

## OPINION, P2

Slow death of  
liberal democracy

ACROSS THE AISLE, P CHIDAMBARAM



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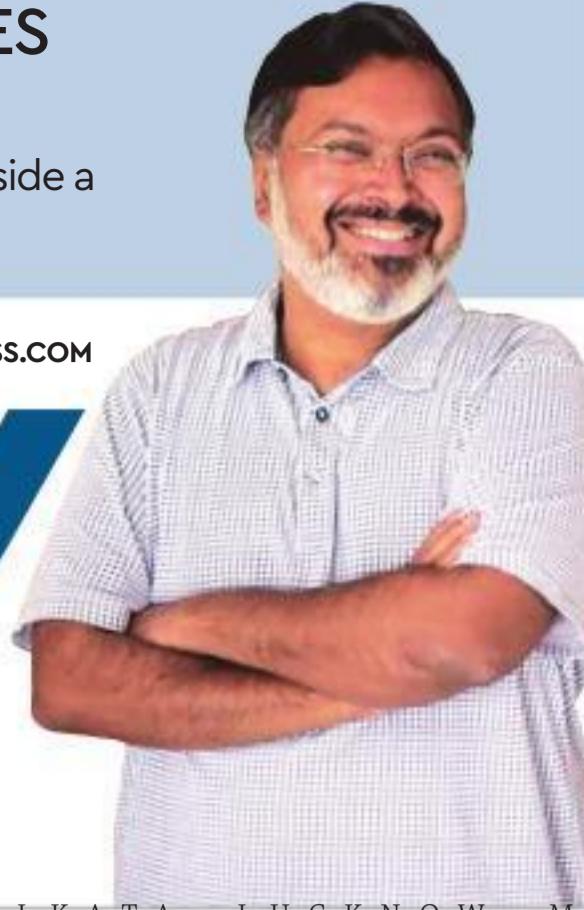
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# FE SUNDAY

FINANCIAL EXPRESS ON SUNDAY

READ TO LEAD



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## WEB MONITOR

## WHAT'S INSIDE



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## The private life

With onboard social distancing and reduced touch points, private flying is proving invaluable for an increasing number of fliers today

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## Inspite of spite

Excerpts from *Spite* by Simon McCarthy-Jones reveal the upside of our dark side



- To regulate offensive content on such platforms, for which no provision currently exists

RISHI RAJ  
New Delhi, October 31

A MOVE IS afoot in the government to nudge the over-the-top (OTT) players like Netflix and Prime to bring about a self-regulation code to check violence, pornography, explicit sexual scenes, etc, being depicted in web series or even films that get released on this medium.

This is being seen as essential in recent times, with several web



- There's no law that lays down any kind of programming code for OTT players
- Even films that get released on OTTs do not need a certification by CBFC
- The existing IT acts have provisions for taking action against an OTT player for showing sexually explicit content or pornography
- There's some talk that the content part of OTTs may be transferred to I&B ministry from MeitY

series released, and since the lockdown even films, on these platforms. There's a grey area as far as OTTs are concerned and there's no act in the statute whereby the government lays

down either a programming code, as in the case of TV, or has a body like the Censor Board to accord prior approval to movies.

For instance, films that get released in theatres need to

have a certification from the Central Board of Film Certification under the Cinematograph Act, 1952. Similarly, TV content are governed under the Cable Television Network (Regulation) Act, 1995, which lays down a programming code by way of dos and don'ts.

These acts come under the purview of the information and broadcasting ministry. However, when it comes to OTTs there's no law that lays down any kind of programming code for them. Interestingly, even films that get released on OTTs do not need a certification by CBFC. Just to give an example, movies like Shakuntala Devi or Gunjan Saxena Kargil Girl, which got released on OTTs when theatres were closed, did not require a CBFC certification.

**Continued on Page 11**

## Q2 PERFORMANCE

## ICICI Bank profit up 549% y-o-y on higher income

FE BUREAU  
Mumbai, October 31

## PRIVATE-SECTOR LENDER

ICICI Bank on Saturday reported a 549% year-on-year (y-o-y) jump in standalone net profit to ₹4,251 crore in the September quarter of FY21 on the back of a 16% y-o-y rise in net interest income (NII). In the corresponding quarter of FY20, the bank had seen its profit figure slide because of a tax-related adjustment.

