

OPINION, P2

Promise broken,
states broke

ACROSS THE AISLE, P CHIDAMBARAM



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FE SUNDAY

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**FE LINES**

The sneaker league

Be it sports, politics or fashion, sneakers are a statement of one's individuality and style **PAGE 6**

LEISURE**A SUITABLE RETELLING**

Mira Nair's adaptation of *A Suitable Boy* for the small screen resonates with contemporary India **Page 7**

NEW DELHI
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WHAT'S INSIDE**SPOTLIGHT, P5****Revolutionary road**

There are ambitious plans afoot across the country's major metros to transform and beautify its roads and streets on a par with those in European cities. But how much of it is achievable in India, keeping in mind last-mile connectivity and on-ground issues?

WORDS WORTH, P4**Shackles of liberalism**

Pankaj Mishra writes how tenets of a western world are promoting unequal societies, economies

**ODD & EVEN**

ROHINI PHORE

**QuickPicks****One-day recoveries exceed fresh cases as 95,880 recuperate**

INDIA'S SINGLE-DAY recovery outstripped the number of new infections as nearly 96,000 people recuperated from the novel coronavirus, even as the total caseload went past 53 lakh, according to the Union health ministry data updated on Saturday. The figures released at 8 am showed that while 95,880 people recovered from Covid-19 in a span of 24 hours, 93,337 new infections were recorded during the period. The death toll, meanwhile, climbed to 85,619 with the virus claiming 1,247 lives in a span of 24 hours. **PAGE 17**

China protests US ban on TikTok, WeChat, warns retaliation

CHINA ON SATURDAY said it was resolutely opposed to the US' move of blocking downloads of WeChat and TikTok apps and warned counter measures to protect the interest of Chinese companies, reports PTI. Reacting to orders issued by the Trump administration to ban TikTok and WeChat from Sunday, China's ministry of commerce (MOC) said it was resolutely opposed to the US' move to block downloads of these apps. The MOC said in a statement that Washington should immediately stop bullying and safeguard international rules and order. **PAGE 16**

LIFE ONLINE**Net services on a high post-Covid**

FEB BUREAU
New Delhi, September 19

THE COVID-19 PANDEMIC has accelerated the adoption of internet services across income and location demographics, a survey by JP Morgan has revealed. The most sharp and durable increase has been in the use of online payments, video conferencing, on-demand video and grocery. Education and health also figure high in the list, the survey has noted.

Acceleration has been the least in online shopping for electronics, apparel and food delivery, while respondents sig-



nalled a drop in ride-hailing usage during pandemic. "The rising spending and frequency of online orders and meaningful acceptance of online grocery. Education and health also figure high in the list, the survey has noted.

Acceleration has been the

COVID-RELATED DEFAULT**Bill passed in RS to offer IBC relief**

- Insolvency proceedings suspended for fresh defaults after March 25

FE BUREAU
New Delhi, September 19

THE RAJYA SABHA on Saturday approved a Bill to suspend insolvency proceedings for up to a maximum of one year against fresh Covid-related default from March 25. The Bill seeks to replace an ordinance that was promulgated in June to provide relief to thousands of firms battered by the pandemic.

Once the Insolvency and Bankruptcy Code (Second Amendment) Bill, 2020, gets passed in the Lok Sabha as well, it will be made into law with Presidential assent.

Replying to a debate on the Bill in the Upper House, finance minister Nirmala Sitharaman said the aim of the IBC is to "keep the companies as going concern rather than liquidating them". Since the pandemic has hit every industry, it's difficult to find suitors if a large number of companies are put on the block for resolution, hence the move to suspend insolvency against Covid-related default.

The minister, however,

**GOVT BREATHER**

Duration of suspension is for up to a maximum of one year

As pandemic has hit every industry, it's difficult to find suitors if a large number of companies are put on the block

However, insolvency applications before March 25 being entertained

Bill seeks to replace ordinance promulgated in June to provide relief to firms hit by pandemic

made it clear that insolvency applications filed for default before March 25 (when a national lockdown was imposed) are being entertained.

The government had sought to suspend invocation of three sections – 7, 8 and 10 – of the IBC for fresh default from March 25. These sections deal with the initiation of the insolvency proceedings by financial and operational creditors and corporate debtors.

Explaining the reason behind not allowing even the debtors to seek their own

insolvency proceedings under Section 10 of the IBC, the minister said: "The restraint that we put was because of difficulty in finding enough resolution applicants as well as resolution professionals. So, irrespective of who initiates the process, the outcome will be the same—liquidation of the company. The Code actually balances the interests of creditors with debtors', and we can't allow only the debtors to initiate (insolvency proceedings) while denying the option to the creditors."

Continued on Page 11

Lok Sabha passes taxation bill

PRESS TRUST OF INDIA
New Delhi, September 19

LOK SABHA ON Saturday passed a taxation bill that seeks to provide various reliefs in terms of compliance requirements for taxpayers amid the coronavirus pandemic.

The reliefs include extending deadlines for filing returns and for linking PAN and Aadhaar.

The Taxation and Other Laws (Relaxation and Amendment of Certain Provisions) Bill, 2020, will replace the Taxation and other Laws (Relaxation of Certain Provisions) Ordinance, 2020, promulgated in March.

Among others, the Bill seeks to give tax exemption for contributions made to PM-CARES Fund, which was set up in March in wake of the coronavirus pandemic.

Relying to the debate on the bill, finance minister Nirmala Sitharaman said the ordinance was necessary to defer various compliance deadlines under GST and Income Tax (I-T) Act during the Covid-19 times.

Further, the Bill seeks to make faceless assessment applicable to at least eight processes under the Income Tax Act, including for collection and recovery of tax and gathering of information.

"To ensure there is transparency in tax administration, that is why we are putting it (faceless scheme) in law," Sitharaman said.

MONSOON SESSION**Three labour codes tabled, clutch of reforms proposed**

- Key proposals in IR Code will ease labour law rigidities

FE BUREAU,
New Delhi, September 19

THE NARENDRA MODI government on Saturday tabled for discussion and passage three labour codes in Parliament, including the Industrial Relations (IR) Code 2020, which contains a clutch of industry-friendly proposals.



The key proposals in the IR Code that will ease labour law rigidities are the following: a much larger segment of firms – as the Bill becomes law, those with workers up to 300 as against 100 now – will be able to resort to closure and retrenchment without prior government permission.

Mandatory 14-day notice for strikes and lock-outs will now apply to all units, not just public utility firms.

Unions with support of at least 50% of the workers on the muster roll of the unit concerned will have the right to labour terms with the management.

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Apart from the IR Code, labour minister Santosh Kumar Gangwar also introduced the Occupational Safety, Health And Working Conditions Code, 2020 and the Code On Social Security, 2020.

Continued on Page 11

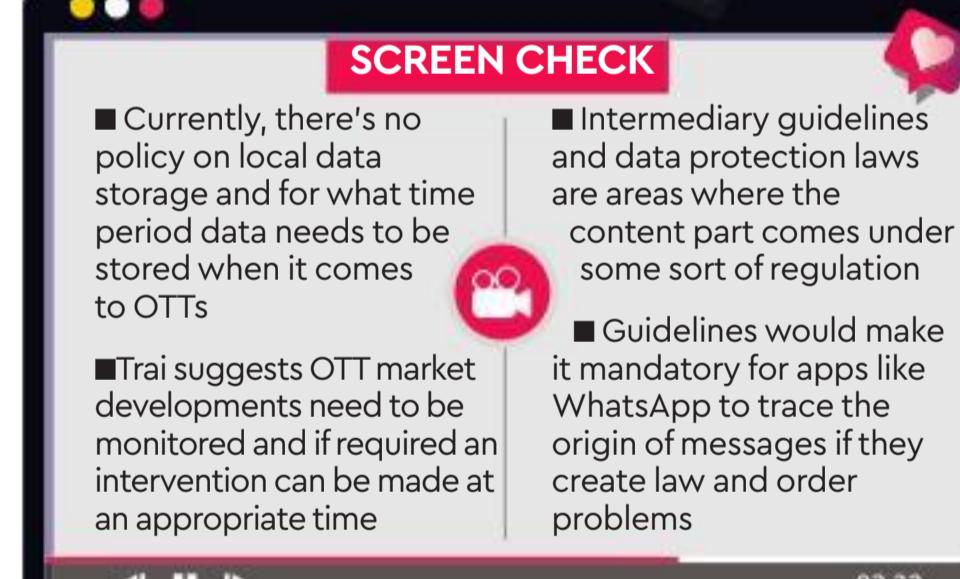
RULES & REGULATIONS**Trai suggestions no free pass for OTTs, data privacy still concern**

- Trai issues dealt with licensing, charges, etc

FE BUREAU
New Delhi, September 19

THE RECENT RECOMMENDATIONS of the Telecom Regulatory Authority of India stating that over-the-top (OTT) players like Facebook, WhatsApp, Google, Viber, Telegram, etc, do not need to be brought under any form of regulatory framework, will in no way stop the government from drafting intermediary guidelines and data protection laws aimed at governing them. This is significant because the intermediary guidelines would make it mandatory for apps like WhatsApp to trace the origin of messages if they create law and order problems.

Officials said the Trai recommendations only relate to



an aspect of regulatory framework which deals with licensing, payment of any statutory charges to the government, and provision for legal interception, areas which would have brought them on a par with telecom operators.

Intermediary guidelines and data protection laws are areas where the content part comes under some sort of regulation.



Guidelines would make it mandatory for apps like WhatsApp to trace the origin of messages if they create law and order problems.

Continued on Page 11

KNOCK THEM OUT**LOCKDOWN EFFECT****Mobile revenues decline in metros**

KIRAN RATHEE
New Delhi, September 19

REVERSE MIGRATION DURING lockdown saw metro cities like Delhi, Mumbai and Kolkata register huge decline in mobile subscriber addition as well as revenues, while telecom circles

lived Bihar, UP and Kerala witnessed growth during the April-June period. Only Reliance Jio managed to add customers as well as increase its revenues in the three metros, while Bharti Airtel and Vodafone Idea lost out on both fronts.

As per Telecom Regulatory

Authority of India data, the adjusted gross revenue (AGR) of Vodafone Idea from the three metro cities declined to ₹445.74 crore during April-June period compared to ₹955.31 crore in the January-March quarter.

Continued on Page 11

for the evolution of Indian e-commerce," JP Morgan has noted. However, the sample size for the survey was quite small, of only 530 respondents. As per the survey results, respondents spend most time on online videos, followed by social media and chatting. On average, respondents shop once a day, stream audio twice a day, watch videos and browse news thrice a day, frequent social media and chat four times a day. About 68% of respondents now spend over 25% of their monthly budgets online and 64% order more frequently versus pre-Covid levels.

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least in online shopping for electronics, apparel and food delivery, while respondents sig-

nalled a drop in ride-hailing usage during pandemic. "The rising spending and frequency of online orders and meaningful acceptance of online grocery. Education and health also figure high in the list, the survey has noted.

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Opinion

SUNDAY, SEPTEMBER 20, 2020

GST HAS BECOME the Grim Struggle for Taxes. Even amidst a pandemic-devastated economy, that was already on a rapid slide, the central government should have exhibited greater statesmanship. That it did not, has revealed its intentions.

Centre must aid states

Why do I say that the central government should have gone to the aid of the state governments and not the other way around? Because, the powers of the two are very different:

- the central government can borrow as a matter of right; state governments can borrow only with the prior approval of the central government;

- the central government, as the sovereign, can command the lowest rate for its borrowing; state governments borrow at higher rates and there are differential rates among state governments;

- the central government is entitled to receive the profits of the RBI as dividend and had, on a recent occasion, arm-twisted the RBI to declare a dividend of an amount larger than what the RBI was willing to give; state governments have no claim over RBI's profits; and

- the central government can monetise its deficit, that is, ask the RBI to print money and give it to the central government; state governments do not have that sovereign power.

Therefore, in a time of financial crisis, the state governments need help. In 2020-21, every state government is expected to exhaust its borrowing limit of 3% of GSDP. They pleaded for more headroom and got a miserly 0.5 % which most state governments — may be all — will utilise this year. Any borrowing beyond that will be burdened with conditionalities that no state government is prepared to fulfill, especially this financial year.

Compact based on trust

The GST agreement was a compact between the central government and the state governments arrived at after years of discussion. The compact was based on trust. There is the letter of the law and there is the spirit underlying the law. States were persuaded to yield to a Council (in which the central government has a veto) the power to levy VAT on goods — the *kamadenu* that filled the State's coffers — and many other taxes that contributed to the kitty such as Entry Tax. In return, the central government promised them that (1) GST revenues will grow handsomely as was the case when VAT replaced sales tax and (2) if the revenue growth fell short of 14 per cent per year, in the first five years, the central government would compensate them fully for the shortfall.

The obligation to compensate the states was written in the law. The mechanism to raise the funds to provide the compensation was the GST Compensation Fund. The mechanism was in aid of the obligation, not that the obligation was subject to the mechanism — a point conveniently ignored by the Finance Minister and her officials.

The Fund could be in surplus or deficit in any year or at the end of five years. If it was in surplus at the end of five years, 50% of the surplus would be transferred to the central government. If

ACROSS THE AISLE

P Chidambaram



Promise broken, states broke



Finance Minister Nirmala Sitharaman (right) and BJP Rajya Sabha MP Jyotiraditya Scindia (left) at Parliament House on the opening day of Monsoon Session, in New Delhi

it was in deficit, what was to be done? The point was debated at length in the GST Council, especially at the 7th, 8th and 10th meetings. The discussion was concluded at the 10th meeting on February 18, 2017, and para 6.3 of the signed minutes recorded thus:

6.3. The Hon'ble Minister from Telangana stated that the Compensation Law should provide that if money fell short in the Compensation Fund, it could be raised from other sources. The Secretary

stated that Section 8(1) of the draft Compensation Law provided that cess could be collected for a period of five years or such period as may be prescribed on the recommendation of the Council. He

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The point was debated

No decision to discontinue ₹2,000 note printing: FinMin

PRESS TRUST OF INDIA
New Delhi, September 19

THE FINANCE MINISTRY on Saturday informed the Lok Sabha that no decision has been taken to discontinue the printing of ₹2,000 denomination currency notes. In a written reply, minister of state for finance Anurag Thakur said that printing of bank notes of a particular denomination is decided by the government in consultation with the RBI to maintain desired denomination mix for facilitating public's transactional demand.

During the years 2019-20 and 2020-21, no indent was placed with the presses for printing of ₹2,000 denomination notes. "However, there is no decision to discontinue the printing of ₹2,000 denomination bank notes by the government," the minister said. Thakur also informed that as on March 31, 2020, there were 27,398 lakh pieces of ₹2,000 notes in circulation compared to 32,910 lakh pieces on March 31, 2019. He further said the RBI has



File photo of MoS (Finance) Anurag Singh Thakur speaking in Lok Sabha during the Monsoon Session of Parliament in New Delhi on Friday

PHOTO: LOK SABHA TV

informed that in view of the nationwide lockdown due to the Covid-19 pandemic, printing of notes stopped temporarily.

However, the note printing presses resumed production in a phased manner, as per the guidelines issued by the central/state government, he added. The production activities at Bhartiya Reserve Bank Note Mudran Private (BRBNMPL) presses were suspended from March 23 to May 3. Printing of

banknotes at BRBNMPL presses resumed with effect May 4, 2020. Thakur said Security Printing and Minting Corporation of India (SPMCIL) has informed that printing of bank notes at their presses was also affected due to the pandemic. Both, Bank Note Presses of SPMCIL—Currency Note Press, Nashik and

Bank Note Press, Dewas were closed down from March 23, 2020, due to the lockdown. Currency Note Press, Nashik and

Bank Note Press, Dewas resumed full-fledged production activities from June 8 and June 1, respectively.

During the period of the lockdown, note printing presses have uninterruptedly supplied notes to RBI offices/currency chests from stock of notes available with them through Indian Railway Treasury Wagons, Thakur added. He said revision of family pension is one of the demands made by bank employee unions/associations in the course of their discussions with the Indian Banks Association, negotiating on behalf of its participating member banks, for the 11th bipartite wage settlement.

"IBA has informed that during the discussions with representative employee unions/associations consensus was arrived at on recommending revision of family pension," Singh said. To a question, he said strengthening of monitoring of the banking mechanism is reflected in steep reduction in the occurrence of frauds in PSBs.

PRESS TRUST OF INDIA
New Delhi, September 19

INDIA'S TOTAL EXTERNAL debt increased by 2.8% to \$558.5 billion at the end of March mainly on account of a rise in commercial borrowings, according to a report released by the Finance Ministry.

The external debt stood at \$543 billion at end-March 2019. The ratio of foreign currency reserves to external debt stood at 85.5% as at end-March, compared to 76.0% a year ago, the report said. External debt as a ratio to GDP rose marginally to 20.6% as at end-March from 19.8% a year ago, India's External Debt: A Status Report: 2019-20 showed.

Compared to end-March 2019, sovereign debt shrank 3% to reach \$100.9 billion, it said, adding, this decrease was primarily due to a fall in FII investment in G-Sec, the second largest constituent, by 23.3% to \$21.6 billion from \$28.3 billion a year ago. Loans from multilateral and bilateral sources under external assistance, the largest constituent of the sovereign debt (private sector debt) is four times that of the sovereign debt at end-March 2020.

the biggest debtors, accounting for 42 per cent of total debt, followed by deposit-taking corporations (28.3%), and general government (18.1%).

However, as the momentum of economic activity slowed in 2019-20, the private sector's appetite to access foreign debt ebbed, resulting in relatively lower growth of 6.7 per cent in the stock of commercial borrowings as at end-March 2020 when compared to that recorded during the first five years of the previous decade.

The report observed that the stock of NRI deposits as at end-March 2020, being almost equal to the level recorded on March 31, 2019, needs to be seen in the context of, among others, softening of interest rates on NRI deposits.

THE NET DIRECT tax collection during April-August was ₹1.92 lakh crore, down 31% over the same period of the last fiscal. The net indirect tax collection during the five-month period till August fell 11% year-on-year to ₹3.42 lakh crore.

In a written reply to the Lok Sabha, minister of state for finance Anurag Thakur said net direct tax collection was ₹2,79,711 crore in April-August 2019, compared to ₹1,92,711 crore in April-August 2020.

The net indirect tax collection in April-August 2019 was ₹3,85,949 crore, as against ₹3,42,591 crore in April-August 2020. During April-August, the Centre's GST collection stood at over ₹1.81 lakh crore. —PTI

External debt up nearly 3% to \$559 bn at March-end

Net direct tax collection dips 31% in April-August

India's fuel demand to shrink 11.5% in 2020, says Fitch

PRESS TRUST OF INDIA
New Delhi, September 19

In the first quarter of 2020-21, the GDP shrank by 23.9%, the steepest contraction on record

shortfall. "However, given the scale of the economic damage currently being wrought, the fiscal response is proving far from sufficient," Fitch said.

Fitch Solutions said demand weakness is spread across the board, with both consumer and industrial fuels set for steep decline," Fitch Solutions said in a note. "We have made a further downward revision to our India refined fuels demand forecast for 2020, from -9.4% to -11.5%, in line with further deterioration in the country's economic outlook."

It forecasts a 5% year-on-year (y-o-y) growth in 2021 and 2022, as the outbreak is brought under control and the economic activity normalises. In the first quarter of 2020-21, the GDP shrank by 23.9%, the steepest contraction on record. The domestic Covid outbreaks show no signs of abating, with daily cases continuing to accelerate.

"While the nationwide lockdown (in place since March 25) was lifted on May 31, state-level restrictions remain in place and will likely drag on the economic recovery," it said.

High unemployment and the loss of income stemming from the coronavirus have severely depressed consumer spending, which, in turn, will weigh on the business investment, it said. In response to the pandemic, the government has introduced a number of stimulus measures, which will likely continue to boost spending in the face of a persistent revenue

CAMS garners over ₹666 cr from anchor investors

WARBURG PINCUS-BACKED CAMS has raised a little over ₹666 crore from anchor investors ahead of its initial share sale that opens for public subscription on Monday.

The company has finalised the allocation of 54,19,230 shares at ₹1,230 apiece to 35 anchor investors, CAMS, which acts as a registrar and transfer agent (RTA) for MFs, said in a filing to stock exchanges. At this price, the company garnered ₹666.56 crore.

Of the 35 anchor investors, 17 FPIs, 13 MF through 30 schemes, three insurance companies and two alternative investment funds subscribed shares. Some of the anchor investors are SmallCap World Fund, HSBC, Abu Dhabi Investment Authority, Caisse de Dépôt et Placement First State Investments, Eastspring Investments, Fidelity Investment Trust, Goldman Sachs, Government of Singapore, Nomura Funds Ireland Public. —PTI

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Last Date for Submission of Application: December 27, 2020

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15, Sir P. M. Road, Fort, Mumbai – 400 001

Tel.: 022-2270 4206 Fax No.: 022-2270 4207

Email: investorcare@nrbil.in | Website: www.nrbinustrialbearings.com

Pursuant to Section 110 of the Companies Act, 2013 read with Rules made there under, approval of the Members of the Company was sought for Ordinary Resolution as specified in Notice of Postal Ballot dated 07th August, 2020 by way of Postal Ballot (E-voting only).

