near R.G. Garden, G.T. Road, Dadri, UP-203207.  
**Also At:** Munimji Wali Gali, Nai Abadi, Dadri, U.P. 203207.  
**Mr. Rafique Ahmed S/o Babu Khan,** Sufi Chairman Wali Gali, Nai Abadi, Dadri, UP-203207.  
**Mr. Iqbal Qureshi S/o Haji Habib Qureshi,** Badshah Nagar, Gali No.2, Nai Abadi, Dadri, G.B. Nagar, UP-203207.  
**Mr. Sultan Qureshi S/o Rafique Ahmed,** Sufi Chairman Wali Gali, Nai Abadi, Dadri, UP-203207.  
**Mr. Fazle Alam S/o Mr. Gulam Ahmed,** Behind Canara Bank, Nai Abadi, Dadri, UP-203207.

Rs. 3,47,21,645 (Rupees Three Crore Forty Seven Lakhs Twenty One Thousand Six Hundred Forty Five Only) as on 01/12/2020 is due along with interest and cost etc.

1- All that part and parcel of Residential Land & Building at Municipal No. 243 (New 263) at ward no. 25, Dadri, Gautam Budh Nagar, Sufi Chairman Wali Gali (Owner Mr. Rafique Ahmed S/o Babu Khan) Bounded as under: **North:** Property of Salim, **South:** Property of Kalu, **East:** Property of Mohd. Diccan, **West:** Aam Rasta.  
 2- All that part and parcel of Residential Land & Building at Municipal No. 243 (New 263) at ward no. 25, Dadri, Gautam Budh Nagar, Sufi Chairman Wali Gali (Owner Mr. Rizwan Ali & Sultan Ahmed) Bounded as under: **North:** Prop. of Nunnar Teli, **South:** Plot of Washi Teli, **East:** Property of Sadig Seifi, **West:** Rasta 14 Feet Wide.  
 3- All that part and parcel of Residential House No. 51, Mohalla Nai Abadi, Dadri, Gautam Budh Nagar (Owner Iqbal S/o Mohd. Habib) Bounded as under: **North:** Property of Jaipal & Others, **South:** Rasta, **East:** Property of Kirpal, **West:** Property of Mohd. Islam.  
 4- All that part and parcel of Residential Vacant Plot No. 99, 100, 101 & 102, Admeasuring Area 200.67 sq.mtrs., in Khasra No. 1666, situated at Mohalla Mewatyan, Kasba Dadri, Pargana & Tehsil Dadri, District Gautam Budh Nagar (Owner Mr. Fazle Alam) Bounded as under: **North:** Rasta 16 Feet wide, **South:** Rasta 16 Feet wide, **East:** Rasta 18 Feet wide, **West:** Plot no. 98 & 103.  
 5- All part and parcel of Residential/Factory Land & Building at Plot No. 42 in Khasra No. 422 K at Ramgopal Enclave, Opp. Mohalla Kidbai Nagar, Dadri, District Gautam Budh Nagar (Owner Mr. Rizwan Ali) Bounded as under: **North-West:** 22 Feet wide Road, **South-West:** Property of Shri Triveni Prasad, **North-East:** Plot of Shri Ramjani, **South-East:** R.G. Garden.  
 6- All types of Plant and Machinery purchased out of term loan owned by M/s R.K. Fruit Merchant.

Rs. 38,80,000/- (Thirty Eight Lakh Eighty Eight Thousand only)

Rs. 30,50,000/- (Thirty Lakh Fifty Thousand only)

Rs. 20,20,000/- (Twenty Lakh Twenty Thousand only)

Rs. 15,05,000/- (Fifteen Lakh Five Thousand only)

Rs. 1,50,000/- (One Lakh Fifty Thousand only)

Rs. 11,13,000/- (Eleven Lakh Thirteen Thousand only)

Rs. 48,00,000/- (Forty Eight Lakh Eighty Thousand only)

**MCB, Raj Nagar, Ghaziabad, U.P. Ph: 0120-2820084**

Date: 17.12.2020

Regional Office Ghaziabad

Authorised Officer, Canara Bank

**इंडियन ओवरसीज़ बैंक Indian Overseas Bank**
**SALE OF IMMOVABLE PROPERTY MORTGAGED TO  
BANK AUCTION under Rule 8(6) the Security Interest  
(Enforcement) Rules, 2002**
**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), Mortgagor(s) and guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of Indian Overseas Bank, Secured Creditor, will be sold on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" on mentioned below date of sale for recovery of mentioned below amount & future interest and other charges due to the Indian Overseas Bank (Secured Creditor) mentioned below Borrower(s), Mortgagor(s), Guarantor(s) & Director(s). The Reserve Price and Earnest Money Deposit amount in mentioned below. The Sale will be done by undersigned through e-auction platform provided at the Web-Portal [www.ibapi.in](http://www.ibapi.in).

Sr. No.

Name of the Branch &amp; Name &amp; Address of Borrower / Mortgagor / Guarantor

Description of the Immovable Property

Outstanding Amount

Reserve Price

EMD

Bid Increase Amount

Date and Time of e-Auction

A/c, IFSC Code for Bid Submission &amp; Name of the A/c

Date and Time of Inspection &amp; Contact No.

1.

**INDIAN OVERSEAS BANK Branch: Kashipur (2217)**  
**1.Borrower & Name & Address :- Anoop Kapoor & Rekha Kapoor** Khasra No. 683 Min, Mauza Baljuri, Dist. US Nagar, built on a land measuring toward east 30ft, west 30ft, north 15ft, south 15ft total area 450 sqft, owned by Smt. Rekha Kapoor W/o Anoop Kapoor. Boundaries of Property: **East:** House of Dr. Verma **West:** House of Madhu Arora **North:** Rasta **South:** House of Intjor Hussain.

Rs.6,53,409/- (Rupees Six Lakh Fifty Three Thousand Four Hundred Nine Only) as on 15.12.2020 along with further interest from 16.12.2020

Rs.12,14,975/-  
 Rs.1,22,000/-  
 Rs.10,000/-

20.01.2021 between 11:00 A.M. to 04:00 P.M.

IFSC: IOBA0002217  
 IOB Bid Account Kashipur Branch

2.

**INDIAN OVERSEAS BANK Branch: Kashipur (2217)**  
**1.Borrower & Address :- Mr. Jogendra Singh S/o Jagdish Singh, R/o Etmai Mukundpur Budiya, Kashipur US Nagar, Uttarakhand-244713. Mob: 8938990255.**  
**2.Borrower/ Mortgagor Name & Address :- Smt. Amarjeet Kaur** w/o Jogendra Singh Dabhrs, Etmai Mukundpur Budiya, Kashipur, US Nagar-244713 Uttarakhand. Mob: 8938990255.  
**3.Guarantor & Address :- Mr. Kheem Ram s/o Mr. Mohan Ram, R/o 353a, Kachanagaljan, Kumayan Colony, Manpur, Kashipur (US Nagar)-244713**

A single storey House built on Land at Khasra No. 294/21 Min measuring Area 0.028 Acres, or 280 sq.mts situated in Village Dabhora Ahatmail, Tehsil Kashipur, District Udhampur.

Rs.8,66,580/- (Rupees Eight Lakh Sixty Six Thousand Five Hundred Eighty Only) as on 15.12.2020 along with further interest from 16.12.2020

Rs.26,89,235/-  
 Rs.2,70,000/-  
 Rs.10,000/-

20.01.2021 between 11:00 A.M. to 04:00 P.M.

IFSC: IOBA0002217  
 IOB Bid Account Kashipur Branch

3.

**INDIAN OVERSEAS BANK Branch: Kashipur (2217)**  
**1.Borrower & Address :- Mis Pal Poutry Farm, Prop. Mr. Jeetu S/o Madan, R/o Front of Yadav Chakki Near Anjali Gupta Hospital, Manpur road, District - Udhampur Singh, Kashipur, Uttarakhand-244713.**  
**2.Borrower's Business Address :- C/o- Surendra Singh (land lord) S/o Bhupendra Singh, Vill - Dhanauri Patti, Tehsil - Kashipur, District - Udhampur Singh, Kashipur, Uttarakhand-244713.**  
**3.Guarantor & Address :- Smt. Santosh W/o Mr. Madan, R/o Front of Yadav Chakki Near Anjali Gupta Hospital, Manpur road, District - Udhampur Singh, Kashipur, Uttarakhand-244713.**  
**4.Guarantor & Address :- Smt. Neetu W/o Mr. Jeetu, R/o Front of Yadav Chakki Near Anjali Gupta Hospital, Manpur road, District - Udhampur Singh, Kashipur, Uttarakhand-244713.**

A shop facing east single Storey with Chabutra toward North being Demand register no. 1/1, situated in Mohalla Khalsa, Tehsil - Kashipur, Distt - U.S. Nagar, Kashipur, Uttarakhand and measuring toward East 13 ft, West 13 ft, North 13 ft, South 13 ft. Total area 169 sq ft or 15.70 sq mts.

Rs.6,41,984/- (Rupees Six Lakh Forty One Thousand Nine Hundred Eighty Four Only) as on 30.11.2020 along with further interest from 01.12.2020

Rs.12,17,177/-  
 Rs.1,22,000/-  
 Rs.10,000/-

20.01.2021 between 11:00 A.M. to 04:00 P.M.