The bank's NII — the difference between interest earned and interest expended — stood at ₹9,366 crore in Q2. The net interest margin (NIM) — a key measure of profitability — stood at 3.57%, down 1.2 basis points (bps) from 3.69% in the previous quarter. The bank's management attributed the shrinkage in margin to surplus liquidity and said they would rather focus on getting good customers than specifically on margins. "It will be a function of how the credit growth pans out. We are really not targeting

a credit growth. If growth comes and it meets our expectations, automatically the carry that we have on excess liquidity will come down," they said.

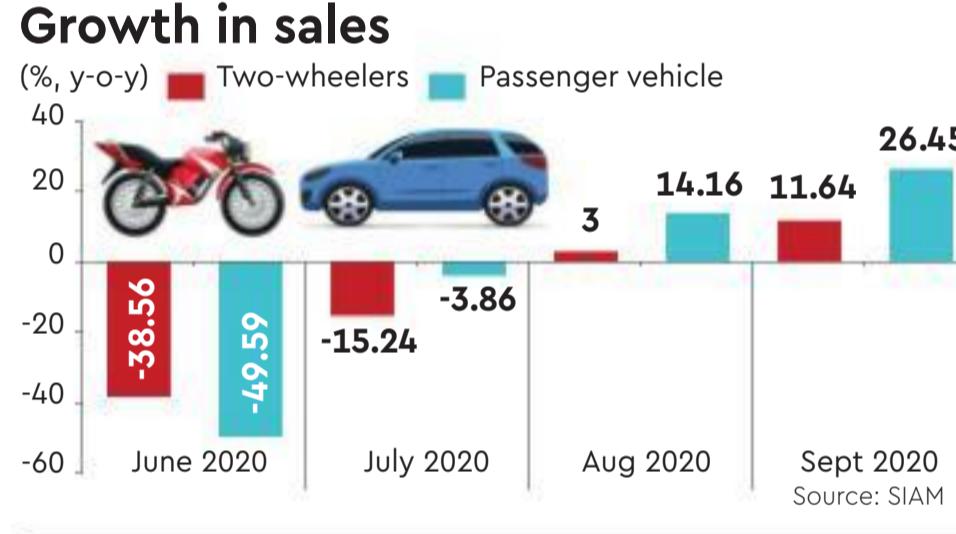
ICICI's total advances increased 6% y-o-y to ₹6.53 lakh crore from ₹6.13 lakh crore a year ago. The retail loan portfolio grew 13% y-o-y and constituted 65.8% of the total loan portfolio as on September 30, 2020. Total deposits increased 20% y-o-y to ₹8.33 lakh crore and the bank's average current account savings account (CASA) ratio stood at 40.3%, down from 42.2% a year ago. Term deposits increased 26% to ₹4.68 lakh crore.

Provisions rose 19.5% y-o-y to ₹2,995 crore. This includes provisions of ₹497 crore made on a prudent basis on loans aggregating ₹1,410 crore that were not classified as non-performing pursuant to a Supreme Court order.

**Continued on Page 11**

## AUTO SALES

## Passenger vehicles outpace two-wheelers



sale of two-wheelers. According to dealers, during the nine-day Navratri festival PV sales were brisk, but sale of two-wheelers were tepid and the industry is estimating that on a y-o-y basis

the fall is in double-digit.

Analysts tracking the auto sector feel this trend could be because the two-wheeler sector has not seen launches of new models or variants, which gen-

erally spurs consumer interest. A section of consumers may have graduated to smaller cars like Maruti Suzuki's Alto, sales of which have witnessed good growth. This section may also have moved to buy used cars.

As per the Society of Indian Automobile Manufacturers (SIAM) data, during July-September while PV sales grew 17.02% (7,26,232 units over 6,20,620 units in Q2FY20), those of two-wheelers remained almost flat at 0.17% (46,90,565 units over 46,82,571 units), despite pent-up demand in both the segments being more or less similar.

**Continued on Page 11**



## Pulwama accepted in Pak: PM

PRIME MINISTER NARENDRA Modi on Saturday said the truth of last year's Pulwama attack, in which 40 CRPF personnel were killed, has been accepted in Pakistan's parliament. His statement comes two days after Pakistan's science and technology minister Fawad Chaudhry

admitted his country's role in the Pulwama attack. Speaking in Kevadiya on the birth anniversary of Sardar Patel, Modi said when the entire nation was mourning the brave soldiers' death in Pulwama attack, some people indulged in "dirty politics" for their political gains.