Mr. Sanjog Naravkar, M/S. SVN & Associates, Company Secretaries, Scrutinizer for the Postal Ballot submitted his report on 18th September, 2020. Based on the Scrutinizer's Report, the Results of the Postal Ballot are as under:

S. No	Particulars	Type of resolution	Total Votes Cast in Favour		Total Votes Cast Against	
			No of shares	% of Votes Cast	No of shares	% of Votes Cast
1.	Approval for Related Party Transaction	Ordinary Resolution	1,47,105	96.19	5,832	3.81

As per the result of Postal Ballot (e-voting), the aforementioned resolution have been passed with requisite majority. The result of the Postal Ballot along with Scrutinizer's Report is displayed on the website of the Company at www.nrbinustrialbearings.com and also on the website of Central Depository Services (India) Limited at www.votingindia.com and has been communicated to the Stock Exchanges where the Company's shares are listed.

Place: Mumbai

Date 18-09-2020

For NRB Industrial Bearings Limited

Sd/- Devesh Singh Sahney

Chairman and Managing Director

NOTICE

Declaration of Dividend under Dividend Option of Kotak Equity Hybrid Fund

Notice is hereby given that Kotak Mahindra Trustee Company Limited; the Trustee to Kotak Mahindra Mutual Fund has approved declaration of dividend under the dividend option of Kotak Equity Hybrid Fund, an open ended hybrid scheme investing predominantly in equity and equity related instruments. The details are as under:

Name of the Scheme	Quantum of dividend per unit #	Record Date	Face Value per unit	NAVs as on September 18, 2020
Kotak Equity Hybrid Fund - Regular Plan - Dividend Option	Re. 0.077	September 25, 2020	Rs. 10	Rs. 15.7190
Kotak Equity Hybrid Fund - Direct Plan - Dividend Option	Re. 0.088			Rs. 18.0310

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

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

Pursuant to payment of dividend, the NAVs of the Dividend Option of the Scheme would fall to the extent of payout and statutory levy if any.

All Unit Holders / Beneficial Owners of the above mentioned Dividend Options of the scheme, whose names appear in the records of the Registrar, Computer Age Management Services Pvt. Ltd. / Depositories as on September 25, 2020 will be eligible to receive the dividend.

For Kotak Mahindra Asset Management Company Limited

Investment Manager - Kotak Mahindra Mutual Fund

Sd/-

Nilesh Shah

Managing Director

Mumbai
September 19, 2020
Any queries / clarifications in this regard may be addressed to:
Kotak Mahindra Asset Management Company Limited
CIN: U65991MH1994PLC080009 (Investment Manager for Kotak Mahindra Mutual Fund)
6th Floor, Kotak Towers, Building No. 21, Infinity Park, Off: Western Express Highway, Goregaon - Mulund Link Road, Malad (East), Mumbai 400097. Phone Number: 022 - 66056825 • Email: mutual@kotak.com • Website: assetmanagement.kotak.com

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



MINISTRY OF CORPORATE AFFAIRS

Government of India

PUBLIC NOTICE

A New and Comprehensive Form for New Companies

SPICe+

As part of Government of India's Ease of Doing Business (EODB) initiatives, the Ministry of Corporate Affairs has notified and deployed a new Web Form christened 'SPICe+' (pronounced 'SPICe Plus').

SPICe+ offers 10 services by 3 Central Govt. Ministries & Departments and One State Govt.(Maharashtra), thereby saving many procedures, time and cost for Starting a Business in India and is applicable for all new company incorporations.

SPICe+ is an integrated Web Form. SPICe+ has two parts viz.:

PART A → FOR NAME RESERVATION FOR NEW COMPANIES, and

PART B → OFFERING A BOUQUET OF SERVICES:

- (i) Incorporation
- (ii) DIN allotment
- (iii) Mandatory issue of PAN
- (iv) Mandatory issue of TAN
- (v) Mandatory issue of EPFO registration
- (vi) Mandatory issue of ESIC registration
- (vii) Mandatory issue of Profession Tax registration (Maharashtra)</li

Spotlight

SUNDAY, SEPTEMBER 20, 2020

VAISHALI DAR

IN AUGUST, DELHI CM Arvind Kejriwal announced a mega plan to redesign 500 km of 100-ft-wide roads (seven roads) in the capital to make the aesthetics of the stretches on a par with those in European cities and along the lines of the redesign plans for Chandni Chowk in Old Delhi. "It is our dream that Delhi looks like other global capital cities... if the roads are beautiful and congestion-free, a different image of India would be presented to the world," he said.

The redesign will reduce bottlenecks, increase green cover, widen footpaths (10 ft for pedestrians, keeping in mind convenience of the physically handicapped), allocate more planned spaces for vehicles (especially non-motorised vehicles) and make way for more roadside landscape and rainwater harvesting structures. All this to ease congestion, improve the city's aesthetics and allow people—particularly those on foot and bicycles—to travel safely.

The European model of street design in countries like the Netherlands has certainly become a template for inclusive streets with focus on people and not just cars. Major city administrations have shifted away from the dominance of cars on roads and towards pedestrianisation, or human scaled city development. The UK's central Cardiff is a car-free zone. In London, 114 low-traffic neighbourhoods are in the works to expand spaces for pedestrians and cyclists. Cities like Copenhagen, Oslo, Norway and Madrid are also working to create larger car-free zones. Dubai, too, plans to become a friendlier place for cyclists.

It's clear that a diverse transportation system and integrated design are important for an inclusive street, but how much of this is achievable in India, keeping in mind last-mile connectivity and space structure? "It demands a paradigm policy shift from car-centric planning to people-centric design, which prioritises footpaths, cycle lanes, vending zones, public utilities. Decades of neglect has not only turned most streets into a traffic mess and pedestrian nightmare, but also adversely affected the environment, public health, law and order," says Delhi-based Nitin Panigrahi, deputy general manager (project and administration), Shahjahanabad Redevelopment Corporation (SRDC), which is spearheading the redevelopment project of Chandni Chowk.

Over the years, the Mughal-era bazaar has turned into a highly chaotic commercial ground where two-wheelers, cars, cycle rickshaws and hand carts compete for right of way with pedestrians. Numerous court orders and drives against encroachments and illegal constructions in the past failed to turn around Chandni Chowk. In 2018, however, the plan for a pedestrian-oriented street design was approved, which includes shifting of public facilities, wide pavements and adequate space for pedestrians and non-motorised vehicles (NMVs). The project, which aims to enhance visitor experience while showcasing the heritage and culture of Chandni Chowk, is slated to be completed in November this year.

Safety & beauty

Most Indian roads fail to fit the European model. Characterised by non-segregated vehicle lanes, narrow/encroached footpaths, missing sidewalks, inappropriate curb height and infrequent road crossings, road design in India often ignores pedestrians. While redesigning, it is important to focus on the safety factor, especially at intersections where pedestrians and cyclists are the most vulnerable.

In 2017, research organisation World Resources Institute (WRI) India partnered with Mumbai Traffic Police and Mumbai Municipal Corporation to audit and improve high-risk intersections across the city such as the HP Petrol Pump intersection in Bandra. Part of Bloomberg Initiative for Global Road Safety and supported by Bloomberg Philanthropies, the project's aim was to reduce the nearly 500 road fatalities every year in the city, more than 30% of which occur at intersections. After a successful trial—using traffic barricades, cones and paint—was conducted to test the design, the intersection saw streamlined traffic movement, accessible pedestrian islands, reduced size of junction and removal of unnecessary slip lanes. The changes have since been made permanent. Today, over 70,000 vehicles and nearly 50,000 pedestrians use the remodelled, safer intersection every day. "While India accounts for only 2% of global motor vehicles, it contributes over 12% of global road traffic deaths. Around 1.5 lakh people lose their lives on India's roads every year," says Delhi-based Amit Bhatt, executive director, Integrated Transport Sustainable Cities, WRI India. "Street designing requires a revolution... it should be human-centric, contextual, inclusive and practical in its design approach," he says.

Bhatt cites the example of the Municipal Corporation of Greater Mumbai, which invited architects and urban designers in 2018 to participate in the Mumbai Street Lab project. The ongoing project will facilitate the transformation of five streets—SV Road, Napean Sea Road, Vikhroli Park Site Road No.17, Maulana Shaukat Ali Road and Rajaram Mohan Roy Road—in Mumbai with the creative expertise of designers.

A street redesign is not just about beautification, but also about creating safe and convenient streets for people, says Chennai-based Shreya Gadeppali, who leads the



EXPRESS PHOTO BY GAJENDRA YADAV

REVOLUTIONARY ROAD



EXPRESS PHOTO BY PRAVEEN KHANNA



EXPRESS PHOTO BY PRAVEEN KHANNA

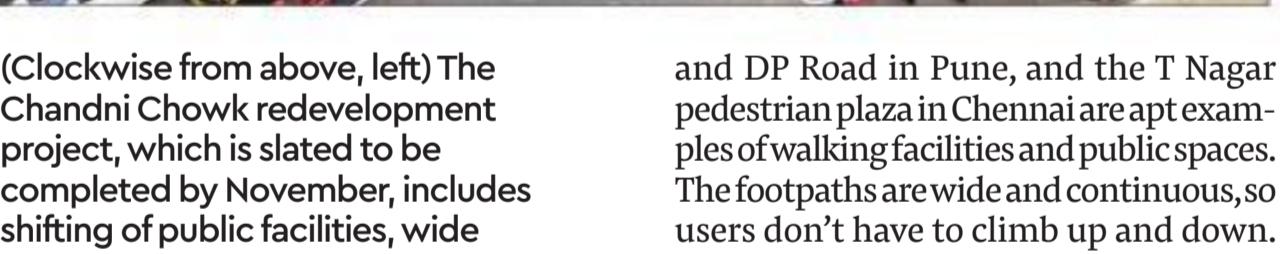


EXPRESS PHOTO BY PRAVEEN KHANNA

There are ambitious plans afoot across the country's major metros to transform and beautify its roads and streets on a par with those in European cities. But how much of it is achievable in India, keeping in mind last-mile connectivity and on-ground issues?



EXPRESS PHOTO BY PRAVEEN KHANNA



WRI INDIA

(Clockwise from above, left) The Chandni Chowk redevelopment project, which is slated to be completed by November, includes shifting of public facilities, wide pavements and adequate space for pedestrians; the T Nagar pedestrian plaza in Chennai is an apt example of good walking facilities and public spaces; a skywalk at ITO, Delhi. A skywalk helps minimise road disturbance; and WRI India partnered with Mumbai Traffic Police and Mumbai Municipal Corporation in 2017 to improve high-risk intersections like this HP Petrol Pump intersection in Bandra

and DP Road in Pune, and the T Nagar pedestrian plaza in Chennai are apt examples of walking facilities and public spaces. The footpaths are wide and continuous, so users don't have to climb up and down. Plus, these are shaded by trees and have places for people to sit.

In comparison, many wide roads in Delhi randomly turn narrow, creating bottlenecks and heavy traffic, especially during rains. "High street curves, bottlenecks can be avoided if we have an organised lane system, which increases the efficiency of the existing space on road. A uniform road width makes it less congested and increases capacity. One such example is the Barapullah elevated corridor—Delhi's first elevated road—from Sarai Kale Khan to AIIMS, which proved to be a vital link between east, central and south Delhi, and reduced travel time to just 10-15 minutes. It has nothing except a main carriageway with a uniform width (one lane is about 3 m, a total of 9.5 m)," explains Sarvagya Srivastava, former engineer-in-chief at Public Works Department, Delhi. Srivastava has been closely associated with significant infrastructure projects like DMRC and redevelopment of road infrastructure in the run-up to the 2010 Commonwealth Games besides BRT corridor, Bypass road, Barapullah elevated corridor, etc. "Engineering (infrastructure), enforcement and education are the three components of road design," he says.

Minor variations in public facilities help, say experts. "An underpass created with a slight depression or a foot-over bridge help pedestrians cross traffic-heavy roads. Shops and facilities built inside the underpass leave the main carriageway clean and safe for people," says Srivastava, who is currently associated with the Agraharkpur-Kanpur Metro Rail project. "A

executive director, Swechha, a leading environment NGO, says that about 91% of Delhi's livelihood cyclists (city workers whose primary mode of transport is cycle) use the vehicle every day to commute. But are our roads designed for safe walking and cycling?" For almost 11 lakh cyclists in Delhi, there is just 100 km of track. Delhi air pollution can't be solved by traditional means... bicycle infrastructure, last-mile connectivity are musts besides strengthening policies to protect pedestrians and the right to walk or cycle," says Jha.

Design metrics

For the ITDP's Gadeppali, a good street design ensures that there is no haphazard parking. "There is no reason for car users to get parking for free. In European cities like Amsterdam and Paris, transport planning focuses on people to create a seamless ecosystem of walking, cycling and public transport," she says, adding that JM Road

(Below) Auto rickshaws, hand carts, cycle rickshaws, pedestrians, motorists, cars and other vehicles occupy a road in the Charminar area of Hyderabad



HISTORICAL CONCEPT

The concept of street paving has been found in the settlements of Indus Valley Civilization such as Harappa and Mohenjo-daro. The roads were straight and long, intersecting one another at right angles

(Left) The Barapullah elevated corridor in Delhi is a good example of an organised lane system, which increases the efficiency of the existing space on road, say experts

skywalk is a solution to minimise road disturbance and the learning can be implemented in the UP Metro project," he says.

Another example of a city layout with an integrated system of roads and traffic circulation is Chandigarh. The city, planned by French architect Le Corbusier, is known for its best experiments in urban planning and modern architecture. While planning it, in fact, Corbusier deliberated on the problems faced by European cities after the industrial revolution. In his design, the architect intended to prevent traffic congestion and pollution caused by the growth of the private motor car. The layout of the city, with its integrated system of seven roads, is designed to ensure efficient traffic circulation referred to as the '7Vs'. The city's vertical roads run north-east/south-west (the Paths), while the horizontal roads run north-west/south-west (the Marg). They intersect at right angles, forming a grid or network for movement. This arrangement ensures that residential areas are segregated from the noise and pollution of traffic. Tree plantation and landscaping are also integral parts of the city's Master Plan.

Sustainable solutions

Research points to the need for increased use of public transport and NMVs, as pollution and congestion emanating from frequent private vehicle usage is dangerous. In Bengaluru, streets conform to scientific understanding of urban mobility principles like 'pedestrian first', feels Bengaluru-based Srinivas Alavilli, head, civic participation, Janaagraha Centre for Citizenship and Democracy, a citizen participation NGO. "Bengaluru has a severe traffic problem, as we prioritised flyovers over public transport all these years. If more flyovers are built, it will lead to more cars. If buses have dedicated lanes and go faster, people will choose buses rather than private transport," says Alavilli.

In 2018, the Pune Municipal Corporation heralded a new era of travel demand management by regulating on-street parking. For this, the city adopted the Pune Parking Policy that approved a fee for on-street parking to be adjusted based on demand levels—the higher the demand, the higher the price. In Ranchi, too, a pilot parking management project on the arterial MG Road stretch has led to a twelve-fold increase in parking revenue. Not surprisingly, the state of Jharkhand, spurred by the revenue spike in its capital's pilot parking management project, has invested in efforts to regulate parking through a state-wide policy. Chennai is also implementing an IT-enabled parking management system to manage motor vehicle parking. In the first phase, which will cover 12,000 parking spaces, the city stands to gain over ₹550 million per year in revenue—a whopping 110 times increase from what it earned in the past.

"The problems of unorganised on-street parking and invasion of footpaths by parked cars are a common sight in most Indian cities. This oversight in parking management hinders pedestrian movement, feeds into the prevalent inequality of access to urban spaces and drains the government coffers of revenue," says Gadeppali of ITDP, which supports the Smart Cities Mission of India Cycles4Change Challenge with the ministry of housing and urban affairs. Launched in June, it aims to inspire a nation-wide transformation, creating 10,000 km of attractive cycling infrastructure. Several studies conducted by the ITDP on streets have shown a 50-200% growth in usage of these streets.

"In the absence of inclusive public streets, citizens can't be blamed for embracing motorised transportation for even short trips to neighbourhood places. We need to assure people about first mile convenience to feel safe to step outside in the street. A continued network of footpaths and cycle lanes are the pre-requisites to make public transportation the preferred mode," says Panigrahi, adding, "In Chandni Chowk, we took an integrated approach, keeping in mind all stakeholders, authorities, local residents, traders, homeless and the poor. Public support for the past two years demonstrated that no one hates wider footpaths, safe cycle lanes or clean air. The new infrastructure will make people shift from car to public transport, help minimise pollution and unnecessary congestion," he adds.

The construction in Chandni Chowk has helped improve the air quality index that used to be 500+ pre-construction in December 2018, and the market witnessed a bumper sale last year during the construction, says Sanjay Bhargava, president, Chandni Chowk Trader Association, and a fabric trader. "As compared to 2018, the sale in 2019 didn't go down due to the construction... rather it increased to 60% as compared to 40% sales in March 2018," says Bhargava.

Surface-level aesthetics have been taken care of keeping in mind the heritage of Shahjahanabad, says Vidya Tongram, architect, Pradeep Sachdeva Design Associates, the consultant architect for Chandni Chowk. "Subsurface utilities such as water lines, electrical lines and communications have been planned and coordinated well, so that they work efficiently," says Tongram.



A redesign demands a paradigm policy shift from car-centric planning to people-centric design

—NITIN PANIGRAHI, DEPUTY GENERAL MANAGER, PROJECT & ADMINISTRATION, SHAHJAHANABAD REDEVELOPMENT CORPORATION



While India accounts for only 2% of global motor vehicles, it contributes over 12% of global road traffic deaths

AMIT BHATT, EXECUTIVE DIRECTOR, INTEGRATED TRANSPORT SUSTAINABLE CITIES, WORLD RESOURCES INSTITUTE INDIA, A RESEARCH ORGANISATION

• SUNDAY, SEPTEMBER 20, 2020

Fe Lines

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



Democratic US Vice-Presidential nominee Kamala Harris wearing sneakers during a recent visit to Milwaukee, US REUTERS

The sneaker league

Be it sports, politics or high fashion, sneakers mirror the wearer's personality and are a statement of individuality and style

VAISHALI DAR

THERE ARE MANY firsts associated with Kamala Harris being chosen as the Democratic Vice-Presidential nominee for this year's US elections. She is not only the first woman of colour to be on a major party's presidential ticket, but also the first to have worn sneakers on her campaign trail. Harris was recently spotted wearing a pair of Chuck Taylor Converse shoes on her first trip to Milwaukee. The dress code at all her campaigns, in fact, is linked to a larger ever-evolving cultural moment defined by her personal style.

Unlike typical outfits for women in politics such as pantsuits, peep-toe pumps or skirt suits, which many candidates have preferred in the past—Sarah Palin (2008), Hillary Clinton (2016), etc.—Harris' choice of footwear is revolutionary. Be it sports or high fashion, sneakers mirror the wearer's personality and are a statement of individuality. In Harris' case, her look is comfortable and goes well with her cool image too.

Sneakers can never go wrong, no matter the era. For instance, 'dad sneakers' (oversized sneakers in retro style) are a big trend this season. "The chunky kicks add a sporty flair to the look when paired with baggy jeans or can even look chic when paired with a short skirt or dress," says Manisha Malik, master franchisee and India head of Pazzion, a Singapore-based shoe label, which launched its first store in India in August. "Many brides pair their embellished lehengas with comfy kicks now... that's the beauty of being practical without compromising on style, and sneakers can add that factor," adds Malik, whose brand is synonymous

with comfort and style. The range of dad sneakers—in contrasting colour blocks like mustard and off-white, pink, blue and off-white, besides classic plimsoll sneakers—go with most attire. The supple genuine leather shoes, with ultra-lightweight elevated rubber soles and a lace-up upper area, are apt for every season.

Similarly, Sneakerhood by Ajio.com, a fashion and lifestyle brand, has curated a collection of over 10,000 sneakers from international and premium Indian brands like Adidas Originals, Emporio Armani, Armani Exchange, ASICS, Converse, DC, Fila, Nike, Puma, Reebok, Adidas, Replay, Superdry and many more. "The growth of sneakers in India indicates its infinite versatility and its stature across the work-life spectrum," says the spokesperson at Ajio.com.

Sneakers have definitely made a comeback in fashion houses, as many have introduced cult models in their collections. The Kanye West x Louis Vuitton Don is a lace-up shoe, which is available in red, black, cream, patchwork and anthracite. Chanel has gone nostalgic with a 1990s style wedge-sole sneaker. While Louis Vuitton Archlight sneakers come with an oversized

Vegan alternatives to leather—synthetic, vegetable or recycled materials—offer one the possibility of wearing sneakers and show support to the animal cause, as well as respect the planet

sole, Dior's expertise is encapsulated in its unique and strikingly on-trend trainers: the legendary Dior Fusion and the new, ultra-fashionable Dior Happy slip-ons. Charles & Keith's Spring 2020 collection is inspired by sculptural art, futuristic athleisure and elegant symmetry, bringing eye-catching colour blocks and multi-coloured, micro-suede sneakers. Italian sports brand Fila has collaborated with Delhi-based fashion entrepreneur Anand Ahuja's Veg Non-Veg, a multi-brand sneaker store, and has also brought out a motorsport collection of footwear in collaboration with Rannvijay Singh of MTV Roadies fame.