IFSC: IOBA0002217  
 IOB Bid Account Kashipur Branch

4.

**INDIAN OVERSEAS BANK Branch: Kashipur (2217)**  
**1.Borrower/ Mortgagor Name & Address :- Mr. Vikas Mishra S/o Surendra Nath Mishra R/o-Hydelic Colony (Shanker Puri Colony) Kachnai Gusa Behind Hotel Gautam Heights Bazar Road Kashipur US Nagar Uttarakhand-244713.**  
**2.Guarantors Name & Address :- Mr. Tarkeshwar Singh S/o Late Shri Ram Jag Singh, R/o-House No 755, Ward No.02 Near ITI, Khachnalgazi, Kashipur US Nagar-244713**

Single storey Residential house at Khasra No. 274/2, Khata No. 01030 Min, built on a land measuring area 600 Sq.ft at Village Karapur Devi Pura, Behind Gautam Heights Hotel, Bazar Road, Kashipur, US Nagar-Uttarakhand-244713. Having Sale Date 07.05.2011 Srl No 4851, at Sub Registrar Office Kashipur. Property owned by Mr. Vikas Mishra S/o Surendra Nath Mishra.

Rs.10,26,219/- (Rupees Ten Lakh Twenty Six Thousand Two Hundred Nineteen Only) as on 15.12.2020 along with further interest from 16.12.2020

Rs.10,10,437/-  
 Rs.1,02,000/-  
 Rs.10,000/-

## FE SUNDAY

**"IMPORTANT"**

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


**OFFICE OF THE CHIEF EXECUTIVE OFFICER, U. P. LIVESTOCK DEVELOPMENT BOARD, BADSHAH BAGH, GOKARAN NATH ROAD, LUCKNOW**  
 Telephone : (0522)2977709 (O), E-mail: upldb@rediffmail.com

L. No. 590(3)/UPLDB/AES/DFS/2020-21

**TENDER NOTICE**

Date: Dec 18, 2020

Uttar Pradesh Livestock Development Board (U.P.L.D.B.) is a registered society under the Society Registration Act, 1860 established as per Govt. of India directives is inviting online tenders through e-procurement system from reputed manufacturers or Authorized distributor of a manufacturer for approval of rates for procurement of DFS equipments/machinery, etc. related with different schemes and activities implemented by UPLDB, Lucknow for the year 2020-21 & 2021-22.

**Tender Details**

No. & date of Tender	Tendered Items/ Instruments (As per details given in the tender documents)	Cost of Tender document (Rs.) (Tender Fee+GST) Non-refundable	Earnest Money (Rs.) Refundable	Availability and start date & time for on-line Submission of filled e-Bids	Last Date/ time for online submission of filled e-Bids	Opening of online Tenders (Technical bids)
No.590(3)/UPLDB/AES/DFS/2020-21, Date: Dec. 18, 2020	Integrated Computer Aided Sperm Analyser (As per specifications given in e-tender document)	7435.00 (6300.00 + 1135.00)	42500.00	21.12.2020 01:00 P.M. and 21.12.2020 02:00 P.M.	07.01.2021 upto 11:00 A.M.	07.01.2021, 11:30 A.M. onwards

The complete e-tender details will be made available on U.P. Govt. e-procurement portal <http://e-tender.up.nic.in> and UPLDB's website <http://upldb.up.gov.in> as per information given in above table. Any corrigendum/amendment in this notice of e-tender document shall be uploaded and informed on e-procurement website only. UPLDB reserves the right to cancel any or all the e-Bids without assigning any reason and decision of UPLDB shall be final and binding. It is also to inform that those tenderers who are registered with U.P. Electronics Corporation(UPLC)'s website: [www.uplc.in](http://www.uplc.in) for e-tendering and having digital signatures in reference with this office memorandum No. 54/UPLB/AES/E-Tender Pranali/2017-18, Dt. 13.04.2017 or registered with UPLC till 06.01.2021 and having valid digital signature, shall be eligible to participate in the e-tender.

(Dr. Arvind Kumar Singh)

I/c Chief Executive Officer, U.P. Livestock Dev. Board

**SHUBHAM HOUSING DEVELOPMENT FINANCE CO. LTD.**

Corporate Office : 425, Udyog Vihar Phase IV, Gurgaon-122015 (Haryana)

Ph : 0124-4212530/31/32 E-Mail: [customercare@shubham.co](mailto:customercare@shubham.co) website : [www.shubham.co](http://www.shubham.co)**PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTY(IES)**

Sale Notice for sale of immovable properties as per proviso to Rule 8(6) and Appendix-IV-A  
(Under Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002)

Whereas the undersigned being one of the Authorized Officer of the Shubham Housing Development Finance Company Limited (hereinafter called the Company) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (The Act) and in exercise of powers conferred under Section 13(2) read with rule 9 of the Security Interest (Enforcement) Rules, 2002 (The Rules) issued demand notices calling upon the borrowers, whose names have been indicated in column (C) below on dates specified in column (D) written against each of them, calling upon them to repay the outstanding amount indicated in column (E) below within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken voluntary surrendered/possession of the property mortgaged with the company, described in column (F) herein below, to recover the said outstanding amount, in exercise of powers conferred on me under section 13(4) of the Act read with Rule 9 of the Rules on the date mentioned in column (H).

The Borrower in particular and the public in general are hereby cautioned not to deal with the properties mentioned in column (F) below and any dealings with these properties will be subject to the charge of the Shubham Housing Development Finance Company Limited for an amount mentioned in column (G).

Now, the borrower and the public in general is hereby also informed that the said properties would be sold by public auction on date, time and venue as specified in column (K) against each property by inviting bids in the sealed envelopes as per the procedure and terms and conditions stated below:

Sr. No.	Application Number	Name & Address Of the Borrowers	Date of Notice/ U/s 13(2) D	Demand Notice Amount E	Property Possessed F	Current Due Amount G	Date of Possession H	Reserve Price (Rs.) I	EMD (Rs.) (10% of RP) J	Date, Time & Venue of auction K
1.	OGGN16100 000005002 675	Sunil Kumar, Babil, H No. 98, Vill. Khanda Gurgaon Haryana - 122001	25/Jun/19	Rs. 2,339,577/-	H No.- 98, Khewat/ Khata No. 89/111, Village khana No. 63, Village Khanda, Gurgaon Haryana-122001	Rs. 3,507,735/-	14/Oct/20 (Physical)	Rs. 8,236,800/-	Rs. 8,236,800/-	22-01-2021 11:00 A.M. to 02:00 P.M., 302 Third Floor, Plot No-04 LSL Market New Rajdhani Enclave, Vikash Marg near Preet Vihar Metro Station, Delhi
2.	OPRV1707 000005006 915	Nuramohd, Vibha, Second And Third Floor H.No I - 16/365 Bapa Nagar Karol Bagh, Delhi 110005	19/Nov/19	Rs. 5,90,471/-	Flat No. I-C, First Floor, Plot No 204A, Khasa No. 353M, Pushp Vihar Colony, Village- Sadullabad, Loni, District- Ghaziabad, U.P- 201006	Rs. 7,60,147/-	31/Oct/19 (Physical)	Rs. 6,46,800/-	Rs. 64,680/-	22-01-2021 11:00 A.M. to 02:00 P.M., 302 Third Floor, Plot No-04 LSL Market New Rajdhani Enclave, Vikash Marg near Preet Vihar Metro Station, Delhi
3.	DEL_1505 _040102	Deepak Dhamla, Lakshmi, 97, Baheta Hejhar, Loni, Ghaziabad, U.P- 201101	18/Aug/17	Rs. 8,29,602/-	Khasra No- 31/Min/1, Village- Behar Hejhar, Pargana & Tehsil- Loni Distt- Ghaziabad, Uttar Pradesh- 201102	Rs. 1,760,026/-	28/Feb/20 (Physical)	Rs. 1,59,316/-	Rs. 1,59,316/-	22-01-2021 11:00 A.M. to 02:00 P.M., 302 Third Floor, Plot No-04 LSL Market New Rajdhani Enclave, Vikash Marg near Preet Vihar Metro Station, Delhi
4.	SHB_1503 _036177	Ujala, Yoti Chaudhary, BC-24 Sector-C-1 Tronica City Loni Distt- Ghaziabad U.P- 201001	26/May/20	Rs. 1,053,239/-	Plot No.99, Kh No. 1St Flr, Kh No. 398, Street Ram nagar Colony Sahibabad Pargana loni Tehsil & Distt- Ghaziabad U.P. 201102	Rs. 1,177,786/-	07/Sep/20 (Physical)	Rs. 6,80,400/-	Rs. 68,040/-	22-01-2021 11:00 A.M. to 02:00 P.M., 302 Third Floor, Plot No-04 LSL Market New Rajdhani Enclave, Vikash Marg near Preet Vihar Metro Station, Delhi
5.	KHI_1504 _037524	Prabhakar Rajesh, Pushpa Prabhakar, H.No. 94, 4th Floor, Front Side Hari Masjid, 20 Fatta, Batta House, Jamia Nagar, Delhi - 110025	26/May/20	Rs. 6,07,356/-	Property No. 85, Khasra No. 291, Village- Vaipuri, Distt Gautam Budh Nagar (U.P) - 203207	Rs. 9,15,932/-	28/Feb/20 (Physical)	Rs. 12,96,000/-	Rs. 1,29,600/-	22-01-2021 11:00 A.M. to 02:00 P.M., 302 Third Floor, Plot No-04 LSL Market New Rajdhani Enclave, Vikash Marg near Preet Vihar Metro Station, Delhi
6.	SHB_1507 _042654	Santosh Kumar Jha, Abha Jha, Mayur Kunj Kulesha Gautam Budh Nagar Greater Noida (U.P) - 201306	26/Apr/19	Rs. 17,02,941/-	Khasra No. 442, Village Salarpur Khadar Pargana & Tehsil- Dadri, Distt- Gautam Budh Nagar, Noida, Uttar Pradesh - 110032	Rs. 2,419,884/-	31/Oct/18 (Physical)	Rs. 8,73,480/-	Rs. 87,348/-	22-01-2021 11:00 A.M. to 02:00 P.M., 302 Third Floor, Plot No-04 LSL Market New Rajdhani Enclave, Vikash Marg near Preet Vihar Metro Station, Delhi
7.	OBWD1704 000005005 469	Hari Narayan, Manav Lal, Ward No-7, Number 3 School Ke Pass, Tijara Alwar 301411	15/Jun/18	Rs. 5,30,953/-	Ward No-07, Mohalla Chhipitawada Tijara Tehsil Tijara & Distt- Alwar, Rajasthan - 301019	Rs. 1,014,581/-	19/Dec/19 (Physical)	Rs. 5,51,600/-	Rs. 55,160/-	22-01-2021 11:00 A.M. to 02:00 P.M., 302 Third Floor, Plot No-04 LSL Market New Rajdhani Enclave, Vikash Marg near Preet Vihar Metro Station, Delhi
8.	OGN1608 000005001 728	Mohan Lal, Sunita, Kishore Colony Ward No.: 8 Sohna Gurgaon-122103	18/Jan/18	Rs. 8,53,912/-	Kishore Colony Ward No. 8, Sohna Gurgaon-122103	Rs. 1,734,833/-	30/Dec/19 (Physical)	Rs. 9,07,500/-	Rs. 90,750/-	22-01-2021 11:00 A.M. to 02:00 P.M., 302 Third Floor, Plot No-04 LSL Market New Rajdhani Enclave, Vikash Marg near Preet Vihar Metro Station, Delhi
9.	MDG_1503 _035613	Sunit Kumar, Ishwar Kumar, 115-A Galaijiapura Shora Kotla Malaka Ganj Delhi-110007	30/Mar/19	Rs. 9,80,066/-	Property No-1193, Ground Floor Shora Kotla Subzi Mandi Dehl 110001	Rs. 13,51,666/-	28/Feb/19 (Physical)	Rs. 5,98,600/-	Rs. 59,860/-	22-01-2021 11:00 A.M. to 02:00 P.M., 302 Third Floor, Plot No-04 LSL Market New Rajdhani Enclave, Vikash Marg near Preet Vihar Metro Station, Delhi
10.	OMOD1610 000005002 587	Virendra Kaushik, Mamta Kaushik, H.No. - 38, Bapuji Modinagar Distt Ghaziabad -201204	20/Feb/18	Rs. 8,51,719/-	Khasra No.722 Mi Vill Begnabadi Budana Maf a r M o h a l l a B r a h m a p u r Modinagar, U.P- 201204	Rs. 1,718,778/-	30/Jun/20 (Physical)	Rs. 2,72,800/-	Rs. 27,20,80/-	22-01-2021 11:00 A.M. to 02:00 P.M., 302 Third Floor, Plot No-04 LSL Market New Rajdhani Enclave, Vikash Marg near Preet Vihar Metro Station, Delhi
11.	DEL_1501 _03276	Mr Praveen Kumar, Sundesh, C-108, Gali No. 3, Kardam Farm, Joharpur, Dayalpur Delhi - 110094	18/Feb/17	Rs. 2,172,631/-	C-108, Khasra No- 15/61, Khajni Nagar Kardam Farm, Johirpur, New Delhi - 110094	Rs. 3,530,473/-	06/Nov/20 (Physical)	Rs. 1,67,760/-	Rs. 1,67,760/-	22-01-2021 11:00 A.M. to 02:00 P.M., 302 Third Floor, Plot No-04 LSL Market New Rajdhani Enclave, Vikash Marg near Preet Vihar Metro Station, Delhi
12.	MOD_1507 _042880	Akshay Kumar, Aditya Kumar, Uma Rana, Radhishyan Vihar, Police Station Muradnagar 201206	29/Mar/17	Rs. 5,50,395/-	Plot No-13, Khasra No- 152 Min, Aslai Nagar, Jalalabad-201204	Rs. 7,51,809/-	30/Sep/19 (Physical)	Rs. 1,207,800/-	Rs. 1,20,780/-	22-01-2021 11:00 A.M. to 02:00 P.M., 302 Third Floor, Plot No-04 LSL Market New Rajdhani Enclave, Vikash Marg near Preet Vihar Metro Station, Delhi
13.	MOD_1505 _038900	Mahmood Ali, Khatoon Begum, H No- 2008/2, Arya Nagar Muradnagar 201206	18/Jan/18	Rs. 3,28,141/-	Khasra No- 740 mi, Village Sarna Mohalla Arya Nagar Pargana Jalalabad Khasra No-740mi, Village Sarna Mohalla Arya Nagar Pargana Jalalabad Tehsi Modinagar Ghaziabad Tehsil Modinagar Ghaziabad -201206	Rs. 8,45,848/-	30/Nov/18 (Physical)	Rs. 7,66,375/-	Rs. 76,637.50	22-01-2021 11:00 A.M. to 02:00 P.M., 302 Third Floor, Plot No-04 LSL Market New Rajdhani Enclave, Vikash Marg near Preet Vihar Metro Station, Delhi
14.	MDG_1411 _030348	Mr Shailesh Girisha, Meenakshi Girisha, WZ-72 1st Floor Village, Nanigal Jali B-1 Janakpuri New Delhi-110058	28/Apr/16	Rs. 9,07,934/-	Plot No. 28-A Entire Second floor Khasra No. 2,455,126/-	Rs. 30/Nov/20 (Physical)	Rs. 9,92,700/-	Rs. 99,270/-	Rs. 99,270/-	22-01-2021 11:00 A.M. to 02:00 P.M., 302 Third Floor, Plot No-04 LSL Market New Rajdhani Enclave, Vikash Marg near Preet Vihar Metro Station, Delhi

Note: To the knowledge of the company, there is no encumbrance on the above properties. Terms and conditions of auction sale notice

**TERMS & CONDITIONS OF PUBLIC AUCTION:- PROCEDURE AND TERMS & CONDITIONS OF PUBLIC AUCTION BY INVITING BIDS:**

1. The property at serial No. 1 to 14 can be inspected on 15.01.2021 Respectively from 10.00 A.M. to 4.00 P.M.

2. Sale is subject to the conditions prescribed in SAFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder as also subject to conditions in the offer/bid documents to be submitted by the intending/participating bidders.

3. The bids shall be submitted in a sealed envelope to the office of undersigned along with a Demand Draft/Pay Order towards the Earnest Money Deposit favouring Shubham Housing Development Company Limited, payable locally. The Earnest money deposit shall not carry any interest. Along with Bid form the proposed bidder shall also attach his/her identity proof, KYC norms and proof of residence such as copy of the passport, Aadhar Card, election commission card, ration card, driving license etc. and a copy of the PAN Card issued by the Income tax department.

4. Last date to submit the bid along with Earnest Money Deposit for serial No.1 to 14 before 21-01-2021 11.00 A.M. TO 2.00 PM

5. In no eventally the property would be sold below the reserve price indicated against each of the property.

6. On the

**ਪੰਜਾਬ ਏਣਡ ਸਿੰਘ ਬੈਂਕ**  
(ਮਾਰਤ ਸਰਕਾਰ ਦਾ ਉਪਕਮ)

ੴ ਸਤਿਗੁਰ ਪ੍ਰਸਾਦਿ



Where service is a way of life

**PUBLIC NOTICE FOR E-AUCTION SALE OF IMMOVABLE PROPERTIES ON 20.01.2021**

LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS ON / BEFORE 19.01.2021 UPTO 4:00 PM

Sale of immovable property/ies mortgaged to Bank under Securitization and Reconstruction of Financial assets and Enforcement of Security Interest Act, 2002 (No. 54 of 2002) Whereas, the Authorized Officer of **Punjab & Sind Bank** has taken possession of the following property/ies pursuant to the notice issued under Section 13(2) of the Security Interest (Enforcement) Rules 2002 in the following loan account with right to sell the same on "AS IS WHERE IS BASIS and AS IS WHAT IS BASIS" for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act proposes to realize the Bank's dues by sale of the said property/ies. The sale will be done by the undersigned through e-auction platform provided at the Web Portal (<https://www.bankeauctions.com>)