BigBasket is offering a minimum of 33% off in over 2,000 products on its platform, while Grofers has discounts up to 82% on grocery and staples, and up to 67% on

Market share (%)

(₹ crore)	Q2FY20	Q2FY21	Change (%)
Total income	22,760	23,651	3.9
Net interest income	8,057	9,366	16.2
Other income	4,194	4,028	-4.0
Net interest margin (%)	3.64	3.57	-7 bps
Provisions	2,507.0	2,995	19.5
Net profit	655.0	4,251	549.0
Gross NPA (%)	6.37	5.17	-120 bps
Net NPA (%)	1.6	1	-60 bps

Source: BSE

In 2020 Share in overall e-commerce market

\$3 bn (estimated) 5-6%

Average order value

₹1,400-1,600

Continued on Page 11

## E-COMMERCE SALES

## Get festive with grocery too as heavy discounts on offer

DEVIKA SINGH  
New Delhi, October 31

E-COMMERCE FESTIVE sales are no longer limited to the usual categories like fashion and smartphones this year; with online grocers, too, holding several sales events for daily essentials, all eyes are on whether the segment can finally clock in significant numbers.

BigBasket is offering a minimum of 33% off in over 2,000 products on its platform, while Grofers has discounts up to 82% on grocery and staples, and up to 67% on

household items. Amazon offered as much as 70% discounts on groceries as it kicked off its annual festive sales event last month. The scale of these sales events is set to accelerate in the week leading up to Diwali.

As per Forrester Research, grocery will have a 5-6% share in this year's overall festive period sales, estimated to be at \$6.5 billion. Last year, as per the research firm, the category had contributed only 2-2.5% of the overall \$4.8 billion in festive sales.

**Continued on Page 11**



In 2020 Share in overall e-commerce market

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Continued on Page 11

## Reason to celebrate: With gifts galore, it's home sweet home for buyers

Flexible payment, maintenance waivers, penalty for late possession making homes cheaper

RISHI RANJAN KALA  
New Delhi, October 31

HIT HARD BY THE pandemic, real estate developers are lining up attractive offers like flexible payment plans, assured penalty in case of delayed possession and maintenance waivers for over two years to push sales during the festive season.

Another reason behind the promotions is a gradual uptick in demand. A pre-festive channel check report by Emkay Global Financial Services sug-

gests residential sales recovering by 50% of pre-Covid levels, primarily driven by record low financing rates, upfront discount and relief on stamp duty. Besides, city-centric sales are driven largely by younger customers (32-38 years), an aspirational buyer class.

Sensing some pent-up demand, Migsun Group launched 'possession proof homes' where it is offering an assured 1% penalty every month in case of delay in possession. Homebuyers have to pay 10%

## BUILDING HOPE

■ Developers are giving offers to lower overall cost by 10-15%

■ Migsun Group offers an assured 1% penalty every month in case of delay in possession

■ Gaur Group offers include 10% down

payment within 30 days, 40% within one year, and remaining 50% at delivery on its projects in Ghaziabad and Greater Noida West

■ Mahagun Group is offering discounts like 25 gram gold, pay 25% now and rest

later, waiver of 25 months' maintenance fee, 25% off on stamp duty and compensation of 25% in case of delay in project

■ In Bengaluru, builders are offering a discount of ₹100 per sq ft on basic cost

initially and 90% on possession. It is applicable on projects in Ghaziabad and Greater Noida West. It is also offering gifts like laptop, washing machine, microwave and refrigerator.

Mahagun Group is offering

multitude discounts like 25 gram gold, pay 25% now and rest later, waiver of 25 months' maintenance fee, 25% off on stamp duty and compensation of 25% in case of delay in project. Offers are valid on projects in Noida, Greater Noida and Ghaziabad.

Analysts said developers

are giving offers to lower over-



all cost by 10-15%. They offer 5-8% discount as soon as you come, then many offer to pay registration charges, waive maintenance costs, cover EMIs, etc," a senior executive with a developer said.

Anarock Property Consul-

tants chairman, Anuj Puri said assuming a 1,000 sqft property in Bengaluru costs ₹80 lakh, including basic cost, parking, stamp duty and registration charges, plus an additional ₹5 lakh for woodwork, the effective total cost is ₹85 lakh. Builders are offering a discount of ₹100 per sq ft on basic cost (₹1 lakh), waives car parking charges (₹2 lakh), waives stamp duty & registration charges (around 7% in Karnataka) and no EMI till possession (hypothetically three years), and modular kitchen (about ₹2 lakh).