The vegan alternatives to leather—synthetic, vegetable or recycled materials—offer one the possibility of wearing sneakers and show support to the animal cause, as well as respect the planet.

French shoe brand CAVAL, too, launched its first sustainable and vegan alternative in June: an ultra-trendy and colourful pair for sneakers made partially with pellelma, a recycled material made from apple peels. Adidas, too, has collaborated with Stella McCartney for its Stan Smith sneakers, which have been crafted from vegetarian leather.

SUPERFOODS TO THE RESCUE

Late last month, PM Narendra Modi announced that September will be observed as Nutrition Month every year from now. The ministry of women and child development has already started calling for traditional Indian recipes to be included in a nutrition chart. Here are some Indian recipes and superfoods that are high on nutrition. By Reya Mehrotra



Dhokla

This feather-light, fluffy and juicy Gujarati snack is light on calories and a good vegetarian source of protein. The fermented snack is made with gramflour, semolina, ginger-chilli paste, lemon juice and mild spices. It is easy to digest, as it is steamed and not fried. It can also be made with rice flour. Adding sugar syrup can be avoided to keep the dish healthy. Dhokla is a good source of vitamins A, B1, B3 and C, besides folic acid and minerals like magnesium, calcium, iron, zinc, potassium, etc.

Stuffed rotis

Any Indian meal is incomplete without rotis, which are consumed with vegetables or lentils. Rotis are a good source of fibre, carbohydrates and fats, but taste best when stuffed. Some healthy stuffings include spinach, fenugreek leaves, ground and spiced cauliflower, dal, paneer, green pea or onions and chopped green coriander. These add to the nutritional value. Stuffed rotis are best consumed with curd

Idli

Perhaps the most loved south Indian dish is idli, which is had with sambhar and coconut chutney. Every bit of the recipe is healthy and tasty. Idlis are a source of calcium, magnesium, phosphorous, among other minerals. They are best consumed steamed and should ideally be made with homemade batter. One can also cook semolina idlis instead of rice idlis. To add more nutrition, one can go for spinach-semolina idlis, vermicelli idlis with cashews, paneer vegetable idli, poha idli, etc. It is free of cholesterol and saturated fats.



Panjeeri

Panjeeri is a winter favourite in north Indian regions like Punjab. It is made with whole wheat, sugar and dry fruits, and fried in ghee. It is a traditional and good source of nutrition and energy. To make it healthier, one can opt for lesser sugar, homemade ghee and more dry fruits. It is also a good source of nourishment for

or homemade butter.

postpartum healing and lactation.

Buttermilk

This fermented dairy drink, which is left after churning butter, is best consumed in summers. One can mix cumin powder, mint leaves and salt in it for flavour. It is best consumed fresh and is a part of the diet in summers in Indian households. Buttermilk has a number of vitamins and minerals like calcium, iron, magnesium, phosphorous, potassium, sodium, zinc.



Khichdi

Khichdi is an Indian comfort food that can be made in multiple ways. It's usually made with lentils and rice, which are cooked together. It can also be cooked with garlic, carrots and vegetables to make it a good source of protein, etc. It is light and wholesome, and can be consumed with different types of chutneys, curd and papad. It is so light and healthy that it is usually the first solid food that babies are fed in India.

matory properties and is rich in vitamins C, K and manganese.

Jaggery

This concentrated product of cane juice is popularly used in India. One can find many types of jaggery in India like coconut palm jaggery, which is dark brown in colour, and date palm jaggery. Jaggery can also be used as a white sugar substitute if used in moderate quantities. It is used to make Indian sweets like laddoos and pedas. It is wholesome and consists of a number of nutrients like iron, calcium, magnesium.

Ghee

Ghee is prepared once curd is divided into butter and buttermilk after churning. The butter that forms is then used to extract ghee upon heating. Ghee is an Indian superfood that is a good source of fats and energy for intestinal health and for the heart. It also keeps one warm and is good for skin. One can incorporate ghee into the diet by applying it on rotis or cooking dal or vegetables in it. In winters, one can prepare gajar halwa or moong dal halwa with dry fruits in ghee.

Sattu

One can make chokha, parathas, spiced drinks, namkeen, halwa, baby food, etc, with sattu, which is a flour commonly used in India and Pakistan and is made by mixing ground pulses and cereals. It is traditionally known to have its roots in Bihar. Its insoluble fibre makes it great for digestion and cleanses the colon, preventing bloating, among other benefits.

TECH-NOW-LOGY

Content rules

With its massive reach, Google Maps is perfectly positioned to become the next big content platform, empowering millions of content creators, developers and businesses in the process

SHRIYA ROY

FOR LONG, GOOGLE Mapshas been the go-to app to find one's location, look for directions or even read reviews before visiting a place. It is an essential tool today for more than one billion monthly active users. But have you ever wondered about its potential to become the next big content platform? Yes, it's possible. While data about its number of active users is quite easily accessible, very few know about the over 120 million contributors whom we depend on before trying a new restaurant or visiting a place.

Every review or photo that you see on the platform is content that has been created much like other social media platforms such as Reddit, Facebook or Twitter. These reviews and photos are viewed by millions of users on the internet. And just like Reddit, Google has a point system, so you earn points by posting reviews and photos. Unlike Reddit, however, it is based on quantity, that is, the number of reviews written. These points stack up until the user earns badges and then their review is likely to be shown at the top. It's perhaps safe to say that Google Maps has pretty much nailed the ingredients of a quality content platform without even officially being one.

A successful content-based platform provides three main benefits to a user: visibility, ownership and compensation. Platforms such as YouTube, Twitter and Facebook provide users visibility for the content they put out. The compensation can

be either monetary or in terms of visibility and reach. Initially, though, this is where Google Maps faltered. Even if a user amassed over a million views on their reviews, other users would have no idea who they were. But Google dealt with this issue swiftly and came out with 'Maps profiles', which was released earlier this year. With this update, users can follow contributors, see their reviews and scroll through their content.

On any content-producing platform, people follow and eagerly wait for their favourite content creator's next video, article, album, etc. With Google's mapping platform, it could be an easy business to get a local's recommendations. This might lead to answers for questions that contributors and reviewers have been asking for a long time.

When it comes to monetisation, YouTube brings in about \$15.5 billion a year and has a system that pays content creators. Google Maps, on the other hand, makes an estimated \$3.5 billion from ads. If contributors

and reviewers on the platform start getting rewarded monetarily, the quality of reviews and pictures would go up. It would also enable the platform to shift in favour of content creators.

The steps that tech giant Google has taken with Google Maps in terms of making changes in the user interface and contribution system leans towards an attempt to prioritise user content. The reach that the platform offers is enormous, with people all over the world exploring their towns and surroundings.

The Google Maps platform doesn't just give users an opportunity to add a map to their site, but also empowers one of the longest standing developer communities and supports more than five million projects from businesses of all sizes, contributing to an ecosystem of innovative partners around the world. With its homegrown social network Google+ failing to grab the attention it was intended to, investing in making Google Maps a contemporary content platform could go a long way.

Google Maps has an outstanding reach and so is in the perfect position to make the switch from being just a utility tool to a full-blown content-producing platform. People on the platform also spend significant amount of time writing reviews. For the common man, it's a newsfeed of the physical world, quite literally. Content creators and contributors are hoping that this move towards more in-depth input would lead to more material benefit for them.

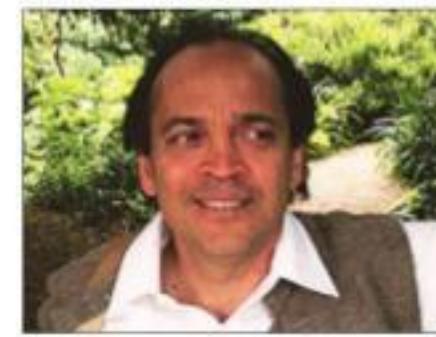
BLOOMBERG



New Delhi

Leisure

SUNDAY, SEPTEMBER 20, 2020



POWERFUL & RATIONAL

On November 5, 2019, BBC News included *A Suitable Boy* on its list of the 100 most inspiring novels. *The Independent* wrote that "the movement and music of the writing in *A Suitable Boy* take time to absorb, but its unobtrusive, powerfully rational sweetness eventually compels the reader to its way of seeing"

FAIZAL KHAN

NIN THE MONTH OF September 19 years ago, Mira Nair travelled from Italy to Canada to present her film *Monsoon Wedding* at the Toronto International Film Festival (TIFF). The film had just won the Golden Lion, the Venice festival's top prize, and the Indian-American director was eager to showcase her movie at one of the biggest festivals happening next to Hollywood.

Then on September 11, terrorists struck in America, bringing down the twin towers and plunging the world into panic. Nair was among those filmmakers who sat anxiously in their hotel rooms, waiting for news from their families in New York, as the Toronto festival cancelled screenings on the day. Nearly two decades later, another new film by Nair is part of the TIFF lineup. But this time, a global pandemic has kept filmmakers away, prompting festival organisers to adopt a hybrid avatar, with physical and digital screenings, and virtual red carpet events.

Nair's new production is a six-episode TV series based on Vikram Seth's 1993 novel *A Suitable Boy*, considered one of the longest novels in English literature with 1,349 pages. Part of the Primetime programme for TV shows at the Toronto festival, *A Suitable Boy* follows the director's last film *Queen of Katwe*, which premiered at TIFF four years ago.

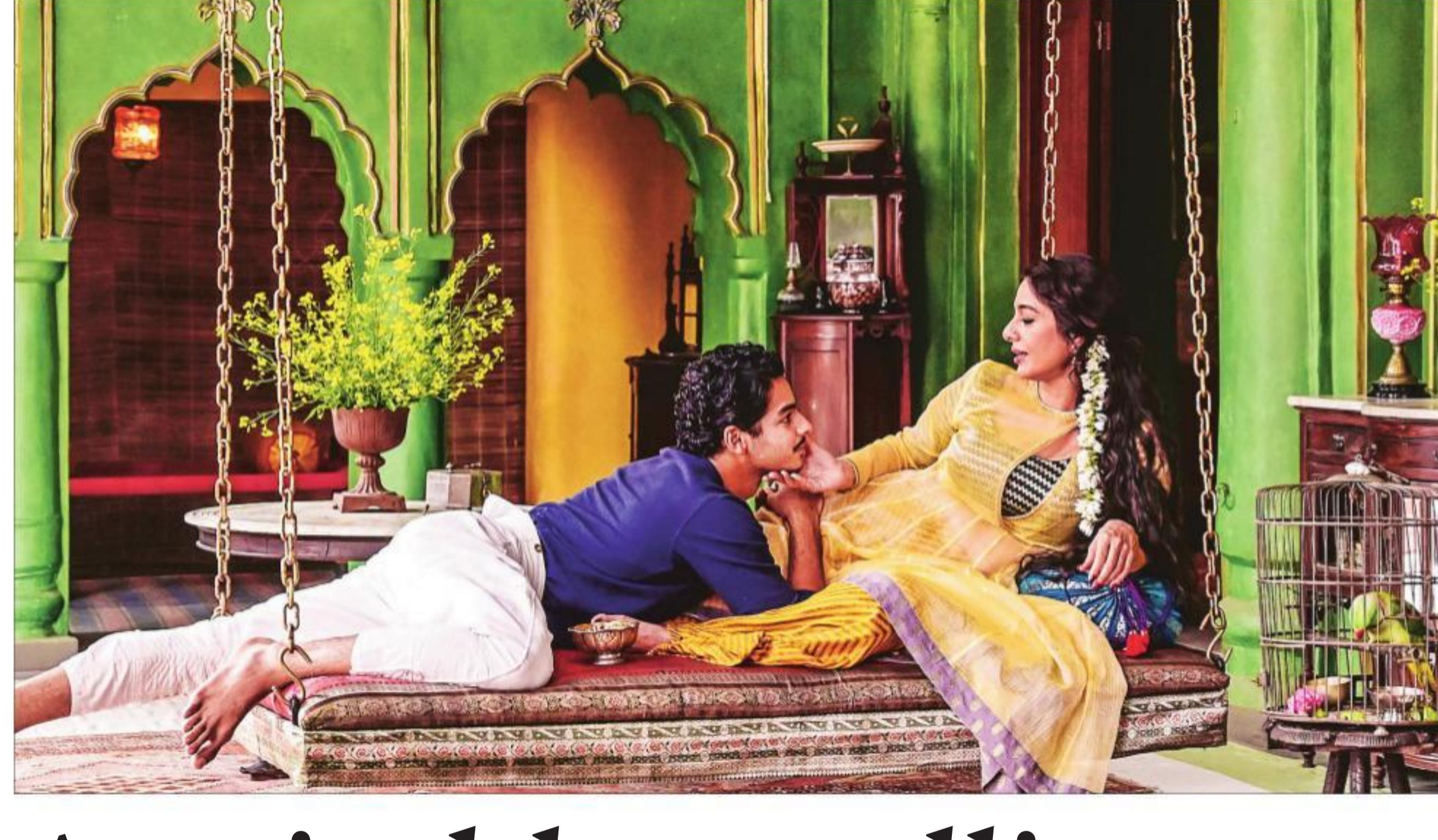
The novel, inspired by a conversation between a mother and daughter about arranged marriages that the author overheard in a bus, is set in 1951 at a time when India is preparing for its first general elections. The wounds from a bloody Partition that divided and uprooted families are still fresh. Many of the old are stuck in the past, while the young are eager to move on. The hopes of an entire country for a better tomorrow are portrayed through the life of a young woman who treads precariously between her aspirations and her family, weighed down by its prejudices.

The nearly six-hour-long TV series, entirely shot in India at locations like Lucknow, Kolkata and Varanasi, starts with a wedding. "Anyone familiar with Nair's work knows that this is not her first cinematic treatment of nuptials. Her modern masterpiece *Monsoon Wedding* was inspired in part by her favourite novel *A Suitable Boy*," says Geoff Macnaughton, lead programmer, TIFF.

Though the backdrop is the almost immediate aftermath of Partition, the series resonates with contemporary India. Nair, who won the Cannes festival's prestigious Camera d'Or for Best First Film for *Salam Bombay!* in 1988, skillfully weaves the doubts and dislikes in a fragmented society without needing to spell out the period and politics. "Not only does the story resonate today, but the production process and decisions made throughout the development of the project are vital," says Macnaughton, who is also TIFF's senior director, industry and theatrical. "As Mira has said many times, if filmmakers from India are unable to tell their own country's history then the cycle of reductive representation continues. This is one of the many reasons that this series is important, and will resonate with contemporary audiences globally," he adds.

In episode one, an erstwhile king is orchestrating the construction of a temple near a mosque. Police soon open fire on protesters. Meanwhile, the home minister declares, "When the election comes, it is the Hindu majority we must carry with us. I told you, it is a Hindu country."

Caught in the middle of hate and suspicion is Lata Mehra (played by newcomer Tanya Maniktala), the central character, an undergraduate student of English literature in the local university in the fictional town of Brahmpur. Lata's mother Mrs Rupa Mehra (Mahira Kakkar), a widow, is looking for a suitable boy for her younger daughter. "You will marry a boy I will choose," she tells



Racial justice drama *One Night in Miami* is directed by Oscar-winning African-American actor Regina King

Hybrid festival

FAIZAL KHAN

ORGANISED IN THE middle of a global pandemic, the Toronto film festival has reduced the scale of its programming to 50 feature films and 35 short films. There are only two physical venues along with two drive-in venues and an open-air cinema. With the world witnessing demands for racial justice, the festival focuses on diversity this year. Here are four such films which are part of the festival.

One Night in Miami

The directorial debut of Oscar-winning African-American actor Regina King, *One Night in Miami* symbolises the Toronto festival's emphasis on inclusiveness in the film industry. The film, which has set off the Oscar buzz, is about a fictionalised meeting between Muhammad Ali and Malcolm X after Ali wins his first world heavyweight boxing title at the age of 22. The meeting, also joined by Ali and Malcolm's friends pop star Sam Cooke and actor-footballer Jim Brown, takes place in a motel in Miami on the night of Ali's victory against Sonny Liston in February 1964. The friends debate how Black celebrities can serve their community.

New Order

Mexican filmmaker Michel Franco's new film *New Order* couldn't have been better timed. Beginning with hugs and drinking at a marriage in an affluent Mexico City neighbourhood, the film soon descends into street violence and looting by the have-nots. It soon emerges that the attacks on the affluent are backed by a new militarised regime where the politicians have joined hands with the security forces. The dystopian drama traces its roots to the Occupy Wall Street and the French Yellow Vest movements and last year's anti-government protests across the world.

76 Days

A new documentary about the coronavirus spread in Wuhan could provide a rare insight into the early stages of the pandemic. Directed by Chinese-American filmmaker Hao Wu in collaboration with two Chinese journalists, *76 Days* shows how the city's frontline workers faced the crisis during the same number of days of lockdown. Rare footage from hospital wards reveals the heroic work by medical staff who struggle to handle never-ending admissions. Wuhan, where it all began, was under lockdown from January 3 to April 8.

I Am Greta

Teenager climate activist Greta Thunberg now has a documentary film on her journey from being a high school student to an environmental warrior. *I Am Greta* by Swedish filmmaker Nathan Grossman shows how Thunberg went from a lone protester in front of the Swedish parliament to a global icon. "Today Greta is famous for her viral videos, but this film offers a unique view of her personal journey," says TIFF programmer Thom Powers. The 97-minute film carries Thunberg's inspirational speeches and messages.

A suitable retelling

Mira Nair's adaptation of Vikram Seth's *A Suitable Boy* for the small screen resonates with contemporary India



Starring actors like Tabu and Ishaan Khattar, the nearly six-hour-long TV series is entirely shot in India at places like Lucknow, Kolkata and Varanasi

Lata. When she hears that Lata is dating a college boy (called Kabir Durrani played by Danesh Razvi), Mrs Mehra asks, "What is his surname?"

In a fiercely patriarchal setting, Nair builds her story through powerful female characters like Lata and Saeeda Bai, a singer and courtesan (played by Tabu). Maan Kapoor (Ishaan Khattar), the son of revenue minister Mahesh Kapoor (Ram Kapoor), falls in love with Saeeda Bai, leading to disastrous consequences for both. Minister Kapoor also finds himself in trouble with feudal landlords after he pilots a controversial land reforms bill. As the series progresses, Lata comes across poet Amit Chatterji (Mikhail Sen) and shoemaker Haresh Khanna (Nimit Das), making it difficult for her to settle on a suitable boy.

The series carries along the stories of its many characters and the communal

tensions in the slick writing by British playwright and author Andrew Davies (*War and Peace*, *House of Cards*, *Pride and Prejudice*), with soulful music by British composer Alex Heffes. Saeeda Bai's haveli resonates with the ghazals of Mirza Ghalib and Daagh Dehlvi. There is Ghalib's *Dil-e-nadaan tujhe hua kya hai/Aakhir is dard ki dava kya hai* (*Oh innocent heart, what has happened to you/What is the medicine for this pain*) and Dehlvi's *Na-rawa kahiye na-saza kahiye/Kahiye mujhe bura kahiye* (*Don't tell me it is lawful, don't pass a sentence/Call me, call me, yes, call me bad*).

Nair, among the winners of the TIFF Tribute Awards this year with celebrated film personalities like Kate Winslet,

Chloe Zhao and Anthony Hopkins, has screened nearly all her films at the Toronto festival. "Mira reached out to us in the summer and let us know that she was completing her adaptation of Vikram Seth's sweeping novel," says Macnaughton. "The idea of the project excited us for so many reasons, including the source material, the production team, the cast and the challenge they set for themselves in adapting an expansive story across six episodes. Once we were able to take a look, we all agreed that Mira and the entire production team accomplished something very special, and we invited it for Official Selection," he adds.

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In a fiercely patriarchal setting, Nair builds her story through powerful female characters

ing yourself to the same amount of risk.

Places may be crowded: This is possible and the priority of the outlets is to ensure it doesn't happen. Finding even one positive would mean having to close down for a good part of a month. The year 2020 is about survival and not profits, so outlets, I am sure, won't push anything into the beyond manageable zone.

Funds deficit: I have nothing against the opening of outlets, but my shrivelled up resources mean I don't have the luxury of spending on outings like I used to, so curbing those visits might be a good idea. Sadly, a recent survey showed that a clear majority across all major metros is feeling the pinch, and the ripple effect of our dwindling economy has begun.

Now, let's see why one should go out.

Support: When you drink and eat out, you help not just the outlet and its employees, but a whole line of people involved in production and services behind the scene.

Small over franchise: Avoid the big chains. Definitely ditch all those franchised outlets, which are more about VC funding and turning a quick buck for their "promoters", but be careful not to eschew those

serious restaurateurs where the owners are as much invested in the F&B inputs as with their other resources, the guys who put their money and hopes on the line. The small handheld boutique outlets need all the support we can show them. If you don't want to visit them, try ordering in.