Sl. No.	Name of the Branch & Accounts	Details of Property/ies	Amount Claimed in Notice	Reserve Price	Date/Time of Possession Date	Demand Notice Date	EMD	Date/Time of E-Auction	Bid Increase Amount
1.	<b>Authorised Officer:</b> Shri Sanjay Kumar Mishra, Chief Manager, Gunti No. - 5, Kanpur. Ph.: 9580508533								
1.1.	<b>BRANCH:</b> Gunti No. 5, Kanpur	All the part and parcel of the property consisting of Plot No. P-6, situated at Arazi No. 185 (Part), Visayakpur Kachhar, Kanpur	₹ 26,68,026.20 as on 30.09.2018+ Interest & other expenses w.e.f. 01.10.2018	25,84,800 2,58,480 10,000	20.01.2021 11:30 AM to 1:30 PM				
1.2.	<b>Borrower(s):</b> 1. Sh. Shivam Bhaduria S/o Sh. Lakhman Singh Bhaduria 2. Sh. Lakhman Singh Bhaduria S/o Sh. Jyoti Singh Bhaduria & Guarantor(s): Smt. Pushpa Devi Bhaduria W/o Sh. Lakhman Singh Bhaduria & Guarantor(s): Smt. Pushpa Devi Bhaduria All R/o Plot No. P-6, situated at Arazi No. 185 (Part), Visayakpur Kachhar, Kanpur.	Measuring Area: 83.61 Sq. Mtr. Owned by: Sh. Shivam Bhaduria S/o Sh. Lakhman Singh Bhaduria. Bounded by: East: Plot No. P-7 West: Plot No. P-5 North: Other Land South: 6.10 mtr. wide road.	₹ 30.10.2018	Details of NEFT/RTGS for EMD : PSIB00000018 (IFSC)	27.12.2018	Account No.: 00185039026001			
1.3.	<b>Borrower(s):</b> M/s Sial Trading Company, Proprietor Mrs. Nisha Sial (W/o Late Praveen Kumar Sial) R/o. H.No. 111/A354, Ashok Nagar, R.K. Nagar, Kanpur-208012.	All the part and parcel of the property consisting of Building/premises situated at 2nd Floor-111, A/354, Ashok Nagar, Kanpur. Measuring Area: 31.43 Sq. Mtr. Owned by: Smt. Nisha Sial W/o Late Praveen Kumar Sial. Bounded by: East: 6.09Mtr. Road West: House No. 111A/353 Constructed on Plot No. 27 North: House No. 111A/353 constructed on Plot No. 33 South: House No. 111A/356 constructed on Plot No. 31.	₹ 42,65,048.60 as on 30.04.2019+ Interest & other expenses w.e.f. 01.05.2019	41,99,000 4,19,900 10,000	20.01.2021 11:30 AM to 1:30 PM	03.05.2019	Details of NEFT/RTGS for EMD : PSIB00000018 (IFSC)	17.10.2019	Account No.: 00185039026001
1.4.	<b>Borrower(s):</b> M/s Yes Enterprises, Plot No. 113, Malviya Vihar WB, Bara, Kanpur-208027, Prop. Shri Prem Chandra Maurya S/o Shri Tilak Dham Maurya, R/o H.No. B-38, World Bank Colony, Bara, Kanpur-208027.	All the part and parcel of the property consisting of Arazi No. 113, Malviya Vihar WB, Bara, Kanpur-208027. Prop. Shri Prem Chandra Maurya S/o Shri Tilak Dham Maurya, R/o H.No. B-38, World Bank Colony, Bara, Kanpur-208027.	₹ 10,69,264.14 as on 30.11.2018+ Interest & other expenses w.e.f. 01.12.2018	32,29,000 3,22,900 10,000	20.01.2021 11:30 AM to 1:30 PM	03.12.2018	Details of NEFT/RTGS for EMD : PSIB00000018 (IFSC)	20.02.2019	Account No.: 00185039026001
1.5.	<b>Borrower(s):</b> Sh. Prashant Chandra Khatri S/o Sh. Pooran Chandra Khatri R/o Flat No. G-2, Ground Floor, Poorna Chandra Villa, H.No. 111/L/354, Naiveen Nagar, Kanpur-208025.	All the part and parcel of the property consisting of Flat No. 111/L/354, Naiveen Nagar, Kanpur-208025. Measuring Area: 43.758 Sq. Mtr. Owned by: Sh. Prashant Chandra Khatri S/o Sh. Pooran Chandra Khatri, Bounded by: East: 30 ft. wide road West: Plot No. 123 North: Plot No. 114 South: Plot No. 121.	₹ 14,52,601.98 as on 30.09.2018+ Interest & other expenses w.e.f. 01.10.2018	19,91,000 1,99,100 10,000	20.01.2021 11:30 AM to 1:30 PM	08.10.2018	Details of NEFT/RTGS for EMD : PSIB00000018 (IFSC)	27.12.2018	Account No.: 00185039026001
1.6.	<b>Borrower(s):</b> Sh. Suraj Chandra Khatri S/o Sh. Pooran Chandra Khatri R/o Flat No. G-2, Ground Floor, Poorna Chandra Villa, H.No. 111/L/354, Naiveen Nagar, Kanpur-208025.	All the part and parcel of the property consisting of Flat No. 111/L/354, Naiveen Nagar, Kanpur-208025. Measuring Area: 43.758 Sq. Mtr. Owned by: Sh. Suraj Chandra Khatri S/o Sh. Pooran Chandra Khatri, Bounded by: East: 30 ft. wide road West: Plot No. 123 North: Plot No. 114 South: Plot No. 121.	₹ 25,04,750.00 as on 30.09.2018+ Interest & other expenses w.e.f. 01.10.2018	47,00,000 4,70,000 10,000	20.01.2021 11:30 AM to 1:30 PM	08.10.2018	Details of NEFT/RTGS for EMD : PSIB00000018 (IFSC)	27.12.2018	Account No.: 00185039026001
1.7.	<b>Borrower(s):</b> M/s Nachos Agro Foods, Address: C/36, Udyog Kunj, Site-5, Kanpur-208022 Proprietor: Ms. Lovely Srivastav D/o Sh. Mahesh Lovely Srivastav D/o Sh. Mahesh Chandra and Guarantor: Smt. Prabhu Devi Srivastava W/o Sh. Mahesh Chandra Srivastav Both R/o Plot No. 119-A, Ratan Lal Nagar, Kanpur-208022	All the part and parcel of the property consisting of Plot No. 119 (Part), 2nd Floor, Block R.N. S.No.-II, Ratan Lal Nagar, Kanpur. Measuring Area: 85.03 Sq. Mtr. Owned by: Ms. Lovely Srivastav D/o Sh. Mahesh Chandra Srivastav, Bounded by: East: Raj Tower Built on Plot No. 118 West: Open to Sky Over 2.27 Mt. Common Passage thereafter Plot No. 120 North: Part of Plot No. 119(P) South: Part of Plot No. 119(P)	₹ 25,04,750.00 as on 30.09.2018+ Interest & other expenses w.e.f. 01.10.2018	47,00,000 4,70,000 10,000	20.01.2021 11:30 AM to 1:30 PM	08.10.2018	Details of NEFT/RTGS for EMD : PSIB00000018 (IFSC)	27.12.2018	Account No.: 00185039026001
1.8.	<b>Borrower(s):</b> Sh. Suraj Chandra Khatri S/o Sh. Pooran Chandra Khatri R/o Flat No. G-2, Ground Floor, Poorna Chandra Villa, H.No. 111/L/354, Naiveen Nagar, Kanpur-208025.	All the part and parcel of the property consisting of Flat No. 111/L/354, Naiveen Nagar, Kanpur-208025. Measuring Area: 43.758 Sq. Mtr. Owned by: Sh. Suraj Chandra Khatri S/o Sh. Pooran Chandra Khatri, Bounded by: East: 30 ft. wide road West: Plot No. 123 North: Plot No. 114 South: Plot No. 121.	₹ 25,04,750.00 as on 30.09.2018+ Interest & other expenses w.e.f. 01.10.2018	47,00,000 4,70,000 10,000	20.01.2021 11:30 AM to 1:30 PM	08.10.2018	Details of NEFT/RTGS for EMD : PSIB00000018 (IFSC)	27.12.2018	Account No.: 00185039026001
1.9.	<b>Borrower(s):</b> Sh. Suraj Chandra Khatri S/o Sh. Pooran Chandra Khatri R/o Flat No. G-2, Ground Floor, Poorna Chandra Villa, H.No. 111/L/354, Naiveen Nagar, Kanpur-208025.	All the part and parcel of the property consisting of Flat No. 111/L/354, Naiveen Nagar, Kanpur-208025. Measuring Area: 43.758 Sq. Mtr. Owned by: Sh. Suraj Chandra Khatri S/o Sh. Pooran Chandra Khatri, Bounded by: East: 30 ft. wide road West: Plot No. 123 North: Plot No. 114 South: Plot No. 121.	₹ 25,04,750.00 as on 30.09.2018+ Interest & other expenses w.e.f. 01.10.2018	47,00,000 4,70,000 10,000	20.01.2021 11:30 AM to 1:30 PM	08.10.2018	Details of NEFT/RTGS for EMD : PSIB00000018 (IFSC)	27.12.2018	Account No.: 00185039026001
1.10.	<b>Borrower(s):</b> Sh. Suraj Chandra Khatri S/o Sh. Pooran Chandra Khatri R/o Flat No. G-2, Ground Floor, Poorna Chandra Villa, H.No. 111/L/354, Naiveen Nagar, Kanpur-208025.	All the part and parcel of the property consisting of Flat No. 111/L/354, Naiveen Nagar, Kanpur-208025. Measuring Area: 43.758 Sq. Mtr. Owned by: Sh. Suraj Chandra Khatri S/o Sh. Pooran Chandra Khatri, Bounded by: East: 30 ft. wide road West: Plot No. 123 North: Plot No. 114 South: Plot No. 121.	₹ 25,04,750.00 as on 30.09.2018+ Interest & other expenses w.e.f. 01.10.2018	47,00,000 4,70,000 10,000	20.01.2021 11:30 AM to 1:30 PM	08.10.2018	Details of NEFT/RTGS for EMD : PSIB00000018 (IFSC)	27.12.2018	Account No.: 00185039026001
1.11.	<b>Borrower(s):</b> 1. Shri Sandeep Singh S/o Shri Ram Bahadur Singh, 2. Smt. Sanju Jaiswal W/o Sh. Umesh Chandra and Smt. Sandeep Singh S/o Sh. Amar Singh, (Both) R/o LIG-70, Ambedkar Nagar, NH02, Udyog Nagar, Kanpur-208022.	All that part and parcel of the property consisting of House No. 61/E/2 Block 61, Yojna 104, Dabauli, Kanpur Nagar. Measuring Area: 156.56 Sq. Mtr. Owned by: Sh. Sandeep Singh S/o Sh. Amar Singh, (Both) R/o LIG-70, Ambedkar Nagar, NH02, Udyog Nagar, Kanpur-208022.	₹ 32,14,505.43 as on 31.01.2019+ Interest & other expenses w.e.f. 01.02.2019	82,29,000 8,22,900 10,000	20.01.2021 11:30 AM to 1:30 PM	04.02.2019	Details of NEFT/RTGS for EMD : PSIB00000018 (IFSC)	27.08.2019	Account No.: 00185039026001
1.12.	<b>Borrower(s):</b> Sh. Suraj Chandra Khatri S/o Sh. Pooran Chandra Khatri R/o Flat No. G-2, Ground Floor, Poorna Chandra Villa, H.No. 111/L/354, Naiveen Nagar, Kanpur-208025.	All the part and parcel of the property consisting of Flat No. 111/L/354, Naiveen Nagar, Kanpur-208025. Measuring Area: 43.758 Sq. Mtr. Owned by: Sh. Suraj Chandra Khatri S/o Sh. Pooran Chandra Khatri, Bounded by: East: 30 ft. wide road West: Plot No. 123 North: Plot No. 114 South: Plot No. 121.	₹ 25,04,750.00 as on 30.09.2018+ Interest & other expenses w.e.f. 01.10.2018	47,00,000 4,70,000 10,000	20.01.2021 11:30 AM to 1:30 PM	08.10.2018	Details of NEFT/RTGS for EMD : PSIB00000018 (IFSC)	27.12.2018	Account No.: 00185039026001
1.13.	<b>Borrower(s):</b> Sh. Suraj Chandra Khatri S/o Sh. Pooran Chandra Khatri R/o Flat No. G-2, Ground Floor, Poorna Chandra Villa, H.No. 111/L/354, Naiveen Nagar, Kanpur-208025.	All the part and parcel of the property consisting of Flat No. 111/L/354, Naiveen Nagar, Kanpur-208025. Measuring Area: 43.758 Sq. Mtr. Owned by: Sh. Suraj Chandra Khatri S/o Sh. Pooran Chandra Khatri, Bounded by: East: 30 ft. wide road West: Plot No. 123 North: Plot No. 114 South: Plot No. 121.	₹ 25,04,750.00 as on 30.09.2018+ Interest & other expenses w.e.f. 01.10.2018	47,00,000 4,70,000 10,000	20.01.2021 11:30 AM to 1:30 PM	08.10.2018	Details of NEFT/RTGS for EMD : PSIB00000018 (IFSC)	27.12.2018	Account No.: 00185039026001
1.14.	<b>Borrower(s):</b> Sh. Suraj Chandra Khatri S/o Sh. Pooran Chandra Khatri R/o Flat No. G-2, Ground Floor, Poorna Chandra Villa, H.No. 111/L/354, Naiveen Nagar, Kanpur-208025.	All the part and parcel of the property consisting of Flat No. 111/L/354, Naiveen Nagar, Kanpur-208025. Measuring Area: 43.758 Sq. Mtr. Owned by: Sh. Suraj Chandra Khatri S/o Sh. Pooran Chandra Khatri, Bounded by: East: 30 ft. wide road West: Plot No. 123 North: Plot No. 114 South: Plot No. 121.	₹ 25,04,750.00 as on 30.09.2018+ Interest & other expenses w.e.f. 01.10.2018	47,00,000 4,70,000 10,000	20.01.2021 11:30 AM to 1:30 PM	08.10.2018	Details of NEFT/RTGS for EMD : PSIB00000018 (IFSC)	27.12.2018	Account No.: 00185039026001
1.15.	<b>Borrower(s):</b> Sh. Jitendra Singh S/o Shri Sukhdev Singh, Co-Borrowers: Smt. Neetu Singh W/o Jitendra Singh, (Both) R/o Premises No. J-708 EWS II Gujaini KUDP, Kanpur-208022.	All that part and parcel of the property consisting of Premises No. J-708 EWS II Gujaini KUDP, Kanpur-208022. Guarantor: Sh. Ajay Kumar S/o Shri Jitendra Singh, R/o 40/E/11, Akbarpur, Distt. Kanpur Dehat. Measuring Area: 104.55 Sq. Yards i.e. 10.45 Sq. Meters. Located at Mohalla Gujaini, Kanpur-208022.	₹ 15,48,371.87 as on 30.11.2018+ Interest & other expenses w.e.f. 01.12.2018	19,80,000 1,98,000 10,000	20.01.2021 11:30 AM to 1:30 PM	03.04.2019	Details of NEFT/RTGS for EMD : PSIB00000018 (IFSC)	19.10.2019	Account No.: 00185039026001
1.16.	<b>Borrower(s):</b> 1. Smt. Vibha Chakravarti, 2. Smt. Saravati Devi W/o Sh. Sanjay Chandra Khatri, 3. Smt. Nidhi Ranjan Chhabra W/o Sh. Prince Chhabra, 4. Smt. Dimpal Singh W/o Late Sh. Jivesh Singh, Flat No. 501, 113/58-B, Shiva Apartment, Swaroop Nagar, Kanpur-208006.	All the part and parcel of the property consisting of Shop No. 113/58-B, Shiva Apartment, Swaroop Nagar, Kanpur-208006. Measuring Area: 30.25 Sq. Mtr. Owned by: Sh. Vibha Chakravarti, Smt. Saravati Devi W/o Sh. Sanjay Chandra Khatri, Smt. Nidhi Ranjan Chhabra W/o Sh. Prince Chhabra, Smt. Dimpal Singh W/o Late Sh. Jivesh Singh, Bounded by: East: 30 ft. wide road South: 20 ft. wide road West: 10 ft. wide road North: 10 ft. wide road.	₹ 28,08,809.24 as on 30.09.2018+ Interest & other expenses w.e.f. 01.10.2019	36,56,000 3,65,600 10,000	20.01.2021 11:30 AM to 1:30 PM	25.10.2018	Details of NEFT/RTGS for EMD : PSIB00000018 (IFSC)		

## FE SUNDAY

**ARUNIS ABODE LIMITED**

(formerly known as M.B. Parikh Finstocks Limited)

CIN: L70100GJ1994PLC021759

Regd. Office: Desai House, Survey No. 2523, Coastal Highway, Umersadi, Killa Pardi, District Valsad - 396125, Gujarat; Mobile: +91-70456 77788;

Email: corporate@mbpin.com ; Website: www.mbpfin.com

**NOTICE TO THE SHAREHOLDERS FOR ADJOURNED EXTRAORDINARY GENERAL MEETING**

This is to inform that an Extraordinary General Meeting (EGM) of the Company was scheduled to be held on Friday, 18th December, 2020 at 4:30 PM through Video Conference / Other Audio Visual Means. However, in want of quorum as required under Section 103 of the Companies Act, 2013, the Extraordinary General Meeting could not be held and is adjourned to Friday, 25th December, 2020 at 4:30 PM to be held through Video Conferencing/ Other Audio Visual Means to transact the business as specified in the Notice convening the EGM dated 11th November, 2020.

By order of the Board of Directors of  
**Arunis Abode Limited**  
(formerly known as M. B. Parikh Finstocks Limited)

Sd/-  
Place: Mumbai  
Date: 19th December, 2020

Hirak Patel  
Company Secretary & Compliance Officer**IN THE COURT OF THE PRINCIPAL DISTRICT JUDGE OF TIRUPUR, TAMILNADU.**

I.P.No. 18/2020

**H.SYED ABZAL**

S/o, Ameethbasha, 35/A, Kunarkankaladu, Kangeyam Road, 3rd Street, D.C.Market, Tirupur.

...Petitioner  
...Vs...

M/S HOME CREDIT INDIA FINANCE (P) LTD, Rep. by its Manager having office at Sewa Tower, Tower A, Ground Floor, Plot No.19, Sector-18, Udyog Vihar, Gurgaon, Haryana - 122015.