Bars: I need a drink even if it is a simple beer although when I do hit a bar, it will be more likely for a peaty whisky sour. And there are some things that are just so much better when you get them served to you.

Malls: I have managed quite well with online shopping, but on my last visit to a mall, I realised that while online shopping is great, it doesn't beat the tactility of holding a product. So yes, shopping can be attempted as long as we avoid crowded marketplaces and hit the malls. I wonder malls have a count on how many people they allow inside at any point in time?

I am still requesting everyone to exercise caution and restrict the unnecessary, but it's not easy being locked up, so when you feel like taking a break, remember to be extra careful, constantly sanitise and wear a mask!

The writer is a sommelier

The diner's dilemma

We are surging ahead with the second-highest number of recorded Covid cases in the world. In such a scenario, should you venture out to eat and drink?

BETWEEN SIPS



Magandeep Singh

I HAVE BEEN taunted by friends to no end about how, when the country had a few hundred cases, I locked myself up, and now, when we are surging ahead with the second-highest number of recorded cases in the world, I am daring to venture out not just for essentials, but even to bars and restaurants. Well, not that I need to defend a personal stance, definitely not with friends, but the difference lies in the preparation before, during and after each sortie.

The government, realising that the damage to the economy might prove to be more deadly than even the virus, finally relented to a phased opening of services. I am still flummoxed why alcohol service was held up for so long, considering alcohol earns outlets (and the state governments) the most sizeable chunk of revenue.

But back to the agenda today: should you venture out to eat and drink or not? Well, here are my arguments for and against it. Let's handle the cons first:

Cases are rising: The chances of contracting corona are higher now than two months ago so, yes, maybe staying in would keep you safe. But realistically, if you have resumed your morning walks, newspaper deliveries and are allowing home help in, you are expos-



ing yourself to the same amount of risk. **Places may be crowded:** This is possible and the priority of the outlets is to ensure it doesn't happen. Finding even one positive would mean having to close down for a good part of a month. The year 2020 is about survival and not profits, so outlets, I am sure, won't push anything into the beyond manageable zone.

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Footloose

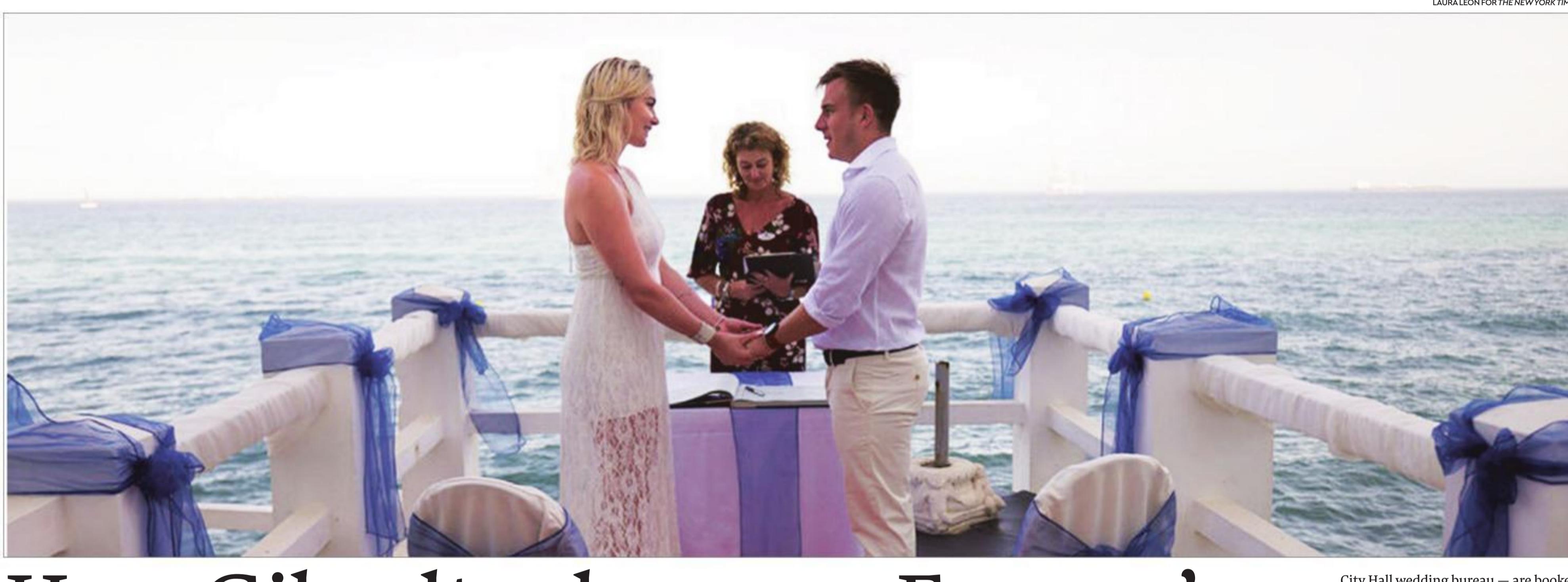
SUNDAY, SEPTEMBER 20, 2020



LINGUISTIC LEGACY

In the early modern period, Spain ruled one of the largest empires in history, which was also one of the first global empires, spawning a large cultural and linguistic legacy that includes over 570 million Hispanophones, making Spanish the world's second-most spoken native language, after Mandarin Chinese.

LAURA LEON FOR THE NEW YORK TIMES



How Gibraltar became Europe's pandemic wedding hot spot

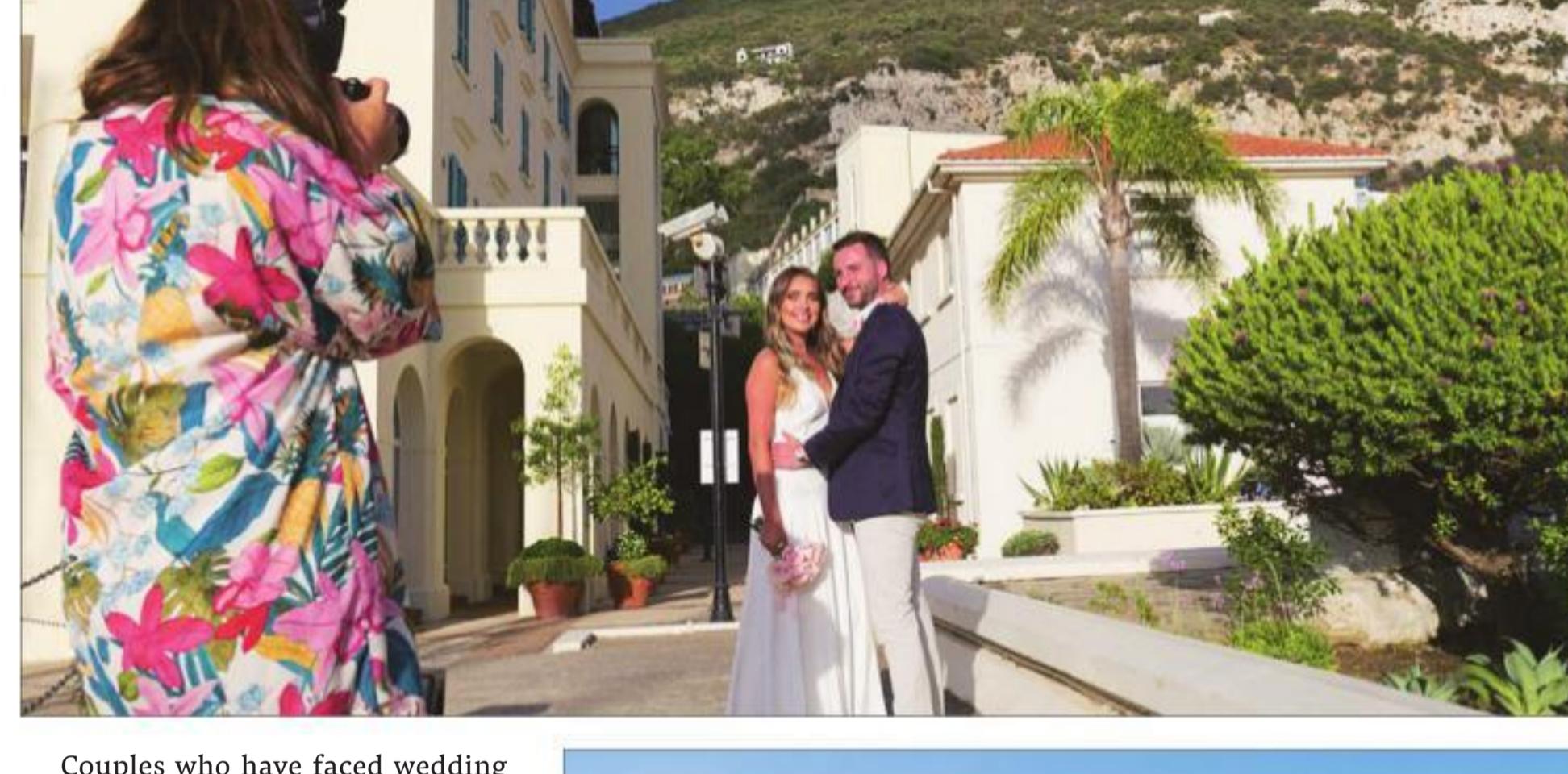
The tiny British territory at the tip of Spain, with its open border and lack of restrictions, has become the go-to place for couples looking to wed

CEYLAN YEGINSU

WHEN JE'NELL GRIFFIN'S husband proposed to her in November, she dreamed of having a big church ceremony in her hometown, Los Angeles, where she imagined gliding down the aisle in an ethereal gown flanked by scores of friends and family. But eight months later, after her plans were upended by the coronavirus pandemic, the 36-year-old talent recruiter found herself exchanging vows in a small conference room on a yacht hotel in Gibraltar — a tiny British territory nestled under a towering rock on the southern tip of the Iberian Peninsula.

Like many of the couples who married there this summer, Griffin had never heard of Gibraltar until it appeared at the top of a Google search for "the easiest place to get married in Europe." At a time when countries around the world are curtailing wedding ceremonies and imposing strict travel restrictions to stop the spread of the coronavirus, Gibraltar has welcomed couples of all nationalities who are determined to perform their nuptials despite the obstacles posed by the pandemic.

"It was vastly different from the dream," said Griffin, who flew into Gibraltar from Los Angeles, via London's Heathrow Airport. "But in the end, the reality of being married to my person far outweighed any vision."



Couples who have faced wedding restrictions in their own countries have also seized the opportunity to marry in Gibraltar this summer, ahead of a potential second wave of the virus. Ireland currently has a 50-person limit on gatherings, so Craig Byrne, 25, and Orla Moore, 22, both Irish, got married in Gibraltar in front of the registrar and two local witnesses to avoid disappointing family and friends who would not have made the cut to attend.

"As you'll know, Irish families are big — you have your brothers and sisters and their children and then the aunts and uncles and cousins and all their children. There's just no easy way to really choose who you are going to invite without causing a big commotion," said Byrne, a trainee lawyer.

"In the end we just told everyone we were postponing and taking a holiday in Spain and Gibraltar. We didn't tell our families we got married until we were back because we didn't want any fuss leading up to it," Byrne said with a mischievous laugh.

"You can imagine how that went down with the parents."



Even before the pandemic, Gibraltar was a popular wedding destination because of the minimal bureaucracy involved in tying the knot there. Couples are required to present their passports and birth certificates, and stay in the territory overnight either before or after their wed-

ding. They receive their wedding certificate by mail within three weeks.

There is a history to Gibraltar weddings: John Lennon of the Beatles married Yoko Ono there, in 1969, after facing a series of setbacks in other countries. "We chose Gibraltar because it is quiet, British and

friendly," Lennon is quoted as saying in the book *The History of British Rock and Roll*.

"We tried everywhere else first. I set out to get married on the car ferry and we would have arrived in France married, but they wouldn't do it," he said. "We were no more successful with cruise ships. We tried embassies, but three weeks' residence in Germany or two weeks' in France were required." Few of the couples getting married in Gibraltar on a recent weekend had concerns about the risks of travelling there during the pandemic. So far, the territory has managed to contain the spread of the virus, reporting fewer than 350 total cases and no deaths. However, cases have spiked in recent weeks and the territory's open border with Spain, where the health ministry reported nearly 9,000 new cases recently, prompted Wales to remove Gibraltar from its list of countries exempt from quarantine requirements.

Still, wedding planners are reporting huge demand; the flights on British Airways and easyJet were full throughout August and slots at the registry office — the British equivalent of an American

City Hall wedding bureau — are booked up until November.

"We were just expecting people to cancel or postpone, but as soon as the travel restrictions were lifted in July the phones wouldn't stop ringing," said Chamaine Cruz, the founder of the wedding events company Sweet Gibraltar Weddings. "It makes sense as it's easy to get married here. It's cheap, there are many direct flights and the marriage certificate provided is recognised worldwide."

Rock Occasions, another wedding planning service in Gibraltar, reported a 20% increase in bookings through the end of August. "The couples coming here are determined that the pandemic does not ruin their lives. They just want to get on with it," said Resham Mahantani, a wedding and event coordinator at Rock Occasions.

Olivia Windham Stewart, a 34-year-old British human rights specialist, who married her American partner in Gibraltar's botanical gardens, echoed that determination. "It's been such a frustrating and disappointing year, having to slow down all our life plans, so it was such a big relief when we found Gibraltar and realised that there was a place where we could actually get married," she said.

Throughout the day, couples line up outside Gibraltar's Civil Status and Registration Office, waiting in anticipation for their ceremony, which takes place in a drab room, brightened up by a youthful portrait of Queen Elizabeth II, and typically lasts around 15 minutes.

Afterward, couples stand in front of the building's blue shutters and pose for photos, some wearing full wedding attire, complete with bridal veil and pocket square, others in summer dresses and slacks. One item of clothing is mandatory for the ceremony: a face covering (even during the first kiss).

The bizarre circumstances bring couples from all over the world together and on a recent weekend, after their ceremonies, many of them joined locals and tourists at the Ocean Village Marina, a popular drinking spot on the harbour, and celebrated in the bustling restaurants and bars with Champagne and live music; those sitting outside at the bars and restaurants mostly did not wear masks.

Amanda Durocher, an American teacher, married her British fiancé on a quick trip to Gibraltar in August. Emotionally, she said, the process had been draining. "For us, leading up to it was super anxious and then it was a relief," she said. "And now we just feel so overjoyed by knowing that we have some more control over our lives."

NYT

Snow golf? In Switzerland, where the greens are white

What started as a lark has become a bona fide sport that's not only drawn golf enthusiasts but has begun to lure second home buyers

ADAM H GRAHAM

FOR YEARS, GOLF has been associated with lush greens, bluebird skies and a Whitman's sampler of riotous plaid and checks. But few know the sport has also quietly embraced winter whites, particularly in ski-crazy Switzerland.

Winter golfing might sound odd, but the alps of southern Switzerland are especially sunny and offer a refuge for golfers from northern European countries who may not feel like hauling their nine irons on a plane for a few rounds farther afield.



Snow golf is not about scores. It's more about the experience of playing golf in the winter and having a great day

What's more, snow golf offers an active but less-risky alternative to skiing. This has all led to a surge in popularity in predictable places like Germany, Austria, Canada and the US but also off-the-golf-radar spots like Argentina, Greenland and Finland.

It has also drawn enthusiasts to buy nearby property. "Winter golf is just one of many offerings that make Switzerland's Engadine Valley attractive for second home buyers, and a few have even bought here solely because of that," said Ramon Ratti, the managing director at Engadine Golf Course, home to two 18-hole courses; it will host the Snow Golf Cup in January. "But snow golf is and will probably always be niche."

While images of winter golf on frozen lakes can be found as far back as 17th-century Dutch paintings, it's believed by some that modern snow golf started with St Moritz's former resort manager, Peter Kasper, who took up the idea of converting the putting greens to whites in 1904, which turned into reality with the first tournament in 1979, held on a frozen Lake St Moritz.

There are, of course, significant differ-

ences with regular golf. The "whites" need a lot of manual grooming to make the surface around the hole compact, and the balls are orange and the golf holes three times bigger than regulation size. But the trade-off is something special, enthusiasts say.

"Winter golf is an amazing experience," said Caroline Rominger, a professional golfer and Engadine native. "It can be quite cold, but when the sun comes out, we often play without jackets."

The Alps play host to another tournament, the Barnes Winter Golf Cup, which is entering its fourth year in 2021. The annual host of the event rotates between four different alpine resorts: Courchevel, Megève, and Val d'Isère, in France; and Crans-Montana, in Switzerland's Canton Valais, host of the Omega European Masters and one of eight golf courses in the canton.

"Snow golf is not about scores," said Eveline Fasser Testa, a regular player who lives in St Moritz. "The chance that you'll find your ball in the deep snow is unlikely. It's more about the experience of playing golf in the winter and having a great day."

NYT

Well-Being

SUNDAY, SEPTEMBER 20, 2020

The green movement

The push for a plant-based diet is getting bigger worldwide. In India, there is even a challenge for companies to put their best foot forward

VAISHALI DAR

VEGETARIANISM IS A WAY of life in India, something the meat-eating West is now trying to turn to. Mock meats are acknowledged and plant proteins have proven to be comparable substitutes to meat as many food start-ups and manufacturers have started to accept the importance of the plant-based food trend.

A hot commodity globally, meat alternatives brands like Beyond Meat and Impossible Foods have opened avenues for a larger market. Impossible Foods secured a \$200-million funding in August 2020, raising the company's total investment since 2011 to \$1.5 billion. Beyond Meat has products available for purchase at dozens of major American fast-food chains and grocery stores. Since going public in May 2019, Beyond Meat has partnered with Subway, KFC, Del Taco, Dunkin' and more. And its shareholders have seen massive returns.

However, the need to consume a healthy and immunity-boosting diet, especially during the pandemic, has made animal activists, vegans and health experts raise an alarm against killing of animals and so have the consumers and restaurants in adapting it as part of the diet plan.

Now to intensify the influx of demand in plant-based food an institutional incentive for meat alternatives has been introduced. The Federation of Indian Animal Protection Organisations (FIAPO), Delhi, an animal protection body that supports plant-based living with a growing emphasis on health and nutrition, has launched 'the plant factor', a food innovation challenge with ₹20 lakh to invite applications from Indian plant-based start-ups, entrepreneurs, businesses, restaurants, researchers, and students, who meet the criteria of non-animal ingredients such as mushrooms and mycoprotein; have taste, texture and nutritional profile and ready to market products.

Varda Mehrotra, executive director, FIAPO, says, "We are looking for alternatives which are targeted at the Indian consumer and meet the nutritional, taste and texture profile according to Indian palate. People recognise the need, ease of accessibility and great taste of plant-based nutrition. There is a collective interest in sustaining a more varied, versatile green diet like never before."

Additionally, the FIAPO urged Food Safety and Standards Authority of India (FSSAI), an autonomous body established under the ministry of health and family welfare, to promote plant-based food as an immunity builder and to seek food hygiene and safety guidelines for meat plants and slaughterhouses dur-



ing the pandemic. "Green food is vital to improve immunity for all age groups and should be promoted by the FSSAI. It is pertinent that slaughterhouses and meat shops should follow the rules notified by the FSSAI under food hygiene and safety guidelines for food businesses during the pandemic or should be banned to operate," says Mehrotra.

On the other hand, the FSSAI has released guidelines under the ambit of Eat Right India (Eat Right during Covid-19) and food hygiene and safety guidelines for food businesses, and supports all kinds of diets and nowhere promotes plant-based diet over meat-based. "It is evident that immunity can be boosted with the help of minerals like iron, zinc, amino acids, etc, as well as plant sources like spices, condiments and herbs. This has no connection with promoting one type of diet over the other. The idea is to have a balanced diet which constitutes all kinds of nutrients. Any food item that is not hygienic can be harmful. It is important to handle food, hygiene, and sanitation practices properly. A wholesome diet regardless of plant or meat-based sources is important," says a senior spokesperson of the FSSAI.

The nutrition trend

Plant-based diets have gone mainstream. From public figures like Ellen DeGeneres and Bill Gates to corporations like WeWorks, there is growing support to consume plant-based foods. American singer Beyoncé and rapper JayZ have adopted the vegan lifestyle and invested in vegan meal service, 22 Days Nutrition, alongside their personal trainer Marco Borges.

According to the World Health Organization, every year over 20 million people die as a result of malnutrition, and approximately one billion people suffer from chronic hunger. It takes an average of four pounds of grain and other plant protein to produce just one-half pound of beef. As many as 80% of starving children live in countries that actually have food surpluses; this is because the extra grains produced are fed to livestock instead of people.

Doctors and activists have also urged Prime Minister Narendra Modi to promote a plant-based diet. The doctors' call has been supported by animal welfare groups People For Animals (PFA), Ahimsa Trust and Mercy For Animals (MFA) pointing out that a significant amount of research by global bodies such as EAT Lancet, World Economic Forum, the United Nations' Food and Agriculture Organization, among others, have concluded that increased production and consumption of animal-based foods is detrimental to public health and the environment. "It is time that the Eat Right Campaign initiated by the FSSAI highlights and promotes consumption of plant-based diet for



Mindful of the carbon emissions that come from raising animals, a plant-based diet is fast becoming a staple of consumers' diet

In support of start-ups that promote plant-based diet with monetary aid,

Priyanka Rohatgi, chief nutritionist and dietitian, Apollo Hospitals Group, Bengaluru, also feels, "The government can give subsidy on such foods and products, enhance the public distribution system for them and include it in the nutrition programmes run under various campaigns and NGOs or mid-day meal programmes."

Impact on nature

Meat is the devil in more ways than one, as it not only clogs your arteries, but the

SAVING THE PLANET

- Plant-based diets have all the necessary protein, fats, carbohydrates, vitamins, minerals for optimal health, and are often higher in fibre and phytonutrients. Those who eat a plant-based diet tend to have lower rates of obesity, cholesterol, heart disease and diabetes than those who eat meat

- Sustainable eating habits can reduce greenhouse gas emissions, water consumption

and land used for factory farming, which are all factors in global warming and environmental degradation

- The Oxford Martin School at the University of Oxford, UK, suggests how a global switch to diets that rely less on meat and more on fruit and vegetables could save up to eight million lives by 2050. It can also reduce greenhouse gas emissions by two-thirds and lead to healthcare-related savings

MEAT ALTERNATIVES

- Soybean-based meat of Japanese food firm Marukome generated sales 96% above its target for the month of May
- Fuji Oil Holdings, a major plant-based manufacturer in Japan, has reported huge demand in their soy-based vegan product line
- California-based Before the Butcher start-up has plant-based burgers, grounds and chunks, and savoury soy-based burgers
- California-based Beyond Meat products are made with non-GMO, gluten-free pea protein
- Michigan-based MorningStar Farms, a division of Kellogg's, produces dairy-and egg-free patties, wings and nuggets
- Canada-based Gardein has fishless fish, mini crabless cakes, gluten-free products and meatless meatballs
- Seattle-based Field Roast offers vegan sausages, deli slices, roasts, burgers and even a meatloaf
- Veggie Champ by Delhi-based frozen food brand Ahimsa has alternatives to fish, mutton, chicken and has vegan hot dogs, salami, Nawabi kebab, etc
- Udaipur-based GoodDot makes meat alternatives out of soy, wheat and pea protein
- Chennai-based Vegeta Gold provides alternatives to fish, mutton and chicken
- Delhi-based Vezlay offers bipartite food community products like shaami kebab, soy seekh kebab, etc
- GoodDO, an off-shoot of vegan brand GoodDot, has derived its name from the goat Gooodo who was rescued by the founder from being slaughtered for meat

ecosystem as well. As per reports, meat and dairy, particularly from cows, have an outsize impact, with livestock accounting for around 14.5% of the world's greenhouse gases each year. That's roughly the same amount as the emissions from all the cars, trucks, airplanes and ships combined in the world today.

A recent study by the United Nations Food and Agriculture Organization says on an average, it takes about three pounds of grain to raise one pound of meat. Mindful of the carbon emissions that come from raising animals, a plant-based diet is fast becoming a staple of consumers' diet.

Indian researchers are trying to grow fat cells, cartilage cells and bone cells in conjunction with muscle protein at IIT Guwahati, which has developed lab-grown meat to find alternatives to traditional animal-based protein. Meaty substitutes, also called mock meat, like soy can be used in *tikkas* and burgers, and are suitable for vegans as well.

Contamination of meat supplies with harmful bacteria, microorganisms, carcinogens, or bacterial strains such as salmonella, clostridium, escherichia, streptomyces, pseudomonas can spoil meat. Also, when meat is grilled, barbecued, or smoked at high temperatures, it releases fat that drips onto cooking surfaces. This can affect health producing toxic compounds called polycyclic aromatic hydrocarbons (PAHs), which are carcinogenic in nature. Minimising smoke and wiping away drippings can reduce PAH formation by up to 89%.

"Meat and meat-based products have to be handled hygienically but with commercial animal farming on the rise, animal products are loaded with antibiotics, hormones, and a host of other toxins which can make meat non-consumable. Also processed meats carry another threat. The International Agency for Research on Cancer (IARC), an intergovernmental agency forming part of the World Health Organization of the United Nations, in France, had cautioned in 2015 that the consumption of processed meat was classified as 'carcinogenic to humans.' This carcinogenicity is likely to be generated during processing methods such as curing and smoking, or when meat is heated at high temperatures. While all meats may not be contaminated, here the risk is higher," explains Babina NM, chief medical officer, Jindal Nature-care Institute, a modern naturopathy hospital in Bengaluru.

Zorawar Kalra, MD and founder of Massive Restaurants, feels many have given up meat for health and ethical reasons, but the vegetarian diet is going to grow bigger in the future. "India is a little behind the curve globally on the change from non-vegetarian to vegetarian, as we anyway eat so much vegetarian. Moreover, anyone who has never eaten meat doesn't really feel the need to eat mock meats. So, adaptation to soy protein and plant proteins is going to be bigger abroad than in India, but vegetarianism will continue to grow larger here. It's almost become a buzzword."

Fever checks are no safeguard

The practice of taking temperatures is becoming de rigueur in many offices and restaurants, even though health officials say they are of limited value

RONI CARYN RABIN

IN RECENT WEEKS, a new cadre of gatekeepers armed with thermometer guns has appeared at the entrances of hospitals, office buildings and manufacturing plants to screen out feverish individuals who may carry the coronavirus. Employees at some companies must report their temperature on apps to get clearance to come in.

Since the beginning of the pandemic, the practice of checking for fever has become more and more commonplace, causing a surge in sales of infrared contact-free thermometers and body temperature scanners even as the scientific evidence indicating they are of little value has solidified.

While health officials have endorsed masks and social distancing as effective

measures for curbing the spread of the coronavirus, some experts scoff at fever checks. Taking temperatures at entry points is nothing more than theatre, they say, a gesture that is unlikely to screen out many infected individuals, and one that offers little more than the illusion of safety.

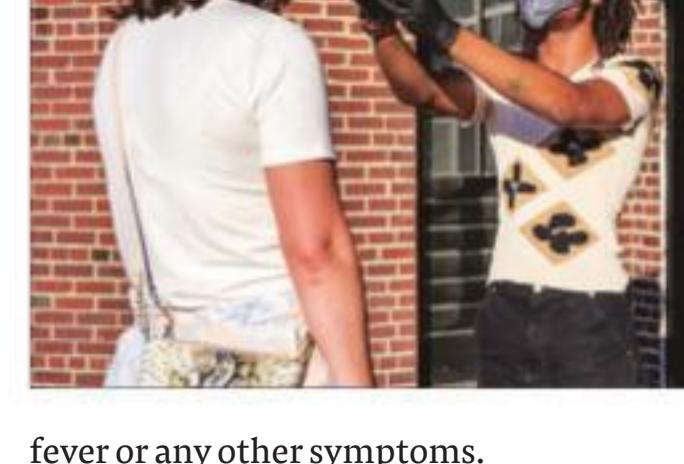
The CDC defines a fever as a temperature of 100.4 degrees Fahrenheit or higher; some reports have questioned the accuracy of thermometer guns, however.

While temperature checks may identify people who are seriously ill, those are the people who probably won't be socialising much or going out for meals. And a growing body of evidence suggests that many of those who are driving transmission are so-called silent carriers — people who have been infected but feel fine, and don't have a

fever or any other symptoms.

Temperature checks are akin to "getting the oil checked before you go on a long car trip," said David Thomas, an

While fever can be a symptom of Covid-19, the disease caused by the coronavirus, not everyone infected with the virus develops a fever



infectious disease specialist at Johns Hopkins University School of Medicine. "It makes you feel better, but it's not going to keep you from wrecking the car

or prevent the tires from falling off. It's not going to make your trip any safer."

"It's something you can do, and it makes you feel like you're doing something," he said. "But it won't catch most people who are spreading Covid."

Most people who spike a fever feel lousy, and presumably would cancel their dinner plans, said Thomas McGinn, Northwell Health's senior vice-president and deputy physician in chief. Temperature checks might pick up a few individuals who are unaware of their fever, he said.

But the absence of fever "means nothing," he said. "It's not a very sensitive test." It does, however, convey a strong public health message, serving as a reminder that people must take precautions, and that itself may be of benefit, McGinn said. "It makes people think twice, and reminds them that this is a big deal, we still need to be careful, you need someone to stand by the door to do that," he said.

But here's the rub: while fever can be a symptom of Covid-19, the disease caused by the coronavirus, not everyone infected with the virus develops a fever, or many other symptoms, for that matter. Physicians writing in the New

England Journal of Medicine have called the phenomenon of symptomless spread the "Achilles' heel of Covid-19 pandemic control."

Evidence of asymptomatic spread dates back to early in the pandemic, but has been mounting ever since. A recent study from South Korea published in *JAMA Internal Medicine* in August offered even more proof, finding that infected individuals who don't feel ill may carry just as much virus in their nose, throat and lungs as those with symptoms — and for almost as long. A David Paltiel, a professor of health policy and management at Yale School of Public Health, says these individuals are the "silent spreaders" who are driving transmission and sparking superspreading events.

"You are maximally infectious before you exhibit symptoms, if you exhibit any symptoms at all," Paltiel said. "You can be exposed and incubating the virus, and be beginning to shed massive amounts of transmissible virus and be a super-spreader, without actually exhibiting any symptoms like a fever." Temperature checks will do nothing to stop these "ticking time bombs," he said. "It's a bad idea."

Mind & Games

SUNDAY, SEPTEMBER 20, 2020



Stop expecting life to go back to normal next year

AARON E CARROLL

ANTHONY FAUCI WARNED us recently that Covid-19 is likely to be hanging over our lives well into 2021. He's right, of course. We need to accept this reality and take steps to meet it rather than deny his message. Many people are resistant to this possibility. They're hoping to restart postponed sports seasons, attend schools more easily, enjoy rescheduled vacations and participate in delayed parties and gatherings.

It is completely understandable that many are tiring of restrictions due to Covid-19. Unfortunately, their resolve is weakening right when we need it to harden. This could cost us dearly. The unrealistic optimism stems in part from the fact that people have started pinning their hopes on a medical breakthrough. There have been promising developments. Remdesivir holds potential for those who are hospitalised. Convalescent plasma might do the same. Antibody treatments might improve outcomes for some or prevent infections in those at highest risk.

But most cases don't benefit from these treatments. Further, none of these thera-

People will need to take pandemic precautions well into 2021—yes, even after a vaccine arrives

pies can prevent infections or hospitalisations on a broad scale. The concern over an unflattened curve isn't just about death, although that's certainly a concern. It's also about an overwhelmed healthcare system where so many beds are filled that we can't get care for the many other conditions people experience.

Untreated or undertreated heart attacks, strokes, cancer and more will also cause a spike in morbidity and mortality. People are also overestimating what a vaccine might do. Many are focusing on whether approval is being rushed as a campaign ploy, but that's almost beside the point. It seems likely that a vaccine will be approved this fall and that it will be "effective". But it's very unlikely that this vaccine will be a game changer.

All immunisations are not the same. Some, like the measles, mumps and rubella

vaccine, provide strong, nearly lifelong benefits after a few doses. Others, like the influenza vaccine, produce limited benefits that last for a season. We don't know yet where a coronavirus vaccine will fall, although something along the lines of a flu shot seems more probable. We don't know how long whatever immunity it provides will last. We don't know whether there will be populations that derive more or less benefit.

Because of all these unknowns, we will need to continue to be exceedingly careful even as we immunise. Until we see convincing evidence that a vaccine has a large population-level effect, we will still need to mask and distance and restrain ourselves. Too many of us won't. Too many will believe that the vaccine has saved them, and they will throw themselves back into more normal activities. That could lead to big

outbreaks, just as winter hits at its hardest. Even this assumes, of course, that we can distribute the vaccine widely and quickly (which is doubtful), that most people will get it (many won't) and that we will succeed in prioritising distribution so that those most at risk will get it first (flying in the face of decades of disparities in the way health care is distributed).

The approval of a vaccine may be the beginning of a real coronavirus response; it certainly won't be the end. It is much more likely that life in 2021, especially in the first half of the year, will need to look much like life does now. Those who think that we have just a few more months of



outbreaks, just as winter hits at its hardest. Even this assumes, of course, that we can distribute the vaccine widely and quickly (which is doubtful), that most people will get it (many won't) and that we will succeed in prioritising distribution so that those most at risk will get it first (flying in the face of decades of disparities in the way health care is distributed).

The approval of a vaccine may be the beginning of a real coronavirus response; it certainly won't be the end. It is much more likely that life in 2021, especially in the first half of the year, will need to look much like life does now. Those who think that we have just a few more months of

pain to endure will need to adjust their expectations. Those thinking that school this fall will be a one-off, that we will be back to normal next year, let alone next semester, may be in for a rude awakening.

As Fauci told NBC's Andrea Mitchell, "If you're talking about getting back to a degree of normality which resembles where we were prior to Covid, it's going to be well into 2021, maybe even towards the end of 2021." We wasted our chance in the spring to get a better summer. We wasted our chance in the summer to plan for the fall. We're wasting time again now. Next year isn't that far away. We still need to figure out how to live in this new world, now, and that means embracing, finally, all the strategies for fighting the virus that many of us have resisted.

It's not too late to invest in testing both symptomatic and asymptomatic people. Back in the spring, I estimated that we might need a million tests a week to manage the virus. That estimate assumed that America would drive the prevalence rate of the disease into the ground, much as other countries did. We failed in that respect. We left shelter-in-place too early, letting cases grow once again. Because of this, we can no longer rely on just symptomatic testing and contact tracing. We need much more than a million tests a week. The only way to get there is through ubiquitous, cheap, fast tests that can be distributed widely to identify those at risk who don't even know it.

Identifying cases is only the first step. Those who are infected need to isolate, and their close contacts need to quarantine. Too many people can't do so adequately because they need to work, or their housing is inadequate, or they need food and supplies delivered to them. We have failed to address these gaps. Those who need the most assistance are often those at highest risk for getting and spreading the coronavirus and for having the worst outcomes, and our governments have not provided for them. We need to normalise mask-wearing. It's a tragedy that this has become politicised and that this simple, safe and effective measure is in dispute. It's about protecting others even more than ourselves. That such an action is now viewed as weakness is horrific.

Finally, we need a functioning scientific infrastructure to provide detailed and specific plans on how schools, businesses and institutions can open and operate safely. That may cost a lot of money; it's likely to be still less than what continuing to flail about will cost. None of these ideas is a complete solution, but just because they're individually insufficient alone doesn't mean they aren't necessary. Colder weather will force us indoors, closer together, removing the benefits of being outside. Influenza is coming.

Too many are relaxing because they think that salvation is just around the corner. That's possible, but certainly not probable. It would be better to prepare for a difficult 2021 and be surprised by it being easier than to assume things will be easier and find life is still hard. This is a marathon, not a sprint. Both, though, require running.

NYT



How to tame your snack monster

■ Before Covid, we had the structure of school, work and being able to leave the house to help us determine when to eat and to do other things. Now, all the lines are blurred. So how do we get kids back on track with better eating habits?

■ First, know that it's normal for kids to be snacking more at home. You only need to intervene if your child's snacking has turned into the kind of all-day grazing pattern that replaces regular meals

■ It's more important to focus on when and where kids snack than what they snack on. You should never expect a child to go more than three or four hours without eating, so plan meals and snacks accordingly

■ With older children, it can help to write out the schedule or show them on the clock when meals and snacks happen

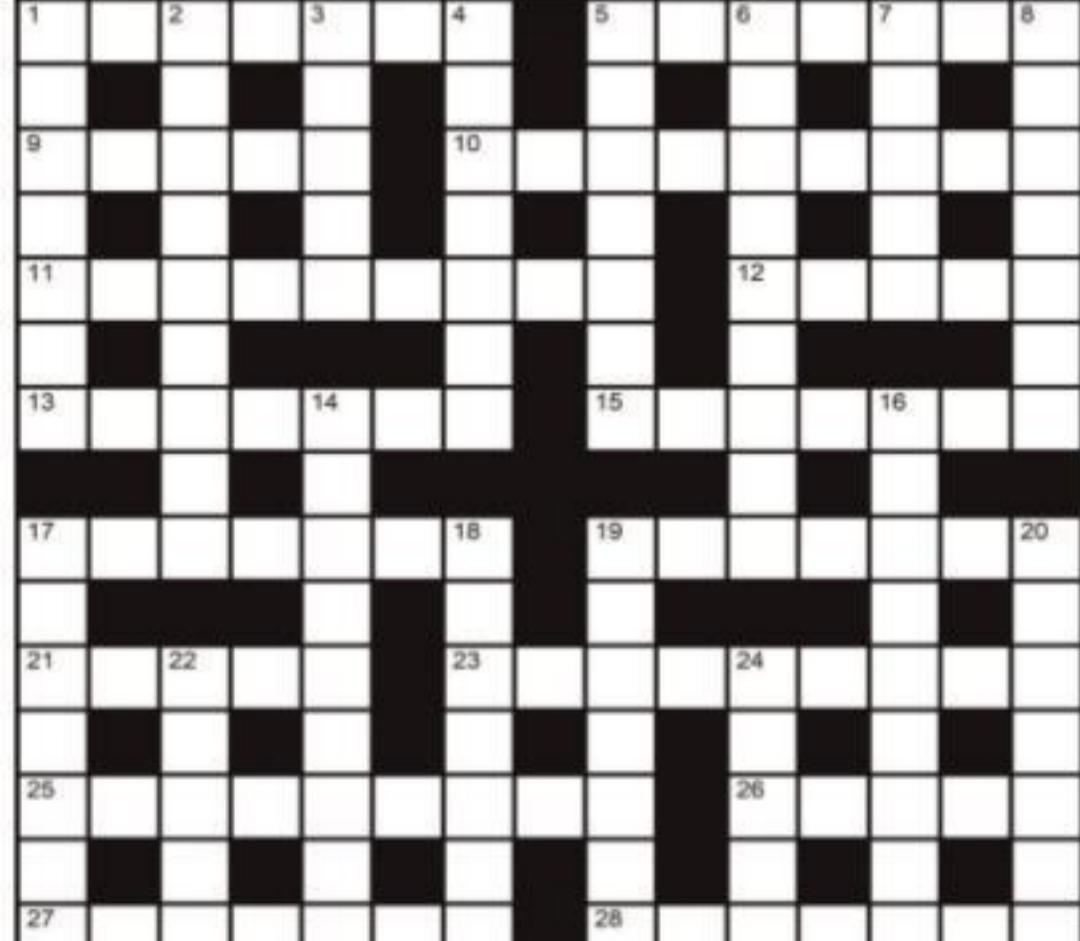
■ Let children know that they can eat as much as they want when a snack or meal is happening, and don't balk at seconds or thirds

■ Offer their favourite foods alongside other foods that you would like them to eat, but don't fuss about which they eat first

■ If you can set aside small breaks in everyone's schedules to sit together for snacks and lunch, you may find this eases your snacking stress and improves everyone's moods

VIRGINIA SOLE-SMITH/NYT

CROSSWORD

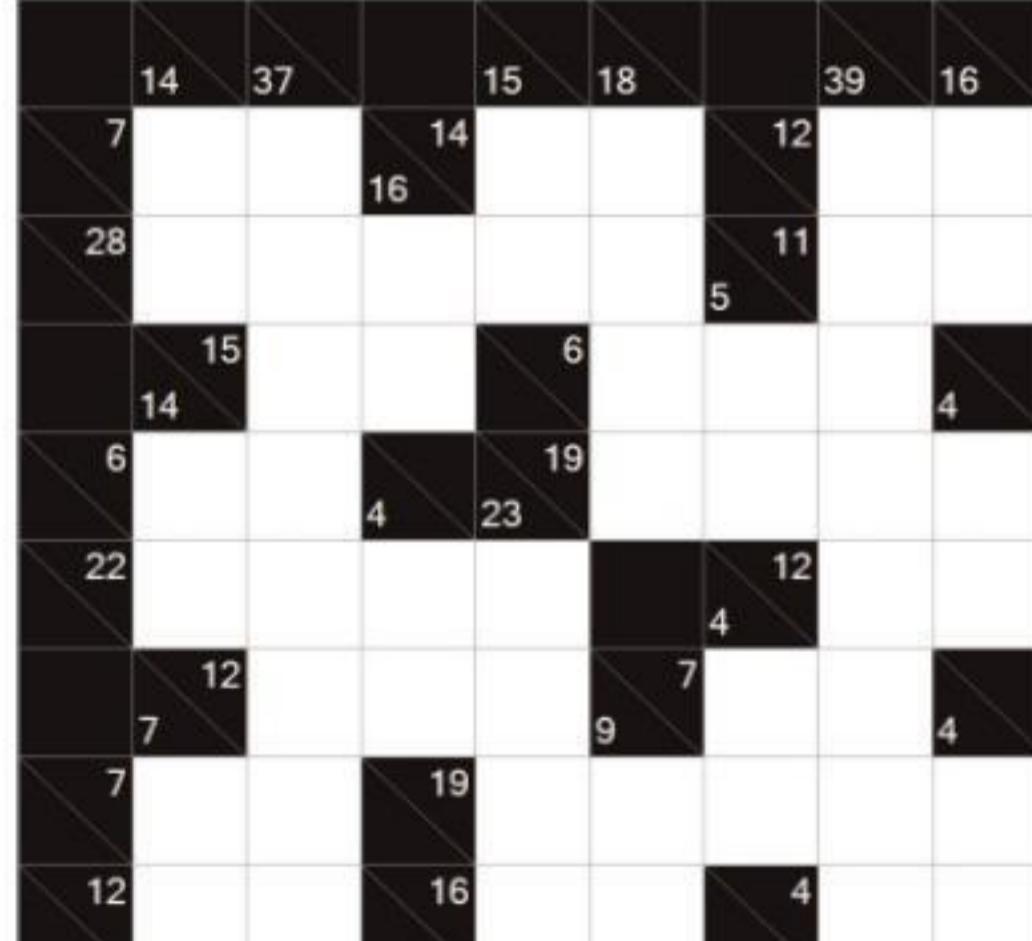


ACROSS

- 1 Japan's famous wrist watch brand (7)
- 5 Sundaram ___ Limited: Chennai-based auto ancillaries company (7)
- 9 Pride or congratulate oneself for an achievement (5)
- 11 ___ Ltd: manufacturers of two-wheelers (3,6)
- 12 Radioactive inert gas (5)
- 13 French courtesan - "lot tree" anagram? (7)
- 15 Sri Lankan capital (7)
- 17 ___ with: tempers with or trifles with? (7)
- 19 In ___ : in the process of being conveyed or delivered (7)
- 21 Behave in a sly manner or develop a snag (3,2)

- 23 Assigned area or district (9)
- 25 Not on correct navigational path laid down? (3,6)
- 26 Moves, raises, or opens by leverage (5)
- 27 Make whole again (7)
- 28 Author of The Lord of the Rings (7)
- 29 ___ Power is major supplier of electricity to Gujarat (7)
- 30 Krupp Stahl: German steel giants now having a presence in India (7)
- 31 Petty quarrels (5)
- 32 Urge or motivate forward (5)

KAKURO



BIZ QUIZ

- 1 Which country has banned Chinese goods after naming them products of "forced labour"?
- 2 The Prime Minister has inaugurated various projects under the 'Namami Gange Yojana' and 'AMRUT' scheme in which state?
- 3 Which institution has estimated that Asia's economy will contract for the first time since 1962?