... Respondent  
NOTICE  
The above case I.P.No.:18/2020 posted on 07-01-2021 by the above mentioned court. You will be appearing on 07-01-2021 before the above mentioned court at 10:30 AM. Failing which the above case said to be expire.-/ By Court Order /  
**P.V.PRAKASH B.A.,B.L.**, Advocate, Tirupur, Tamilnadu.**Dedicated Freight Corridor Corporation of India Ltd**  
(A Government of India (Ministry of Railways) Enterprise)**SHORT TERM NOTICE INVITING E-TENDER (NIT)**

1. E-Tender No.: JP-SNT-MT-02-20-21 2. Name of Work: Repairing, Refixing / Replacement &amp; Maintenance of Signalling and Telecommunication Gears/Equipment and other related work in Krishnagar Balawas-New Krishnagar- Madar Section of Western Dedicated Freight Corridor (WDFC) under GM/Co-ordination/JP.

3. Estimated Cost of Work : Rs. 1,23,22,599.71/- 4. Duration of Contract : 12 (Twelve) months 5. Type of Tender : Open E-Tender Single Packet, 6. Cost of Tender Document (Non-Refundable) : Rs. 5000/- plus GST @ 18% = Rs. 5900/-7. Earnest Money Deposit : Rs. 2,46,500/- 8. Uploading of NIT and Tender Document : 14.12.2020 up to 15:00 hrs. on [www.ireps.gov.in](http://www.ireps.gov.in) 9. Last Date & Time of Submission of Tender (Online) : 30.12.2020 up to 15:00 hrs. on [www.ireps.gov.in](http://www.ireps.gov.in) 10. Date and time of Online opening of bid : 30.12.2020 at 15:30 hrs. on [www.ireps.gov.in](http://www.ireps.gov.in) 11. Validity of offer : 90 days from the date of opening of tender. 12. Help Desk for E-Tendering : For any clarification, help and registration for E-Tendering & matter relating to Digital Signature, contact at Help desk of [www.ireps.gov.in](http://www.ireps.gov.in) and phone No.-011-2376152513. Availability of Tender Documents : The detailed Tender documents can be downloaded from [www.ireps.gov.in](http://www.ireps.gov.in) 14. Any further addendum/Corrigendum for this tender will be posted in DFCCIL tendering portal website <https://www.ireps.gov.in> 15. General Manager/Co-ordination DFCCIL, Jaipur**SALE NOTICE****MACOR PACKAGING LIMITED (IN LIQUIDATION)**

CIN: L74950DL1996PLC018459

(The Company)

Reg. Off.: 3198/15, 4<sup>th</sup> Floor, Gall No. 1, Sangatshan Pahar Ganj,

New Delhi-110055 India

Place where Books of Account &amp; papers are Maintained

3198/15, 4<sup>th</sup> Floor, Gall No. 1, Sangatshan Pahar Ganj,

New Delhi-110055 India

Liquidator: Mohd Nazim Khan

Liquidator Address: G-41, Ground Floor, West Patel Nagar,

New Delhi-110008

Email: nazim@mnkassociates.com, Contact No: +91-11-4509230

NOTICE

Sale of Company by way of Compromise or Arrangement under Regulation 2B of the IBBI (Liquidation Process) Regulations, 2016

NOTICE is hereby issued for inviting the Scheme of Compromise or Arrangement under Regulation 2B of the IBBI (Liquidation Process) Regulations, 2016 read with Section 230 of the Companies Act, 2013, ongoing concern basis, for sale of Whole Company namely Macor Packaging Limited (In Liquidation) in possession of the Liquidator, appointed vide order passed by Honorable National Company Law Tribunal (NCLT), New Delhi, Bench IV, New Delhi dated 26<sup>th</sup> November, 2020 within 30 (Thirty) days of publication hereof.

The aforesaid Sale by way of Compromise or Arrangement will be conducted on "AS IS WHERE IS", "AS IS WHAT IS" and "WHAT EVER THERE IS BASIS" and subject to the Provisions of Clause 2B of Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016 read with Section 230 and other applicable provisions including any enactment or modifications thereof of the Companies Act, 2013.

For further information, the intending Applicant may contact undersigned on any working day from Monday to Friday between 11 am to 5 pm on or before 10.01.2021.

Date : 17.12.2020 Sd/-  
Place : New Delhi. Mohd Nazim Khan | Liquidator

IP REGD NO.: IBBI/PA-002/IP-N0076/2017-18/10207

loss of Share Certificate(s)  
Notice is hereby given that Share Certificate No. 15000 & 7041 for 200 Equity Shares of Rs.10/- (Rupees ten only) each bearing Distinctive No.(s) 1498101 to 1498200 & 702201 to 702300 of Eicher Motors Limited, having its registered office at 3rd Floor, Select Citywalk, A-3 District City Centre, Saket, New Delhi 110017 registered in the name of Alka Rustagi jointly with K M Rustagi have been lost. Alka Rustagi jointly with K M Rustagi have applied to the company for issue duplicate certificate. Any person who has any claim in respect of the said shares certificate should lodge such claim with the company within 15 days of the publication of this notice.

**Indian Overseas Bank**  
GREATER KAILASH-II BRANCH

M-82,M- Block Market, Greater Kailash-II,

New Delhi -110048,

Phone 011-29210118, Email: job25@ibin.in

**CORRIGENDUM**

This is in reference to the advertisement published in FINANCIAL EXPRESS and JANSATTA on 04.12.2020 for Auction Sale Notice:

The said e-auction of immovable property in the account of M/s Focus Technologies and Housing loan of Mr. Atul Chhabra &amp; Ms. Priya Chhabra (Common property for both accounts) which was scheduled to be held on 22.12.2020 is postponed to 30.12.2020. All other terms &amp; conditions, as given in the above mentioned advertisements, remain the same.

Date : 20.12.2020 Authorised Officer, Place : New Delhi Indian Overseas Bank

**Classifieds****BUSINESS OFFERS**

Horizon Supports For Take over Merger of Running Industrial Units. Also Deals in Factory Shed, Industrial Land, MIDC Land , Warehouse Sale Purchases Rent. (In Maharashtra) Contact Vasu Patil 9657141085

0050173043-1

**PUBLIC NOTICE**

I, Narayan Kumar Gilani s/o late R.C. Gilani r/o E-202 Naraina Vihar, Delhi-110028 have lost 1 property documents original agreement of sell and purchase dt.17.08.1988, executed by Apex Cabinets Accessories in favour of Manjeet Singh Khurana, 2) Original allotment letter issued by DDA in favour of M/s Apex Cabinets Accessories 3) original approved building sanction plan issued by DDA in respect of property C-109/1, Phase-1, Naraina Industrial Area, Delhi-110028.

**PUBLIC NOTICE**

General Public is hereby informed that under instruction from and on behalf of My clients Suresh Ravidas S/o Sh. Prabhu Ravidas and Smt. Gauri Devi W/o Sh. Chandra Bhatti, Kini Nagar, New Delhi-38, have disowned their daughter Smt. Suneha Kumar W/o Rohit Sharma D/o Suresh Ravidas R/o E-1811, Hindi Endave, Mukarbaq Dabas, New Delhi-88, &amp; their legal heirs, due to misbehavior &amp; dishonesty from all their relations with them. Anybody dealing with them will do at their own risk. My clients will not be responsible for their any act, transgression in any manner.

J.C. Trikha (Advocate) Ch. No.4, Civil Side, Tis Hazari Courts, Delhi.

**"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.

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

All that part and parcel of the property consisting of Residential Flat CU-136, 2nd Floor, Pitampura, Delhi-110088 measuring area 126 Sq. Mtrs in the name of Smt. Mamta Gadiya, Registered in the Office of Sub-Registrar, Delhi vide Serial No. 32663 in Additional Book No. 1, Volume No. 6918 at Pages 130-136. Bounded as : North- Service Lane, South- Road 9 Mtrs Wide, East - Plot No.137, West - Plot No.135

Date : 17.12.2020, Place : New Delhi Authorized Officer, Punjab National Bank

**Bank of Baroda**

Daryaganj, 3631, Netaji Subhash Road, New Delhi - 110002

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

Regional office :- Gurgaon Region, 12th Floor, 16 Sansad Marg, New Delhi, Email id :-recovery.gurgaon@bankofbaroda.com Tel : +91-2344-1205/1241/1218/1243

APPENDIX- IV [Rule 8(1)] POSSESSION NOTICE (For immovable property)

Whereas the undersigned being the authorised officer of the IDFC First Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 17.02.2020 calling upon the borrower, co-borrowers and guarantors 1. Chaudhary Hatchery (Prop Satish Kumar), 2. Mohit Munjal, 3. Raj Rani, 4. Satish Kumar, to repay the amount mentioned in the notice being Rs.2,66,41,199.46/- (Rupees Two Crore Sixty Six Lakh Forty One Thousand One Hundred Ninety Nine And Paise Forty Six Only) as on 10.02.2020 within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken Symbolic Possession of the property described herein below in exercise of powers conferred on him under sub - section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 19th day of Dec 2020.