ANSWERS

SOLUTIONS

BRIDGE BOUTS

L SUBRAMANIAN

TACKLING A TRICKY HAND

Today's deal is from an IMP pairs contest. Declarer had to play the slam contract very accurately to succeed in it. It was a gross overbid by his partner, and he had to be careful in the play.

Dlr: South
Game All

S J T 9
H Q J 5
D T 4
C A J T 6 2

S 2 C*
3 C
3 N T
6 N T ?

*Strong & artificial

N

S

S A K Q 5
H A 7 3
D A Q J 2
C Q 3

Contract: 6NT by south. West leads the S6. Plan the play.

Play: Declarer overtook dummy's jack with the ace in hand and played the club queen next which west covered. Dummy won the ace and cashed the jack, east following suit. When the ten of clubs was cashed, east discarded a spade and declarer pitched a heart from hand. Declarer ran the ten of diamonds now and it won the trick. He reverted to clubs, pitching another heart from hand. West won and played a second spade. Dummy won the ten and cashed the fifth club on which he could discard the DJ. Declarer repeated the diamond finesse to claim twelve tricks. The complete hands were:

S J T 9
H Q J 5
D T 4
C A J T 6 2

S 6 4
H K 9 6 2
D 9 7 5
C K 9 8 4

N S
S H
T 8 4
D K 8 6 3
C 7 5

S A K Q 5
H A 7 3
D A Q J 2
C Q 3

Discussion: Why did declarer take the diamond finesse before playing the fourth club? You may ask. Simple. He was able to foresee the problem of having to discard on the clubs! Let us say he plays the fourth club before taking the diamond finesse. He is forced to discard another heart. West, on winning the club, will play a second spade which he can win in dummy to cash the fifth club on which he will be forced to pitch a diamond. When he fineses the diamond, he will be locked in his hand. With no entry to dummy to repeat the finesse, he will end up with eleven tricks.

Play out the hand with a deck of cards to understand the beauty of the play. What happens if east covers the ten of diamonds at trick five?

Solution...Next Week

LEXICON

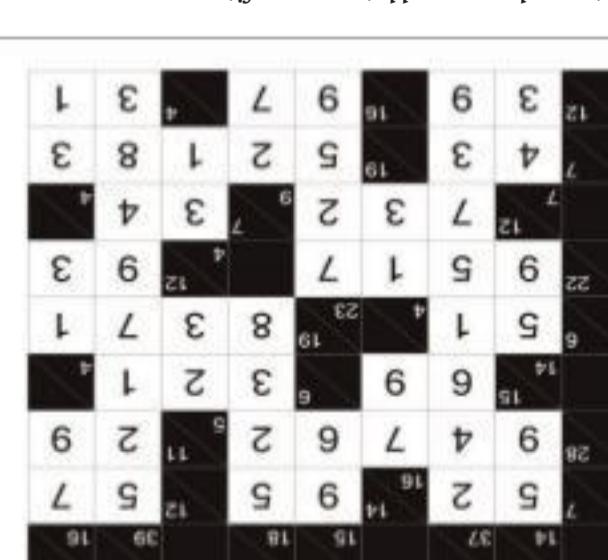
ENDISM

■ n. The belief that something of significant scope and duration, particularly something negative, is coming to an end.

The United States, possessed of so much moral clarity about its ordained place in the world, is particularly prone to "endism." When Americans entered World War I, they were convinced, along with President Woodrow Wilson, that they were fighting "the war to end all wars."

A decade later, in 1928, the U.S. secretary of state, Frank Kellogg, signed a treaty with the foreign minister of our close ally, France — the Treaty for the Renunciation of War.

—James P. Pinkerton, "U.S. Can Win War, Lose the World's Hearts," Newsday, April 8, 2003



Bill passed in RS to offer IBC relief

Citing RBI data, the minister said in FY19, the recovery under the IBC was as much as 42.5% of the admitted claims, way better than that through other tools, such as Lok Adalat (5.3%), Debt Recovery Tribunals (3.5%) and the SARFAESI Act (14.5%).

The cut-off date of March 25 (for filing insolvency application) also came as a relief for the lenders who had filed applications or intended to do so against stressed firms that had defaulted before the pandemic started to spread, in sync with the central bank's June 7, 2019, circular. According to this circular, a default case will have to be referred to the NCLT under the IBC if no other resolution plan is firmed up within six months.

However, as some analysts have pointed out, the breather will potentially hit financial and operational creditors hard and bleed their balance sheet, apart from temporarily depriving them of a credible mode of bad debt resolution.

Mobile revenues decline in metros

Similarly, Bharti Airtel's AGR from these metros declined to ₹931 crore from ₹1,111 crore in the preceding quarter. However, Reliance Jio managed to increase its AGR to ₹1,313.42 crore from ₹1,226.49 crore in the previous quarter from the metro cities. In fact, Vodafone Idea reported an AGR of just ₹34.95 crore from Delhi during April-June period compared to ₹322.85 crore in the preceding quarter, leading to a meagre revenue market share of around 3%. However, both Vodafone Idea and Bharti Airtel managed to increase their AGR in UP (East), UP (West) and Bihar circles. For instance, Airtel's AGR from these three circles increased to ₹1,924 crore in April-June period against ₹1,649 crore in the January-March period, while that of Vodafone Idea increased to ₹842.07 crore from ₹819.93 crore.

When it comes to subscriber additions, Trai data shows that in April only UP (East) circle saw net additions and in May, Bihar and Kerala circles witnessed net additions.

Trai suggestions no free pass for OTTs, data privacy still concern

On September 14, the Trai had submitted its recommen-

From the Front Page

dations regarding OTTs which ruled out bringing them under any form of regulatory framework, stating that market forces should be allowed to respond to the situation. The regulator also rejected the need for any regulatory interventions in respect of issues related with privacy and security of OTT services at the moment, adding that market developments need to be monitored and if required an intervention can be made at an appropriate time. Officials said this was in the context of the issue flagged by the telecom operators some five-six years back demanding

that OTTs be brought under a regulatory framework under what they called "one service one rule". Officials said the government would continue to demand and put in laws under which OTTs like WhatsApp need to provide the tools to trace the origin of messages.

Three labour codes tabled, clutch of reforms proposed

All the three codes have been vetted by the Parliamentary standing committee. He withdrew the three bills that were introduced last year and

introduced the three new ones, including a number of suggestions made by the standing committee. The Code on Wages Bill, 2019, which proposes universalisation of minimum wages, was passed by Parliament last year. The Modi government had announced its plan to amalgamate 44 central labour Acts into four codes in 2014, with the aim of simplifying the laws and ensuring a conducive and harmonious environment for doing business. The new IR Code also seeks encourage resolution of disputes through tripartite negotiations. Definition of 'strike' is also being amended to include 'mass casual leave' within its ambit.

AUTO LINE AUTOLINE INDUSTRIES LIMITED

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Tel: +91 2135 635865 / 6 | **Fax:** +91 2135-635864 / 53 | **Website:** www.autolineind.com
Email: investorservices@autolineind.com | **CIN:** L34300PN1996PLC104510

ADDENDUM TO THE POSTAL BALLOT NOTICE DATED AUGUST 24, 2020

This is with reference to the Postal Ballot Notice dated August 24, 2020 ("Notice") issued by the Company to its members for obtaining their approval through electronic means ("Remote E-voting") for creation, offering, issuance and allotment of Equity Shares and Optionally Convertible Debentures of the Company to JM Financial Asset Reconstruction Company Limited ("Proposed Allotee") on preferential basis as contained in the Postal Ballot Notice. Members of the Company are hereby informed that subsequent to the issuance of Postal Ballot Notice, the Company has observed and deem it appropriate to bring the following further disclosures to the notice of members and other stakeholders in respect of the Proposed Allotee.

1. The name of the Proposed Allotee "JM Financial Asset Reconstruction Company Limited" as given in the draft of Special Resolution at item no. 1, 2 and 3 and Explanatory Statement thereto or wherever it is given in the Postal Ballot Notice be read as "JM Financial Asset Reconstruction Company Limited acting in its capacity as trustee of JMFARC-CSB September 2015-Trust".
2. The disclosure no. 1 on page no. 10 and 14 under the Explanatory Statement of the Postal Ballot Notice relating to "The Objects of the Preferential Issue", the following sentence be added to start with the said disclosure "CSB Bank Limited" (Formerly The Catholic Syrian Bank Limited) has assigned some of the financial assets pertaining to the Company, under section 5 of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, in favour of JM Financial Asset Reconstruction Company Limited acting in its capacity as trustee of JMFARC-CSB September 2015-Trust ("JMFARC"), an Asset Reconstruction Company registered with Reserve Bank of India under Section 3 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002."
3. The disclosure no. 9 on page no. 11 and 15 under the explanatory statement of the Postal Ballot notice, the third row of the table containing detail of ultimate beneficial owner be read as "The ultimate beneficial owner of the equity shares and optionally convertible debentures are the Security Receipts (SRs) holders of the JMFARC-CSB September 2015-Trust viz., CSB Bank Limited (Formerly The Catholic Syrian Bank Limited) and JM Financial Asset Reconstruction Company Limited. The majority of SRs are held by CSB Bank Limited. CSB Bank Limited is a scheduled commercial bank and JM Financial Limited, a listed company is the holding company of JM Financial Asset Reconstruction Company Limited. Hence, no further disclosure is necessary".

Hence, an Addendum has been sent to the members holding the shares on August 21, 2020 ("the Cut-off date"). Save and except the changes mentioned in the addendum, all other details given in the Notice including the processes, notes and instructions relating to e-voting shall remain unchanged. The Postal Ballot Notice should be read in continuation of and in conjunction with the Addendum.

Further, the members may note that the Company has availed the facility from Central Depository Services (India) Limited ("CDSL") for facilitating e-voting, to enable the members to cast their votes electronically. The Voting period has commenced on Wednesday, August 26, 2020 (9:00 A.M. IST) and will end on Thursday, September 24, 2020 (5:00 P.M. IST). During this period, Members of the Company, holding shares either in physical form or dematerialized form, as on Cut-off date i.e. August 21, 2020, may cast their vote. The Addendum dated September 17, 2020 to the Notice shall form an integral part of the Notice sent to the members of the Company on August 25, 2020 and Public Notice published in the newspapers on August 27, 2020. The said Addendum to the Notice is also available on the website of the Company at www.autolineind.com and on the website of BSE at www.bseindia.com and NSE at www.nseindia.com for information of investors.

By Order of the Board
For Autoline Industries Limited

Sd/-

Ashish Gupta

Company Secretary & Compliance Officer

Mem. No. 16368

Place: Pune
Date: September 19, 2020

MRVL
MANDHANA RETAIL VENTURES LTD.

THE MANDHANA RETAIL VENTURES LIMITED

CIN: L52390MH2011PLC213349

Registered Office: Plot No. E-132, M.I.D.C., Tarapur Industrial Area, Boisar, Dist. Palghar - 401506

Corporate Office: 014, Ground Floor, Peninsula Centre, Dr. S.S.Rao Road, Parel, Mumbai - 400012

Tel No.:- 022 43539790 • **Email:-** cs@tmrvi.com • **Website:** www.mandhanaretail.com

Extract of Audited Financial Results for the Quarter and Financial Year ended 31st March, 2020

(Rs. In Lacs, except earnings per share)

Sr. No.	Particulars	Quarter Ended		Year Ended	
		31.03.2020 (Audited)	31.12.2019 (Unaudited)	31.03.2019 (Audited)	31.03.2020 (Audited)
1.	Total Income from Operations	1,307.62	5,754.96	4,935.49	15,189.54
2.	Net Profit / (Loss) for the period (before tax Exceptional and/or Extraordinary items)	(1,634.56)	63.67	(131.27)	(2,193.91)
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(1,634.56)	63.67	(131.27)	(2,193.91)
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	(2,564.59)	99.96	(140.48)	(3,105.02)
5.	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(2,542.07)	102.66	(140.25)	(3,082.50)
6.	Equity Share Capital	2,208.26	2,208.26	2,208.26	2,208.26
7.	Other equity	-	-	-	1,393.10
8.	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) -	(11.61)	0.45	(0.64)	(14.06)
	1. Basic	(11.61)	0.45	(0.64)	(14.06)
	2. Diluted	(11.61)	0.45	(0.64)	(0.27)

Notes:

1. The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors in their respective meetings held on 18th September, 2020
2. The above is an extract of the detailed format of Quarterly and Annual Audited Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015. The full format of the Quarterly and Annual Audited Financial Results are available on the website of the BSE Limited at their website: www.bseindia.com and National Stock Exchange of India Limited at their website: www.nseindia.com and on the website of the Company: www.mandhanaretail.com

By Order of the Board of Directors
For THE MANDHANA RETAIL VENTURES LIMITED

Sd/-
PRIYAVRAT MANDHANA
EXECUTIVE DIRECTOR
DIN: 02446722

Mumbai
18th September, 2020

**PGIM India Asset Management Private Limited**

(Erstwhile DHFL Pramerica Asset Managers Private Limited)
 2nd Floor, Nirion House, Dr. A.B. Road, Worli, Mumbai - 400 030.
 Tel.: +91 22 6159 3000. Fax: +91 22 6159 3100
 CIN: U74900MH2008FTC187029 Toll Free No.: 1800 266 7446
 Website: www.pgimindiamf.com

NOTICE [No. 21 of 2020-21]

Notice is hereby given that PGIM India Trustees Private Limited, Trustee to PGIM India Mutual Fund, has approved declaration of dividend under the following schemes of PGIM India Mutual Fund with **September 25, 2020** as the record date:-

Scheme	Plan / Options	Quantum of dividend per unit (Gross of Statutory Levy, if any)* (₹)	Face Value (₹ per unit)	NAV of Dividend Option as on September 18, 2020 (₹ per unit) [#]
PGIM India Banking & PSU Debt Fund	Regular Plan - Quarterly Dividend Option	0.155	10	11.0152
PGIM India Dynamic Bond Fund	Regular Plan - Quarterly Dividend Option	17.500	1000	1162.2822
PGIM India Dynamic Bond Fund	Direct Plan - Quarterly Dividend Option	21.500	1000	1239.6194
PGIM India Gilt Fund	Regular Plan - Dividend Option	0.225	10	14.8403
PGIM India Gilt Fund	Direct Plan - Dividend Option	0.280	10	15.1737
PGIM India Premier Bond Fund	Direct Plan - Quarterly Dividend Option	0.210	10	13.3666
PGIM India Premier Bond Fund	Regular Plan - Quarterly Dividend Option	0.165	10	11.9511
PGIM India Short Maturity Fund	Regular Plan - Quarterly Dividend Option	0.145	10	10.3985
PGIM India Short Maturity Fund	Direct Plan - Quarterly Dividend Option	0.170	10	11.0556
PGIM India Arbitrage Fund	Regular Plan - Quarterly Dividend Option	0.120	10	10.8263
PGIM India Arbitrage Fund	Direct Plan - Quarterly Dividend Option	0.135	10	11.0068
PGIM India Arbitrage Fund	Regular Plan - Dividend Option	0.130	10	11.7058
PGIM India Midcap Opportunities Fund	Regular Plan - Dividend Option	0.260	10	13.56
PGIM India Hybrid Equity Fund	Direct Plan - Dividend Option	0.390	10	19.87
PGIM India Hybrid Equity Fund	Regular Plan - Dividend Option	0.215	10	12.04
PGIM India Diversified Equity Fund	Direct Plan - Dividend Option	0.275	10	13.57
PGIM India Diversified Equity Fund	Regular Plan - Dividend Option	0.235	10	12.86
PGIM India Large Cap Fund	Regular Plan - Dividend Option	0.285	10	15.21

#Pursuant to payment of dividend, the NAV of the Dividend Option of the above-mentioned Schemes would fall to the extent of payout and statutory levy, if any.

Dividend will be paid to those unit holders whose names appear in the records of the Registrar as at the close of business on the record date. For units in dematerialized form, all unit holders whose names appear in the beneficiary position file downloaded from the depositories as on the record date will be entitled to receive the dividend.

*The dividend will be subject to the availability of distributable surplus under the schemes and may be lower to the extent of distributable surplus available on the Record Date.

For PGIM India Asset Management Private Limited
(Investment Manager for PGIM India Mutual Fund)

Sd/-
Authorized Signatory

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

NOTICE FOR DECLARATION OF DIVIDEND IN VARIOUS SCHEMES OF AXIS MUTUAL FUND

**OMKARA ASSETS RECONSTRUCTION PRIVATE LIMITED**

Regd. Office : 9, M.P. Nagar, 1st Street, Kongu Nagar Extn, Tirupur - 641607. Ph No. 0421221144
Corporate Office : C/515, Kanakia Zillion, Junction of LBS Road and CST Road BKC Annex, Near Equinox, Kurla (West), Mumbai - 400070. Tel : 022 - 26521804

[Appendix - IV-A] PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTY [See proviso to rule 8 (6)]**E-AUCTION NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISION 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 below mentioned Borrowers(s) and Guarantor(s) named hereinafter that the below described immovable properties mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Omkara Assets Reconstruction Pvt. Ltd. (Acting in its capacity as a Trustee of Omkara-PS 14/2017-18 Trust) for itself will be sold in exercise of rights and powers under the provisions of sections 13(2) and (4) of SARFAESI Act; on "As is where is", "As is what is", and "Whatever there is" and "Without recourse Basis" on 22.10.2020 at 1.00 PM (Last Date and Time for Submission of Bids is 21.10.2020, before 4.00 PM), for recovery of amount shown below in respective column due to Omkara Assets Reconstruction Pvt. Ltd. as Secured Creditor from respective Borrowers and Guarantors shown below. The Reserve Price and the earnest money deposit of respective property has been mentioned below in respective column.

The description of Borrowers and mortgagors with description of the immovable property and known encumbrances (if any) are as under:-

NAME OF BORROWER AND GUARANTORS	DATE OF DEMAND NOTICE
Mrs. Deepthi Mavi (Borrower), Mr. Gaurav Mavi (Guarantor), Mr. Ramprakash Mavi (Guarantor)	18.09.2017
OUTSTANDING DUES IN RS.	DATE OF PHYSICAL POSSESSION
Rs. 4,80,55,591.39 (Rupees Four Crore Eighty Lacs Fifty-Five Thousand Five Hundred Ninety-One and Thirty-Nine Paisa only) as on 28.08.2020 plus interest and other charges.	13.03.2020

DESCRIPTION OF IMMOVABLE PROPERTY	RESERVE PRICE	EMD
All that Piece and Parcel Institutional Plot No. NS - 59, Situated in Sector Sigma-I, Greater Noida, Dist. Gautam Budh Nagar, Uttar Pradesh. Owned by Mrs Deepthi Mavi.	Rs. 380.00 Lacs	Rs. 38.00 Lacs

❖ **MINIMUM BID INCREMENT AMOUNT : Rs. 10,000/- (Rs. Ten Thousand Only)**

❖ **INSPECTION DATE AND TIME : Date - 19.10.2020, Time - 10.00 AM to 1.00 PM**

TERMS & CONDITIONS:-

1. The auction sale will be conducted online through the auctioneer portal www.bankeauctions.com on "As is where is", "As is what is whatever there is and "Without Recourse Basis".
2. The secured assets will not be sold below Reserve Price. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the successful bidder.
3. The last date for payment of EMD, and submission of Bid form & Documents to Authorised Officer at C/515, Kanakia Zillion, Junction of LBS Road and CST Road, BKC Annex, Near Equinox, Kurla (West), Mumbai is 21.10.2020 up to 4.00 PM.
4. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies to be sold with all the existing and future encumbrances whether known or unknown to the OMKARA ARC.
5. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third-party claims/rights/ dues. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property statutory dues like property taxes, society dues etc. The OMKARA ARC however shall not be responsible for any outstanding statutory dues/encumbrances/tax arrears, if any. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies & to inspect to satisfy themselves. Properties can be inspected strictly on the above-mentioned dates and time.
6. The successful bidder shall deposit 25% of bid amount (after adjusting EMD) immediately i.e. on the same day but not later than the next working day, as the case may be and balance 75% amount must be paid within 15 days from confirmation of sale. On failure to pay the sale price as stated all deposits including EMD shall be forfeited without further notice. However, extension of further reasonable time to make the balance 75% payment in exceptional situations shall be at sole discretion of authorized officer and subject to terms & conditions as may be agreed upon in writing between the purchaser and the secured creditor in accordance with applicable provisions of law.
7. The interested bidders shall submit their EMDs and documents through Web Portal : <http://www.omkaraarc.com> (the user ID & Password can be obtained free of cost by registering name with <http://www.omkaraarc.com>) through Login ID & Password. The EMD shall be payable through NEFT / RTGS in the following Account : 50439307034, Name of the Beneficiary : Omkara PS 14/2017-18 Trust, Bank Name : Allahabad Bank, Branch Name : BKC Branch, IFSC Code : ALLA0212755. Please note that the Cheques / Demand Drafts shall not be accepted as EMD amount.
8. The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact e-Auction Service Provider "M/s. C1 India Pvt. Ltd", Tel. Helpline: +91-7291981124 / 25 / 26, Helpline Email ID : support@bankeauctions.com, Mr. Jay Singh, Mobile : 7738866326, Email : jay.singh@c1india.com or Mr. Hareesh Gowda, Mobile : 95945 97555, Email : hareesh.gowda@c1india.com and for any property related query may contact the concerned Authorised Officer : Ankur Rastogi (Mobile - 9719111855 / 8218904686), Email : ankur.rastogi@omkaraarc.com at address as mentioned above in office hours during the working days.
9. The highest bid shall be subject to approval & confirmation of Omkara Assets Reconstruction Pvt. Ltd. the secured creditor, The Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of auction and accept/ reject all or any of the offers/ bids so received without assigning any reasons whatsoever. His decision shall be final & binding.
10. All bidders are advised to visit on <http://www.omkaraarc.com> or www.bankeauctions.com for detailed terms and conditions of E-Auction.

STATUTORY NOTICE FOR SALE UNDER Rule 8(6) / Rule 9(1) OF STATUTORY INTEREST (ENFORCEMENT) RULES, 2002

This notice is also a mandatory Notice of 30 (Thirty) days to the Borrower/Guarantors of the above loan account under Rule 8 (6) of Security Interest (Enforcement) Rule, 2002 and provisions of Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, informing them about holding of auction/sale through e-auction on the above referred date and time with the advice to redeem the assets if so desired by them, by paying the outstanding dues as mentioned herein above along with cost & expenses. In case of default in payment, the property shall at the discretion of the Authorized Officer/Secured Creditor be sold through any of the modes as prescribed under Rule 8 (5) of Security Interest (Enforcement) Rule, 2002.

Sd/-

Authorized Officer, Omkara Assets Reconstruction Pvt. Ltd.
(Acting in its capacity as a Trustee of Omkara 14/2017-18 Trust)

Date : 19.09.2020

Place : Mumbai

E-AUCTION SALE NOTICE**FRANKLIN TEMPLETON****Franklin Templeton Mutual Fund**

Indiabulls Finance Center, Tower 2, 12th and 13th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai 400013

Dividend in Templeton India Equity Income Fund

The Trustees of Franklin Templeton Mutual Fund have decided to distribute the following dividend:

Name of the Schemes / Plans	Face Value per Unit (₹)	Amount of Dividend per Unit* (₹)	NAV per Unit as on September 17, 2020 ®
Templeton India Equity Income Fund (TIEIF)			
TIEIF- Dividend Plan	10.00	0.70	13.4762
TIEIF – Direct - Dividend Plan			14.4318

The Record Date for the same will be September 25, 2020 (Friday). If in case the Record Date falls on a non-Business Day, the immediately following Business Day shall be the Record Date. All the Unitholders / Beneficial Owners of the dividend plan / option of the scheme whose names appear in the records of Registrar / Depositories as on the Record Date shall be entitled to receive dividend. The investors in the dividend re-investment plan/option will be allotted units for the dividend amount at the NAV of next the Business Day after the Record Date.

Please note that the dividend payout shall be subject to the availability of distributable surplus and if the available distributable surplus as on the record date is lower than the aforementioned dividend rate, then the available distributable surplus shall be paid out. The payout shall be subject to tax deducted at source i.e. TDS, as applicable.

Please note that dividend as decided shall be paid, subject to availability of distributable surplus.

Pursuant to payment of dividend, the NAV of the scheme would fall to the extent of payout and statutory levy (as applicable)

For Franklin Templeton Asset Management (India) Pvt. Ltd.
(Investment Manager of Franklin Templeton Mutual Fund)

Sd/-

Authorized Signatory

Date: September 19, 2020

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

**For All Advertisement Booking****Call : 0120-6651214**

MUTUAL FUNDS

SAHI HAI

BHAROSA APNO KA

HDFC Asset Management Company Limited

A Joint Venture with Standard Life Investments

CIN: L65991MH1999PLC123027

Registered Office: HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020. Phone: 022 66316333 • Toll Free Nos: 1800-3010-6767 / 1800-419-7676 • Fax: 022 22821144 • e-mail: cliser@hdfcfund.com • Visit us at: www.hdfcfund.com

NOTICE

NOTICE is hereby given that HDFC Trustee Company Limited, Trustee to HDFC Mutual Fund ("the Fund") has approved the declaration of dividend / income distribution ("dividend"), in the following Scheme(s) / Plan(s) / Option(s) of the Fund and fixed **Friday, September 25, 2020** (or the immediately following Business Day, if that day is not a Business Day) as the Record Date for the same:

Name of the Scheme / Plan / Option	Net Asset Value ("NAV") as on September 18, 2020 (₹ per unit)	Amount of Dividend (₹ per unit) #
Plans launched under HDFC Fixed Maturity Plans - Series 30:		
HDFC FMP 3360D March 2014 (1) - Regular Option - Quarterly Dividend Option	10.5531	0.1935
HDFC FMP 3360D March 2014 (1) - Direct Option - Quarterly Dividend Option	10.5558	0.1961
Plans launched under HDFC Fixed Maturity Plans - Series 38:		
HDFC FMP 1430D July 2017 (1) - Regular Option - Quarterly Dividend Option	10.1326	0.1326
HDFC FMP 1430D July 2017 (1) - Direct Option - Quarterly Dividend Option	10.1353	0.1353
Plans launched under HDFC Fixed Maturity Plans - Series 39:		
HDFC FMP 1158D February 2018 (1) - Regular Option - Quarterly Dividend Option	10.3263	0.1964
HDFC FMP 1158D February 2018 (1) - Direct Option - Quarterly Dividend Option	10.3303	0.2003
HDFC FMP 1150D March 2018 (1) - Regular Option - Quarterly Dividend Option	10.3387	0.1949
HDFC FMP 1150D March 2018 (1) - Direct Option - Quarterly Dividend Option	10.3453	0.2014
HDFC FMP 1143D March 2018 (1) - Regular Option - Quarterly Dividend Option	10.3203	0.1929
HDFC FMP 1208D March 2018 (1) - Regular Option - Quarterly Dividend Option	10.3376	0.3376
HDFC FMP 1208D March 2018 (1) - Direct Option - Quarterly Dividend Option	10.3454	0.3454
HDFC FMP 1147D March 2018 (1) - Regular Option - Quarterly Dividend Option	10.3323	0.1907
HDFC FMP 1147D March 2018 (1) - Direct Option - Quarterly Dividend Option	10.3389	0.1972
HDFC FMP 1145D March 2018 (1) - Regular Option - Quarterly Dividend Option	10.3291	0.1920
HDFC FMP 1145D March 2018 (1) - Direct Option - Quarterly Dividend Option	10.3357	0.1985
HDFC FMP 1177D March 2018 (1) - Regular Option - Quarterly Dividend Option	10.3308	0.3308
HDFC FMP 1177D March 2018 (1) - Direct Option - Quarterly Dividend Option	10.3386	0.3386
HDFC FMP 1183D April 2018 (1) - Regular Option - Quarterly Dividend Option	10.2866	0.1947
HDFC FMP 1183D April 2018 (1) - Direct Option - Quarterly Dividend Option	10.2932	0.2012
Plans launched under HDFC Fixed Maturity Plans - Series 40:		
HDFC FMP 1181D April 2018 (1) - Regular Option - Quarterly Dividend Option	10.4233	0.1981
HDFC FMP 1181D April 2018 (1) - Direct Option - Quarterly Dividend Option	10.4299	0.2045
HDFC FMP 1434D May 2018 (1) - Regular Option - Quarterly Dividend Option	10.7337	0.2012
HDFC FMP 1434D May 2018 (1) - Direct Option - Quarterly Dividend Option	10.7408	0.2079
HDFC FMP 1146D April 2018 (1) - Regular Option - Quarterly Dividend Option	10.3267	0.3267
HDFC FMP 1146D April 2018 (1) - Direct Option - Quarterly Dividend Option	10.3345	0.3345
HDFC FMP 1134D May 2018 (1) - Regular Option - Quarterly Dividend Option	10.4845	0.2089
HDFC FMP 1134D May 2018 (1) - Direct Option - Quarterly Dividend Option	10.4853	0.2097
HDFC FMP 1		

GEECEE FINCAP LIMITED

CIN: U67120MH2008PLC179126
Regd. Office: 209-210, Arcadia Building, 2nd Floor, 195, Nariman Point, Mumbai-400 021
Tel. No. 91-22-4019 8600 Fax No. 91-22-40198650 Email: compliance@gcvi.in

Notice for Closure or Branch Office

In reference to the Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 notice is hereby given to the stakeholders that as the Company intends to close down its branch office situated at 204, 2nd Floor, Arcadia Building, 195, Nariman Point, Mumbai - 400021 the concerned stakeholders/customers can directly co-ordinate with the Company's personnel / officers at its registered office located at 209-210, 2nd Floor, Arcadia Building, 195, Nariman Point, Mumbai - 400021. There are no depositors of the Company however this notice is given to the concerned stakeholders/customers for good corporate governance and transparency.

As per the master direction the above stated branch office will be closed post 3 months from the date of this notice.

In case of any queries the concerned stakeholders/customers can contact the company's officer at its landline number - 022 - 4019 8600 or by sending email at compliance@gcvi.in

For GeeCee FinCap Limited

Sd/-
SureshKumar Vazhathara Vasudevan
Director
Din: 00053859

Place : Mumbai

Dated : 19.09.2020

INDIA STEEL WORKS LIMITED

Regd. Off.: India Steel Works Complex, Zenith Compound, Khopoli, Raigad - 410203, Maharashtra.
CIN: L29100MH1987PLC043186

NOTICE

Notice is hereby given that a meeting of the Audit Committee and of the Board of Directors of the Company is scheduled on **Friday 25th September, 2020** at Mumbai, inter-alia to consider, approve & take on record the Unaudited accounts of the Company for the quarter ended **30th June, 2020**.

This information is also available on Company's website www.indiateel.in and may be available on website of Stock Exchange at www.bseindia.com.

For India Steel Works Limited,
Sd/-
Sudhir H. Gupta
Managing Director
Mumbai: 19th September, 2020

"IMPORTANT"

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बैंक ऑफ इंडिया

Bank of India

POSSESSION NOTICE (For Movable/Immovable property)

Whereas The undersigned being the authorized Officer of Bank of India under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notices on the dates mentioned against account (details of which have been mentioned below) calling upon the following borrower to repay the amounts mentioned in the notices within 60 days from the date of receipt of the said notices. The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him/ her sub-section (4) of Section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this mentioned the date. 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 **Bank of India** for notice amounts and interest thereon. The borrowers attention is invited to provisions of subsection (8) of Section 13 of the Act, in respect of time available, to redeem the secured asset.

Name of the Branch/Borrower/Guarantor	Description of the Charged asset	Date of Demand Notice	Outstanding as per Demand Notice	Date of possession
Branch: Dehradun Borrowers: Smt. Ansuya Saxena W/o Mr. Anil Kumar Saxena and Ms. Ishani Saxena D/o Mr. Anil Kumar Saxena.	All that part and parcel of the property Mortgage of Property of All that land of Khata no. 1045 (according to Fasli year 1394-1399) Khasra no. 88 Situated at Mauza Kanwli, Pargana Central Doon, Distt. Dehradun, having address Municipal H.No. 137/1, Vijay Park Extension, Dehradun admeasuring area of area 183.7 Sq. Mtrs in the name of Smt. Ansuya Saxena W/o Shri Anil Saxena and Mr. Anil Saxena S/o Shri G.S. Saxena. Boundaries: East: 20 ft. Wide Raod, side 40 ft. West: Property of Pushpa, Side 46 ft., North: Land of Shri Vijay Kakkar, Side 58 ft., South: Land of Seller, Side 34 ft.	03.12.2018 & 19.11.2019	Rs. 34,02,960.04/- + interest thereon alongwith recovery expenses etc.	15.09.2020

Date: 19.09.2020

Place: Dehradun

Authorised Officer, Bank of India



PROTECTING INVESTING FINANCING ADVISING

Mutual Funds**Aditya Birla Sun Life Mutual Fund**

Aditya Birla Sun Life AMC Limited (Investment Manager for Aditya Birla Sun Life Mutual Fund) Registered Office: One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, S.B. Marg, Elphinstone Road, Mumbai - 400 013. Tel: 4356 8000. Fax: 4356 8110/8111. CIN: U65991MH1994PLC080811

Record Date for Dividend

NOTICE IS HEREBY GIVEN THAT the Trustees of Aditya Birla Sun Life Mutual Fund have approved Friday, September 25, 2020*, as the Record Date for declaration of dividend subject to availability of distributable surplus on the Record Date, in the following Schemes:

Name of the Close ended Income Schemes	Plans/Option	Dividend Rate (₹ per unit # on face value of ₹ 10/- per unit)	NAV as on September 18, 2020 (₹)
Aditya Birla Sun Life Fixed Term Plan - Series OX	Regular - Quarterly Dividend	0.2007	11.0231
	Direct - Quarterly Dividend	0.2048	11.0438
Aditya Birla Sun Life Fixed Term Plan - Series OY	Regular - Quarterly Dividend	0.1892	11.1059
	Direct - Quarterly Dividend	0.1943	11.1321
Aditya Birla Sun Life Fixed Term Plan - Series OZ	Regular - Quarterly Dividend	0.1866	11.0923
	Direct - Quarterly Dividend	0.1920	11.1197
Aditya Birla Sun Life Fixed Term Plan - Series PA	Regular - Quarterly Dividend	0.1918	11.0635
	Direct - Quarterly Dividend	0.1969	11.0897
Aditya Birla Sun Life Fixed Term Plan - Series PB	Regular - Quarterly Dividend	0.1918	11.0621
	Direct - Quarterly Dividend	0.1967	11.0869
Aditya Birla Sun Life Fixed Term Plan - Series PC	Regular - Quarterly Dividend	0.1889	11.1100
	Direct - Quarterly Dividend	0.1937	11.1344
Aditya Birla Sun Life Fixed Term Plan - Series PD	Regular - Quarterly Dividend	0.1911	11.0943
	Direct - Quarterly Dividend	0.1956	11.1171
Aditya Birla Sun Life Fixed Term Plan - Series PE	Regular - Quarterly Dividend	0.1904	11.0850
	Direct - Quarterly Dividend	0.1961	11.1141
Aditya Birla Sun Life Fixed Term Plan - Series PF	Regular - Quarterly Dividend	0.1892	11.0980
	Direct - Quarterly Dividend	0.1946	11.1254
Aditya Birla Sun Life Fixed Term Plan - Series PG	Regular - Quarterly Dividend	0.1896	11.1199
	Direct - Quarterly Dividend	0.1929	11.1371
Aditya Birla Sun Life Fixed Term Plan - Series PH	Regular - Quarterly Dividend	0.1920	11.1112
	Direct - Quarterly Dividend	0.1955	11.1288
Aditya Birla Sun Life Fixed Term Plan - Series PI	Regular - Quarterly Dividend	0.1896	11.1108
	Direct - Quarterly Dividend	0.1924	11.1252
Aditya Birla Sun Life Fixed Term Plan - Series PJ	Regular - Quarterly Dividend	0.1897	11.1242
	Direct - Quarterly Dividend	0.1942	11.1470
Aditya Birla Sun Life Fixed Term Plan - Series PK	Regular - Quarterly Dividend	0.1863	11.1062
	Direct - Quarterly Dividend	0.1901	11.1255
Aditya Birla Sun Life Fixed Term Plan - Series PM	Regular - Quarterly Dividend	0.1577	10.7903
	Direct - Quarterly Dividend	0.1649	10.8263
Aditya Birla Sun Life Fixed Term Plan - Series PN	Regular - Quarterly Dividend	0.1616	10.8099
	Direct - Quarterly Dividend	0.1698	10.8506
Aditya Birla Sun Life Fixed Term Plan - Series PO	Regular - Quarterly Dividend	0.1879	11.0989
Aditya Birla Sun Life Fixed Term Plan - Series PT	Regular - Quarterly Dividend	0.1865	11.0946
	Direct - Quarterly Dividend	0.1921	11.1236
Aditya Birla Sun Life Fixed Term Plan - Series PU	Regular - Quarterly Dividend	0.1952	11.5311
	Direct - Quarterly Dividend	0.2004	11.5589
Aditya Birla Sun Life Fixed Term Plan - Series PV	Regular - Quarterly Dividend	0.1962	11.5186
	Direct - Quarterly Dividend	0.2026	11.5521
Aditya Birla Sun Life Fixed Term Plan - Series PW	Regular - Quarterly Dividend	0.1927	11.1401
	Direct - Quarterly Dividend	0.1954	11.1538
Aditya Birla Sun Life Fixed Term Plan - Series PY	Direct - Quarterly Dividend	0.1940	11.4275
Aditya Birla Sun Life Fixed Term Plan - Series PZ	Regular - Quarterly Dividend	0.1776	11.0845
	Direct - Quarterly Dividend	0.1837	11.1159
Aditya Birla Sun Life Fixed Term Plan - Series QB	Regular - Quarterly Dividend	0.1883	11.2334
	Direct - Quarterly Dividend	0.1911	11.2483
Aditya Birla Sun Life Fixed Term Plan - Series QC	Regular - Quarterly Dividend	0.1286	10.6441
	Direct - Quarterly Dividend	0.1362	10.6822
Aditya Birla Sun Life Fixed Term Plan - Series QF	Regular - Quarterly Dividend	0.1901	11.4770
	Direct - Quarterly Dividend	0.1968	11.5124
Aditya Birla Sun Life Fixed Term Plan - Series QG	Regular - Quarterly Dividend	0.1827	11.1846
Aditya Birla Sun Life Fixed Term Plan - Series QH	Regular - Quarterly Dividend	0.1419	10.7115
	Direct - Quarterly Dividend	0.1499	10.7515

Aditya Birla Sun Life Fixed Term Plan - Series QI	Regular - Quarterly Dividend	0.1786	11.1923
Aditya Birla Sun Life Fixed Term Plan - Series QJ	Regular - Quarterly Dividend	0.1806	12.0939
Aditya Birla Sun Life Fixed Term Plan - Series QK	Direct - Quarterly Dividend	0.1864	11.1991
Aditya Birla Sun Life Fixed Term Plan - Series QL	Regular - Quarterly Dividend	0.1798	11.1263
Aditya Birla Sun Life Fixed Term Plan - Series QM	Direct - Quarterly Dividend	0.1871	11.1639
Aditya Birla Sun Life Fixed Term Plan - Series QN	Regular - Quarterly Dividend	0.1719	11.1208
Aditya Birla Sun Life Fixed Term Plan - Series QO	Direct - Quarterly Dividend	0.1769	11.1462
Aditya Birla Sun Life Fixed Term Plan - Series QP	Regular - Quarterly Dividend	0.1557	11.0526
Aditya Birla Sun Life Fixed Term Plan - Series QQ	Direct - Quarterly Dividend	0.1645	11.0773
Aditya Birla Sun Life Fixed Term Plan - Series QR	Regular - Quarterly Dividend	0.1265	10.6381
Aditya Birla Sun Life Fixed Term Plan - Series QV	Direct - Quarterly Dividend	0.1293	10.6523
Aditya Birla Sun Life Fixed Term Plan - Series QW	Regular - Quarterly Dividend	0.1258	10.6343
Aditya Birla Sun Life Fixed Term Plan - Series QX	Direct - Quarterly Dividend	0.1305	10.6580
Aditya Birla Sun Life Fixed Term Plan - Series QY	Regular - Quarterly Dividend	0.1559	11.0760
Aditya Birla Sun Life Fixed Term Plan - Series QU	Direct - Quarterly Dividend	0.1626	11.1106
Aditya Birla Sun Life Fixed Term Plan - Series QV	Regular - Quarterly Dividend	0.1772	11.1706



(A Government Company)

Regd. Office: Kothagudem - 507 101, Telangana.

e-Procurement TENDER NOTICE

Tenders have been published for the following Services / Material

Procurement through e-procurement platform. For details, please visit

<https://tender.telangana.gov.in> or <https://www.sclmines.com>

NIT/Enquiry No. / Description / Subject-Last date and time for Submission of bid(s)

E142000229-Transportation of Coal from Kistaram OCP to RCHP & PVK, 5 GL Bulkers KGM Area on weight basis for a Period of one year-30.09.2020-15.00hrs.