The borrowers 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 IDFC First Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) for an amount of Rs.2,66,41,199.46/- (Rupees Two Crore Sixty Six Lakh Forty One Thousand One Hundred Ninety Nine And Paise Forty Six Only) and interest thereon.

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

Description of the Immovable properties.

All The Piece And Parcel Of The Property Consisting Of House No.662, Sector 7, Urban Estate, Kamal, Haryana-132001.

Authorised Officer IDFC First Bank Limited (erstwhile Capital First

Limited and amalgamated withIDFC Bank Limited)

Date: 19-Dec-2020  
Place: Haryana.  
Loan Account No: 15448803, 5350238 & 5404214.

Authorised Officer, Bank of Baroda

Date: 18-12-2020, Place : Delhi Authorized Officer, Bank of Baroda

**UCO BANK**

(A Govt. of India Undertaking)

**BRANCH OFFICE: DEFENCE COLONY, NEW DELHI****POSSESSION NOTICE [Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002]**

Whereas, the undersigned being the Authorized Officer of the UCO BANK, Defence Colony, New Delhi Branch, under the Securitization &amp; Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 15-12-2019, calling upon the Borrower/ Mortgagor - Smt. Saroj Rani W/o Sh. Raj Kumar ADDA : House no. T-13, Mool Chand Colony, Adarsh Nagar, Delhi - 110033 and 3rd Floor, Municipal No. 7823/5, Abdul Hasan Mola Baksh Building, Rosanara Road, Delhi-110007 and Sh. Vivek S/o Sh. Raj Kumar ADDA: House no. T-13, Mool Chand Colony, Adarsh Nagar, Delhi - 110033 and 3rd Floor, Municipal No. 7823/5, Abdul Hasan Mola Baksh Building, Rosanara Road, Delhi - 110007 to repay the amount mentioned in the notice being Rs. 40,54 Lakhs (Rs. Forty Lakh Fifty Four Thousand Only) as on 30.11.2019 (incl. interest upto 31.08.2019) with further interest w.e.f 01.09.2019 other cost, charges and expenses etc. thereon.

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

Description of the Immovable Property

Equitable Mortgage of Property Situated at Residential Entire 3rd Floor (With Roof Rights) Admeasuring 97 SQ. Yards i.e 81.092 Sq. Mtrs. Part of Built Up Free Hold Property Bearing Municipal No. 7823/5 Situated at Abdul Hasan Mola Baksh Building, Rosanara Road, Delhi – 110007 in Name of Saroj Rani W/o Raj Kumar, Bounded as : East - Other Property, West - Other Property, North - Gali, South - Other Property

Date : 18-12-2020, Place : Delhi Authorized Officer, Bank of Baroda

**PUBLIC NOTICE**

I, Narayan Kumar Gilani s/o late R.C. Gilani r/o E-202 Naraina Vihar, Delhi-110028 have lost 1 property documents original agreement of sell and purchase dt.17.08.1988, executed by Apex Cabinets Accessories in favour of Manjeet Singh Khurana, 2) Original allotment letter issued by DDA in favour of M/s Apex Cabinets Accessories 3) original approved building sanction plan issued by DDA in respect of property C-109/1, Phase-1, Naraina Industrial Area, Delhi-110028.

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General Public is hereby informed that under instruction from and on behalf of My clients Suresh Ravidas S/o Sh. Prabhu Ravidas and Smt. Gauri Devi W/o Sh. Chandra Bhatti, Kini Nagar, New Delhi-38, have disowned their daughter Smt. Suneha Kumar W/o Rohit Sharma D/o Suresh Ravidas R/o E-1811, Hindi Endave, Mukarbaq Dabas, New Delhi-88, &amp; their legal heirs, due to misbehavior &amp; dishonesty from all their relations with them. Anybody dealing with them will do at their own risk. My clients will not be responsible for their any act, transgression in any manner.

J.C. Trikha (Advocate) Ch. No.4, Civil Side, Tis Hazari Courts, Delhi.

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## BOOSTING EFFORTS

# US clears Moderna vaccine for Covid, 2nd shot in arsenal

Much-needed doses are set to arrive Monday after the FDA authorised an emergency rollout of the vaccine

ASSOCIATED PRESS  
Washington, December 19

**THE US ADDED** a second Covid-19 vaccine to its arsenal, boosting efforts to beat back an outbreak so dire that the nation is regularly recording more than 3,000 deaths a day.

The much-needed doses are set to arrive on Monday after the Food and Drug Administration authorised an emergency rollout of the vaccine developed by Moderna Inc. and the National Institutes of Health.

The move marks the world's first authorisation for Moderna's shots. The vaccine is very similar to one from Pfizer Inc. and Germany's BioNTech that's now being dispensed to millions of health care workers and nursing home residents as the biggest vaccination drive in US history starts to ramp up.

The two work "better than we almost dared to hope," NIH Director Dr Francis Collins told The Associated Press. "Science



A Moderna vaccine shot

is working here; science has done something amazing."

Early results of large, still unfinished studies show both vaccines appear safe and strongly protective although Moderna's is easier to handle since it doesn't need to be stored at ultra-frozen temperatures. A second vaccine represents a ray of hope amid despair as the virus continues to spread unabated even before holiday gatherings that are certain to further fuel the outbreak.

The scourge has claimed more than 3,12,000 US lives and killed 1.7 million people worldwide. New cases in the US are running at over 2,16,000 per day on average. Deaths per day have hit all-time highs, eclipsing 3,600 on Wednesday. California has emerged as

one of the most lethal hot spots, with hospitals running out of intensive care beds and ambulances lining up outside emergency rooms in scenes reminiscent of the calamity around New York City last spring. California on Friday reported over 41,000 new cases and 300 more deaths.

When New York's hospitals were in crisis, health care workers from across the country came to help out. This time, "there's no cavalry coming" because so many hospitals are swamped, said Dr Marc Futternick, an emergency room physician in Los Angeles.

The nation is scrambling to expand vaccinations as rapidly as Moderna and Pfizer can churn out doses. Moderna's is for people 18 and older, Pfizer's starts at age 16

## US accuses China of 'obstructing' WHO probe

PRESS TRUST OF INDIA  
Washington, December 19

URGING THE INTERNATIONAL community to demand transparency from China about the spread of the Coronavirus pandemic, the US has accused Beijing of "obstructing" a WHO probe into the origin of the deadly virus in the central Chinese city of Wuhan and "peddling" questionable vaccines one year after the disease broke out.

The US leads the world with over 17,442,100 confirmed Coronavirus cases and more than 313,000 deaths.

"Even today, nearly a year after the world first learned of the outbreak, the Chinese Communist Party is still spreading disinformation regarding the virus and obstructing a World Health Organisation (WHO) investigation into its origin and spread," US secretary of state Mike Pompeo said.

"It is also peddling vaccines that lack essential data on safety and efficacy, due to a fundamental disregard for transparency and accountability regarding results from clinical trials. Both actions put Chinese citizens, and the world, at risk," he said.

Pompeo said nations of the world should demand transparency from Beijing about the origin and spread of the pandemic that has led to more than one million lives lost and millions of livelihoods ruined. If they do not do so, China's record of public-health crises makes another future pandemic



US secretary of state Mike Pompeo

REUTERS

originating from China depressingly likely.

"It has now been a year since China first identified a patient in Wuhan stricken with an unknown pneumonia, now known as Covid-19. Since then, the US and other free nations, such as Germany and the UK, have led a remarkable and unprecedented vaccine development effort that is delivering hope across the world," he said.

The vaccination programme will also cover those who plan to work or study in counties and regions with medium or high risks of exposure to the virus, Cui Gang, an official with NHC's disease control department, told reporters.

This will help relieve the pressure on China in preventing and controlling imported Covid-19 cases, and lower the risks of domestic outbreaks of the epidemic, the official said.

## China to inoculate frontline workers with vaccines first

PRESS TRUST OF INDIA  
Beijing, December 19

CHINA WILL BEGIN its Covid-19 inoculation programme by first vaccinating some key priority groups, including those involved in medical treatment and disease control, within the winter-spring period, before starting a mass roll out, the National Health Commission (NHC) said.

The vaccination programme will also cover those who plan to work or study in counties and regions with medium or high risks of exposure to the virus, Cui Gang, an official with NHC's disease control department, told reporters.

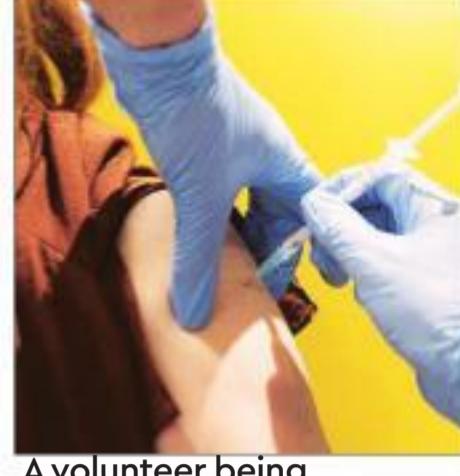
This will help relieve the pressure on China in preventing and controlling imported Covid-19 cases, and lower the risks of domestic outbreaks of the epidemic, the official said.

## Oxford/AstraZeneca vaccine set for clearance by year-end

PRESS TRUST OF INDIA  
London, December 19

THE OXFORD UNIVERSITY vaccine against Covid-19 being produced by AstraZeneca is likely to get regulatory approval from the UK's independent regulator by the end of this year for a rollout to begin in early 2021, according to a UK media report.

The Medicines and Healthcare Regulatory Agency (MHRA), which had been formally tasked by the UK government last month with the process of clearance after the jab emerged 'safe and effective'



against the coronavirus in human trials, is expected to authorise the vaccine by December 28 or 29 after the final data is provided on Monday, The Daily Telegraph quoted senior government sources as indicating.

"Authorisation by the MHRA will give confidence to countries across the world. India has already manufactured more than 50 million of the AstraZeneca vaccines," the newspaper notes. In India, the vaccine is being produced as part of a tie-up with the Serum Institute of India. Health officials in the UK hope that the authorisation of the Oxford jab will prove a 'game-changer', allowing vaccines to be transported and administered far more easily compared to the Pfizer/BioNTech vaccine which must be stored at very cold temperatures.

## Bank of Baroda

Stressed Assets Recovery Branch : 33/100, Louries Hotel Compound, M.G. Road, Agra M: 847700435

## E-AUCTION SALE NOTICE

### [Appendix IV-A] [Provision to Rule 6(2)] Sale Notice for Sale of Immovable Properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision of Rule 6(2) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable Property mortgaged/charged to the Bank of Baroda, the Symbolic possession of which has been taken by the Authorised Officer of Bank of Baroda, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for realization of the debts due to Bank. Further details of property are mentioned below.

Name of the Borrower/Guarantors & Address	Description of Properties	Type of Possession	Date of Demand Notice Dues	Reserve Price EMD Bid Increment Amount
M/s Mahamaya Boora Udyog, Partners-Shri Rajneesh Goyal S/o Shri Ram Niwas Goyal & Mrs. Alpana Goyal w/o Sh. Atul Goyal, Add.: 15/469, Kali Bari Road, Noori Darwaza, Agra	Hypothecation of Plant & Machinery only Plant & Machinery Located at Property No. G1-105, RILCO Growth Center, Industrial Area, Dholpur Rajasthan Date of inspection of property 18-01-2021	Physical	22.02.2018 Rs. 2,29,500/- Rs. 91,61,148.75 + Interest & other exp.	Rs. 22,950/- 10,000/-

EMD Collection Account, Stressed Assets Recovery Branch A/c No. 22040200001276, IFS Code, BARB0AGRAXX (Fifth Character is zero)

### DATE OF E-AUCTION : 27-01-2021, Time : 01:00 pm to 03:00 pm

1. The Auction-cum-Sale shall be conducted through e-Auction mode, through the official portal of https://www.bankofbaroda.com/auctiontiger.net. 2. The interested bidders shall submit the bid on or before 4.00 PM on 22-01-2021. The interested bidders may submit EMD through DD / NEFT or RTGS, in which case it should reach the respective EMD Collection Account latest by 22-01-2021. 3. Interested bidders can create their login ID and password on the portal https://www.bankofbaroda.com/auctiontiger.net. If the intended bidder requires any assistance in creating login ID & Password, uploading data, submitting bid, training on e-bid process etc., may contact M/s e-Procurement Technologies Ltd., Contact: Help Line No.: 079-61200595/542/548. e-mail ID: up@auctiontiger.net, support@auctiontiger.net.

For further details of Terms & Conditions of Sale Please refer to link provided in Secure Creditor - https://www.bankofbaroda.com

### STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6)/Rule 9(1) OF STATUTORY INTEREST (ENFORCEMENT) RULES 2002

This may also be treated as notice u/s 8(6)/Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about the holding of E-Auction Sale on the above mentioned date.

Place : Agra Date : 20-12-2020



## SIGNATURE GLOBAL

MAKING INDIA AFFORDABLE

Applications are invited from general public for booking of Residential Apartments in the Affordable Group Housing Project proposed to be developed as per terms and conditions of the policy prescribed by the Town & Country Planning Department, Government of Haryana vide notification no. PF-27/48921 dated 19.08.2013 & amendment thereof (details available at the Department website, i.e. tchpharyana.gov.in).

### PROJECT DETAILS

1. Coloniser/Developer	Sternal Buildcon Private Limited
2. Project Approval	Licence No. 21 of 2020 dated 13.08.2020. Building Plan Approved on 20.10.2020 Memo No. ZP-1426/AD(RA)/2020/18570, Haryana RERA Registered No: 42 of 2020 Dated 09.11.2020.
3. Location	Sector 95, Gurugram, Haryana
4. Provisions Project Area	1061 no. of apartments available out of total 1061 number of units in the housing scheme spread over 7.325 acres. As per Policy, 5% of total apartments are available for management quota and 95% of total apartments are for public. Community Facilities: One Community Hall of 2000 sq.ft. and One Anganwadi-cum-creche of 2000 sq.ft.
5. Apartment Details, Allotment Rates & Payment Terms	Apartment details

Category (Type) No of Units Carpet Area sqft(approx) Balcony Area sqft(approx) Allotment Rate of Apartment (all inclusive)\* With application Booking amount 5% on allotment 20%

2BHK TYPE-01	264	585.174	87.511	23,84,452	1,19,223	4,76,890
2BHK TYPE-02	474	594.517	84.928	24,20,532	1,21,027	4,84,106
2BHK TYPE-03	240	585.562	87.511	23,86,004	1,19,300	4,77,201
2BHK TYPE-04	30	595.637	84.928	24,25,012	1,21,251	4,85,002
2BHK+STUDY-05 MQ	53	645.786	99.998	26,33,143	1,31,657	5,26,629

(ii) Balance 75% of the amount in six equal monthly installments spanning over a period of three years. No interest shall fall due before the due date of payment. Any default in payment will bear penal interest as provided in Rule 15 of the Haryana Real Estate Regulatory Authority, Rules, 2017.

6. Parking Two-wheeler parking with each apartment

• Flooring: Rooms Vitrified Tiles, Kitchen Vitrified / Ceramic Tiles, Toilet Anti-Skid Ceramic Tiles, Balcony Anti-Skid / Matt Finish Ceramic Tiles, • Windows: Aluminium Powder Coated / UPVC / Wall Tile: Ceramic Tiles till 4 feet / 7 feet high & White Wash Above. • Kitchen Counter Aluminium Powder Coated / UPVC • Wall Tile: Ceramic Tiles till 4 feet / 7 feet high & White Wash Above. • Kitchen Counter Top Green Marble • Wall: Oil Bond Distemper / White Wash • Sanitary fitting: ISI marked CP Fittings, W.C & Washbasin • Electric Fitting: ISI Marked. Structure: RCC Frames Structure designed for SEISMIC forces as per latest IS code and NBC Recommendations.

7. Broad Specifications of the Apartment (i) Applications can be procured & submitted at: Sternal Buildcon Private Limited, Corp. Office - Ground Floor, Tower A, Sector 95, Gurugram, Haryana-122001, 0124-4908200 by paying an application form fee of Rs. 1,000/- starting from date 11.11.2020. For more information, call 7053-121-121 (ii) Last Date of submission of Applications is 20.12.2020. The project had been opened for general public on 11.11.2020 for booking & closing date for the submission of application form was 20.12.2020, Which is further extended up to 04.01.2021. (iii) The list of Distribution and Collection centers is available on www.signatureglobal.in (iv) Application Forms & Facility of applying Online is also available at www.signatureglobal.in.

8. Applications Timelines

Eligibility: 1. The applicant should not be debarred from entering into legally binding contract under any prevailing law.

2. Any person can apply, however, the PMAY beneficiaries which include their spouse or dependent children, identified by the Urban Local Bodies Department, Haryana under "Pradhan Mantri Awas Yojana-Housing for All" programme shall be granted preference in allotment. First priority shall be given to the identified beneficiaries of the said town followed by other PMAY beneficiaries of the State of Haryana. Thereafter, for the remaining flats, persons which include their spouse or dependent children who do not own any flat/plot in any HUDA developed colony/sector or any licensed colony in any of the Urban areas in Haryana, UT of Chandigarh and NCT Delhi shall be given next preference in allotment of flats.

3. An applicant can make only one application. Any successful applicant under this policy shall not be eligible for allotment of any other flat under this policy in any other colony. In case, he/she is successful in more than one colony, he/she will have choice of retaining only one flat.

Allotment Criteria: 1. The allotment of apartments shall be done through draw of lots in the presence of a committee consisting of Deputy Commissioner or his representative (at least of the cadre of Haryana Civil Services), Senior Town Planner (Circle office), DTP of the concerned district and the representative of coloniser concerned.

2. After fixation of date for draw of lots, an advertisement shall be issued by the Developer informing the applicants about the details regarding date/time and venue of the draw of lots in the same newspapers in which the original advertisement was issued.

3. For detailed criteria and time-frame to be adopted for scrutiny and allotment, the applicants may also refer to the details in the Affordable Group Housing Policy 2013 vide no. PF-27/48921 dated 19.08.2013 & amendment thereof (available at the Department website, i.e., tchpharyana.gov.in).

REGISTRATION RERA

SIGNATURE GLOBAL SUPERBIA PRIDE OF OWNING CLASSY APARTMENT

STERNAL BUILDCON PRIVATE LIMITED | CIN: U70109DL2009PTC195052

Regd. Office: 13th