E032000221-Procurement of Rabies Vaccine on RC basis for a period of 2 years to use SCCL-Hospitals-30.09.2020-17.00hrs.

E032000222- Procurement of Disposable Syringes with Needles on RC basis for a period of 2 years to use SCCL-Hospitals -30.09.2020-17.00hrs.

E032000223- Procurement of ECG and other Machine items on RC basis for a period of 2 years to use SCCL-Hospitals -30.09.2020- 17.00hrs.

E052000212-Procurement of Resin Coated sand and high silica sand for use at CWS Kothagudem-05.10.2020-11.00 PM.

E052000213-Procurement of Bleaching Power on rate contract basis for a period of one year for use at various areas in SCCL - 05.10.2020-11.00PM.

E052000192-Procurement of EN-8 Bright Steel Bars of 25.4 mm dia and 30.5 mm dia through tender cum reverse auction for use at Main Workshop. Corp- 05-10-2020-11:00PM

E042000233-Procurement of HFB 68 Oil on RC basis for two years period to use at all areas of SCCL through Open enquiry-Tender cum e-reverse auction - Non critical Tender mode-05-10-2020-17.00 hrs.

GM, (MP)

NIT No., Date - Name of the Work - ECV-Last date & time for Submission of bids

CW/KGM/e-15/2020-21, Dt 09.09.2020-Tender for M&R works to Section No. 1K i.e.,

Bungalow area for the year 2020-21 at Kothagudem Corporate Bhadrani Kothagudem Dist, Telangana State-Rs.40,49,973/-25.09.2020-4.00PM.

CRP/CVLR/ITN-43/2020-21, Dt. 15.09.2020-Manufacturing and supply of clay

pills at clay pills shed in old timber yard and supply of clay pills required to various

underground mines in RG.I., RG.II., RG.III & ALP Areas of RG region for the years

2020-21 & 2021-22, Peddappa District, Telangana State - Rs.72,02,740/-

30.09.2020-4.30PM.

CRP/CVLT/STTP/TN42/2020-21, Dt. 16.09.2020-Miscellaneous civil works at

Singareni Thermal Power Plant, Jaipur (V&M), Mandherial District, Telangana for the

year 2020-21-Rs. 99,48,081/-05.10.2020-4.30 PM.

CRP/CVLM/MNG/TN-44/2020-21, Dt. 16.09.2020 - Construction of Skew type Double

Lane Road Bridge (3 vents of 9.50 m span) across Gorrepetta Vagu on approach road to

to KPUT mine, Manuguru area, Bhadrani Kothagudem Dist, Telangana State-

Rs.7,68,00,685/-07.10.2020-4.30PM.

PR/2020-21/MP/CV/L/46

DIPR No. 915-PPCL-AGENCY/ADVT/1/2020-21

Chief (Civil)

Goyal: 97 people died on board Shramik trains

PRESS TRUST OF INDIA
New Delhi, September 19

THE GOVERNMENT HAS informed the Rajya Sabha that 97 people died on board the Shramik Specials, admitting for the first time that migrant labourers lost their lives in the trains, which were run to ferry them during the Covid-19 lockdown.

In a written answer to a question posed by TMC MP Derek O'Brien on Friday, railway minister Piyush Goyal provided the statistics to the upper house of the parliament.

"Based on the data provided by state police, 97 persons have been reported dead till 09.09.2020 while travelling on board Shramik Special Trains during current Covid-19 situation/crisis," the minister said.

"The state police registers case under Section 174 of Cr.PC in cases of unnatural deaths and follows further legal process," the minister said.

A total of 51 post mortem reports have been received from respective state police forces in which reasons for deaths have been shown as cardiac arrest/heart disease/brain hemorrhage/pre-existing chronic disease etc., Goyal said

Of the 97 cases of death, the state police sent bodies for post mortem in 87 cases, the minister said. A total of 51 post mortem reports have been obtained from respective state police forces so far, in which the reasons for deaths have been shown as cardiac arrest/heart disease/brain hemorrhage/pre-existing chronic disease/chronic lung disease/chronic liver disease etc., the minister said.

The statement of the minister comes after the government came under severe criticism when the labour ministry earlier this week informed the parliament that no data is available on the number of migrant workers who lost their lives during the 68-day lockdown enforced on March 25 to curb the spread of the Covid-19. Shramik Special trains began operation on May 1 to ferry migrant labourers back to their home states during the lockdown period.

In all, 4,621 Shramik Special trains were operated between May 1 and August 31, carrying 6,319,000 passengers to their home states, the ministry said.

Policing on railways being a state subject, prevention of crime, registration of cases, their investigation and maintenance of law & order on railway premises as well as on running trains are the statutory responsibility of the state governments, which they discharge through Government Railway Police (GRP)/District Police," Goyal said.

Railway Protection Force (RPF) supplements the efforts of GRP/District Police to provide better protection and security of passenger area & passengers and for related matters," Goyal said.

LG announces ₹1350-cr economic package for J&K

PRESS TRUST OF INDIA
Srinagar, September 19

JAMMU AND KASHMIR Lieutenant Governor (LG) Manoj Sinha announced a ₹1,350-crore economic package for the Union Territory on Saturday to give a much-needed boost to tourism and other sectors hit by the economic slowdown caused due to the Covid-19 pandemic and the security scenario.

As part of the package, the government has waived 50% of the electricity and water bill amounts for a year across Jammu and Kashmir with an aim to bring a huge relief to farmers, families and businesses. Sinha also hinted that the Centre was actively considering an "unprecedented and historic package" for assistance to business entities, which would cover both the existing and new enterprises and will be a big boost to business and industry in J&K.

Announcing this, the LG said, "You know that at the most, a 2% interest subvention is provided and that is what the people expect as well. However, keeping in mind the special situation here—businesses have been suffering for the last about 20 years—we have decided to give an interest subvention of five per cent without any discrimination to all businesses whether small, medium or heavy. This is an unprecedented decision."

He said the UT administration would directly support this with ₹950 crore. Sinha also announced that stamp duty had been exempted in case of all borrowers up to March next year.

He said the new economic package was part from the package announced by Prime Minister Narendra Modi under the 'Aatmanirbhar Bharat Abhiyan'.

"Overall, this economic package is historic in terms of volume and reach. I can see that Kashmiris are eager to contribute to growth of the Union Territory as they are fed up with the cross-border terrorism sponsored by our neighbour."

"I strongly feel that it is our collective responsibility to ensure that a lot of money goes into creation of jobs, strengthening of businesses and coming together of families for a quick bounce-back of Jammu and Kashmir's economy. I have twin objectives—ensure more money in people's pockets and offer more opportunity for the revival of Jammu and Kashmir's economy," Sinha said while making his agenda open to the people of the UT.

No decision on selling only Made in India items in military canteens'

THE DEFENCE MINISTRY has not taken any decision on selling only "Made in India" products in military canteens run by it across the country, the government said on Saturday. "No decision has been taken in this regard," minister of state for defence Shripad Naik said in the Rajya Sabha. He was replying to a question on whether the defence ministry will consider using and selling only "Made in India" products in its stores in light of Prime Minister Narendra Modi's focus on self-reliance and "vocal for local". In an address to the nation in May, Modi spoke on the need to focus on a 'self-reliant India' and called for promoting products made in India to make economy stronger. —PTI

financialexpress.in

P.K.SALES COMPANY PRIVATE LIMITED (IN LIQUIDATION)			
Liquidator's Address: 123 New Lajpat Rai Market Delhi 110006. Contact: +91910278000 & 9810378000 Email ID: liquidator.pksalescompany@gmail.com			
E-AUCTION SALE NOTICE			
Notice is hereby given to the public in general under the Insolvency and Bankruptcy Code 2016 and regulation thereunder, that the properties stated in Table below, will be sold by E-Auction through the service provider M/s e-procurement Technologies Limited (Auction Tiger) - via website https://ncltauction.auctiontiger.net			
Date and Time of Auction	Monday, 12.10.2020 between 01:00 P.M. to 02:00 P.M.	Last Date for Submission of EMD	09.10.2020 before 05:00 P.M.
Inspection Date & Time	From 10.10.2020 to 11.10.2020 between 12.00P.M. to 05:00 P.M. The person to be contacted for inspection is Mr Rakesh Bhatia, Contact No. 9310278000, 9810378000	Particulars	Reserve Price (in Lacs) EMD (Rs.) (in Lacs)
Lot No.			
1	Property Address: G 30 G.F (Corner) Mangalam Paradise Plot No 8 Mangalam Place Ring Road Behind Kali Mata Mandir Sector 3 Rohini New Delhi-110085Ground Front Corner (Super Area Approx 4900 sq feet)	600.00	60.00

The EMD (Refundable) shall be payable by interested bidders through NEFT/RTGS on or before-09.10.2020 in an account of "P K Sales Company Private Limited (In Liquidation)" having Account No. 5422000100135201 and IFSC Code KARB000542 Alc Name "P K Sales Company Private Limited (In Liquidation)". For detailed terms & conditions of E-auction sale, refer TENDER DOCUMENTS available on <https://ncltauction.auctiontiger.net>. For any query regarding E-Auction, contact Mr. Ram Prasad (M: 6351896834) on ramprasad@auctiontiger.net or Liquidator on his e-mail at liquidator.pksalescompany@gmail.com

Sd/-
Rakesh Bhatia
Place : New Delhi
Date : 20/09/2020

Liquidator for P K Sales Company Pvt Ltd (In Liquidation)
IP Reg. No.IBBI/IPA-001/IP-P-00978/2017-18/11608

DREAMLAND REALTOR PRIVATE LIMITED (IN LIQUIDATION)

Liquidator's Address: 123 New Lajpat Rai Market Delhi 110006. Contact: +91-910278000,
Email ID: liquidator.drlpl@gmail.com

E-AUCTION SALE NOTICE

Notice is hereby given to the public in general under the Insolvency and Bankruptcy Code 2016 and regulation thereunder, that the properties stated in Table below, will be sold by E-Auction through the service provider M/s e-procurement Technologies Limited (Auction Tiger) - via website <http://www.auctiontiger.in>

Date and Time of Auction	Monday, 12.10.2020 between 02:00 P.M. to 03:00 P.M.
Last Date for Submission of EMD	09.10.2020 before 05:00 P.M.
Inspection Date & Time	On 10.10.2020 & 11.10.2020 between 12.00P.M. to 05:00 P.M. The person to be contacted for inspection is Mr Rakesh Bhatia, Contact No. 9310278000, 9810378000

Lot No.

Lot No.	Particulars	Reserve Price (in Lacs)	EMD (Rs.) (in Lacs)
1	Property Address: 103,104,105,106 & 107 Mangalam Paradise Plot No 8 8 Mangalam Place Sector 3 Rohini New Delhi-110085	180	18
2	Property Address: Parcel of Office No. 103-104 FF Mangalam Paradise Plot No 8 Mangalam Place Sector 3 New Delhi 10085 (Super Area 724 Sq Feet)	76	7.6
3	Property Address: Parcel of Office No 105-106 FF Mangalam Paradise Plot No 8 Mangalam Place Sector 3 New Delhi 10085 (Super Area 724 Sq Feet)	76	7.6
4	Property Address: Parcel of Office No 107 FF Mangalam Paradise Plot No 8 Mangalam Place Sector 3 New Delhi 10085 (Super Area 362 Sq Feet)	38	3.8

The EMD (Refundable) shall be payable by interested bidders through NEFT/RTGS on or before-09.10.2020 in an account of "Dreamland Realtor Private Limited (In Liquidation)" having Account No. 5422000100135201 and IFSC Code KARB000542. For detailed terms & conditions of E-auction sale, refer TENDER DOCUMENTS available on <https://ncltauction.auctiontiger.net>. For any query regarding E-Auction, contact Mr. Ram Prasad (M: 6351896834) on ramprasad@auctiontiger.net or Liquidator on his e-mail at liquidator.drlpl@gmail.com

Sd/-
Rakesh Bhatia
Place : New Delhi
Date : 20/09/2020

Liquidator for M/s Dreamland Realtor Private Limited. (In Liquidation)
IP Reg. No.IBBI/IPA-001/IP-P-00978/2017-18/11608



HOUSING DEVELOPMENT FINANCE CORPORATION LTD.
Northern Regn. Office : The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg, New Delhi – 67
Tel.: 011-4115111, CIN L70100MH197PLC019916, Website: www.hdfc.com

POSSESSION NOTICE

Whereas the Authorised Officer/s of Housing Development Finance Corporation Limited, under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notices under Section 13 (2) of the said Act, calling upon the following borrower(s) / Legal Heir(s) and Legal Representative(s) to pay the amounts mentioned against their respective names together with interest thereon at the applicable rates as mentioned in the said notices, within 60 days from the date of the said Notice/s, incidental expenses, costs, charges etc till the date of payment and / or realisation.

Sr. No.	Name of Borrower(s) / Legal Heir(s) and Legal Representative(s)/ Loan Account Nos.	Outstanding Dues	Date of Demand Notice	Date of Possession	Description of Immovable Property(ies)/Secured Asset(s)
1.	MR VINOD KUMAR LOAN ACCOUNT NO. 605898433	Rs. 15,31,801/- (Rupees Fifteen Lakh Thirty One Thousand Eight Hundred and One Only) as on 31-MAY-18*	26-JUN-18	15-SEP-2020 (SYMBOLIC)	FLAT NO. 211, SECOND FLOOR, LIG, DDA-KONDLI GHAROLI, MAYUR VIHAR PHASE -III, NEW DELHI & CONSTRUCTION THEREON PRESENT & FUTURE
2.	MR AKHIL AGARWAL & MS RACHNA JAIN LOAN ACCOUNT NO. 586832012	Rs. 34,70,439/- (Rupees Thirty Four Lakh Seventy Thousand Four Hundred and Thirty Nine Only) as on 31-JUL-19*	26-AUG-19	18-SEP-2020 (SYMBOLIC)	M1F021, 2nd FLOOR, TOWER F, DLF EXPRESS GREENS PHASE 1, SECTOR M 1, MANESAR, GURGAON & ALL CONSTRUCTION THEREON PRESENT & FUTURE
3.	MR VISHAL SHARMA, MS. NIHARIKA SHARMA, MR. SANSAR CHAND SHARMA, M/S AFFINITY BEAUTY SALON PVT LTD THROUGH ITS LIQUIDATOR LOAN ACCOUNT NO. 618631122 & 618368546	Rs. 4,08,09,916/- (Rupees Four Crore Eight Lakh Nine Thousand Nine Hundred and Sixteen Only) were outstanding as on 31-AUG-18. However, the current dues payable stand revised to Rs. 5,86,33,078/- (Rupees Five Crore Eighty Six Lakhs Thirty Three Thousand Seventy Eight Only) as on 28-AUG-20 together with further interest @ 18% p.a. on the outstanding amount mentioned above, and Rs. 3,22,200/- (Rupees Three Lacs Twenty Two Thousand Two Hundred Only) towards contribution for corporate insolvency resolution process cost	09-OCT-18	18-SEP-2020 (SYMBOLIC)	PROPERTY NO. 763-A, BLOCK-A, SUSHANT LOK, PHASE-1, GURGAON, HARYANA & CONSTRUCTION THEREON PRESENT & FUTURE
4.	MS CHANDRAKANTA [MOTHER/LEGAL HEIR/ LEGAL REPRESENTATIVE OF LATE SH. AMIT BACHCHAN (BORROWER) (Since deceased)] LOAN ACCOUNT NO. 604075825	Rs. 42,51,218/- (Rupees Forty Two Lakh Fifty One Thousand Two Hundred and Eighteen Only) as on 30-SEP-18*	19-DEC-18	17-SEP-2020 (PHYSICAL)	FLAT NO. 1504, 15th FLOOR, TOWER D, RG RESIDENCY, SITUATED AT PLOT NO. GH-02, SECTOR 120, NOIDA & CONSTRUCTION THEREON PRESENT & IN FUTURE

*with further interest as applicable, incidental expenses, costs, charges etc incurred till the date of payment and / or realisation. However, since the borrowers mentioned hereinabove have failed to repay the amounts due, notice is hereby given to the borrowers / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and to the public in general that the Authorised Officer of HDFC has taken symbolic possession of the immovable properties / secured assets described herein above as mentioned in serial no. 1, 2 & 3 and physical possession of the immovable properties / secured assets described herein above as mentioned in serial no. 4 in exercise of powers conferred on him under Section 13 (4) of the said Act read with Rule 8 of the said Rules on the dates mentioned above. The borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and the public in general are hereby cautioned not to deal with the aforesaid Immovable Property / Secured Asset and any dealings with the said Immovable Property / Secured Asset will be subject to the mortgage of Housing Development Finance Corporation Ltd.

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

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

For Housing Development Finance Corporation Ltd.

Sd/-
Place: Delhi
Date : 19-09-2020

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

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

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) Mortgagor(s), Guarantor(s) & Director(s) that the below described immovable

CLOSE ENCOUNTER**NIA arrests 9 suspected Al Qaeda operatives 'planning terror attacks'**

Acting on a tip-off provided by central intelligence agencies, the NIA, with the help of the state police forces, carried out raids

PRESS TRUST OF INDIA
New Delhi, September 19



Alleged al Qaeda terrorists (L-R) Abu Sufyan, Murshid Hasan and Mosaref Hossen after being arrested by National Investigation Agency PTI

FOILING AN ATTEMPT by internationally banned terror group Al Qaeda to set up a base in India, the National Investigation Agency (NIA) swooped on its cadres in West Bengal and Kerala and arrested nine of them, an official spokesperson said on Saturday.

HONDA

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OUR DEALERSHIPS AND SERVICE CENTRES ARE FOLLOWING PRECAUTIONS AGAINST COVID-19
Special offers for Government employees, pensioners, CSD & CPC customers, select corporates and self employed professionals (Doctors, CAs, Lawyers and Teachers). T&C apply.

Routine sanitisation	Temperature check	Mandatory face mask	Social distancing	Contact-less booking and delivery
Ring Road Honda Peeragarhi 45520000 45540000	Samara Honda Moti Nagar 42597000	Courtesy Honda Rohini 8255008008	Cherish Honda Mayapuri 45656565	Axon Honda Dwarka 41990000
Ring Road Honda Noida 0120-4000400 9999673820/150	Samara Honda Noida 0120-4700000 8527995500	Courtesy Honda Wazirpur 43200000 8800933381, 9717993611	Cherish Honda Gurgaon 7917556161	Infinity Honda Vaishali 8657589053
Ring Road Honda Noida 0120-4000400 9999673820/150	Samara Honda Noida 0120-4700000 8527995500	Courtesy Honda Okhla 40710000 9717700327	Cherish Honda Gurgaon 742896151	Ring Road Honda Gurgaon, MG Road 0124-4688000 964332023171
Ring Road Honda Noida 0120-4000400 9999673820/150	Samara Honda Noida 0120-4700000 8527995500	Courtesy Honda Olkha 40710000 9717700327	Cherish Honda Gurgaon 742896151	Ring Road Honda Gurgaon, Sector-18 0124-4609400 9891474100
Ring Road Honda Noida 0120-4000400 9999673820/150	Samara Honda Noida 0120-4700000 8527995500	Courtesy Honda Rohini 8255008008	Cherish Honda Gurgaon 7557323232	Ring Road Honda Faridabad 0129-4097007 7428390952
Ring Road Honda Noida 0120-4000400 9999673820/150	Samara Honda Noida 0120-4700000 8527995500	Courtesy Honda Rohini 8255008008	Cherish Honda Gurgaon 7557323232	Ring Road Honda Faridabad 0129-4097007 7428390952
Ring Road Honda Noida 0120-4000400 9999673820/150	Samara Honda Noida 0120-4700000 8527995500	Courtesy Honda Rohini 8255008008	Cherish Honda Gurgaon 7557323232	Ring Road Honda Faridabad 0129-4097007 7428390952
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