Here the buyer gets an instant discount of ₹5 lakh on basic cost, car park and kitchen. The benefit of waived stamp duty and registration is around ₹5.6 lakh. Cumulatively, the buyer's cost is reduced by around 10.6 lakh on a property costing ₹85 lakh, roughly a 12.35% discount.

Consultancies and listing sites, too, are coming

# Opinion

SUNDAY, NOVEMBER 1, 2020

**THE CONSTITUTION OF India** has a Preamble. Not many people read the Preamble or understand its significance. Even those familiar with select provisions like 'Fundamental Rights', 'Article 32' or 'Emergency' may not be familiar with the words of the Preamble.

On the day it was adopted by the Constituent Assembly, the Preamble declared that "We, the People of India, having solemnly resolved to constitute India into a Sovereign Democratic Republic". (The words, 'Socialist' and 'Secular' were added in January 1977 to further define our nation.) The Preamble went further and declared that we resolved to "secure to all its citizens:

- JUSTICE.....
- LIBERTY.....
- EQUALITY....
- and to promote among them all
- FRATERNITY...."

It is these words that define who we are as a nation and what will be the Indian Republic — **a liberal democracy**.

These words are forever

These words echo the battle cry of the French Revolution (1789): 'Liberte, egalite, fraternite, ou la mort' (Liberty, equality, fraternity, or death'). President Emmanuel Macron is being pilloried by some countries for reminding the people of France — and all those who wish to live within its borders — that these are the words that will define, forever, the French Republic and the French people. After a teacher, Samuel Paty, was killed by an Islamist terrorist, Mr Macron said "We accept all differences in a spirit of peace. We will never accept hate speech and we defend reasonable debate. We will continue. We hold ourselves always on the side of human dignity and universal values."

Many countries have adopted the three words, in one form or other, in their Constitutions. They claim to be liberal democracies, as India does. Increasingly, however, such claims sound hollow in many countries, India included. Many countries fail even the first test of 'democracy', not to speak of the next test of whether that democracy is 'liberal'.

Falling into shadow

A recent issue of *Time* magazine featured 'The 100 Most Influential People' of the world. I counted 6 heads of state/government: Mr Narendra Modi, Mr Xi Jinping, Ms Angela Merkel, Mr Jair Bolsonaro (Brazil), Mr Donald Trump and Ms Tsai Ing-Wen (Taiwan). Of the six, no one will claim that two are heading democracies. Mr Modi and Mr Trump are indeed leaders of *electoral* democracies, but even they will reject the label 'liberal'. Only Ms Merkel and Ms Tsai are heads of truly liberal democracies. If you add some other heads of large and powerful countries to the list, the picture will be worse. In Central Asia, Africa, Latin America and our own neighbourhood, we have many examples of autocracies and electoral democracies but not truly liberal democracies.

This is what *Time* had to say about Mr Modi: "...the Dalai Lama has lauded (India) as an example of harmony and stability". Narendra Modi has brought all that into doubt....his Party rejected not only elitism but also pluralism .....The crucible of the pandemic became a pretense for stifling dissent. And the world's most vibrant democracy fell deeper into shadow."

Other countries too are fighting the slide into shadow. After the death of Justice Ruth Bader Ginsburg, President Trump

## ACROSS THE AISLE

P Chidambaram



## FIFTH COLUMN

TAVLEEN SINGH

## A reality check in Kashmir

**THERE COULD NOT** have been a worse moment for Mehbooba Mufti to insult the Indian flag. As a former chief minister who swore by the Indian Constitution, she should never have said that the Indian flag would only be allowed in Kashmir after 'our flag' is given back. But, to say this in the week that one of Imran Khan's ministers admitted in Pakistan's parliament that the Pulwama massacre counted as one of his prime minister's 'successes' made it sound much worse. If there has been general support across India for the abrogation of Article 370 it is because in the past three decades, we have seen the Kashmir Valley become an arena for Pakistani terrorism and radical Islam.

In these three decades the former state of Jammu & Kashmir has been governed by two families. The Abdullahs and the Muftis. Before Mehbooba made her shameful remark, Farooq Abdullah said something as offensive. He said that Kashmir was ready to throw its lot in with China if that country could guarantee the restoration of Article 370. Has he heard of the Uyghur people? Does he know that Islam is being treated in that country as an evil ideology? Nothing that has happened in these Hindutva times compares with what China has done to its Muslims.

Remarks of this kind by two former chief ministers confirm that Article 370 had to go. It served mostly to mislead far too many Kashmiris to think of themselves as not really Indian. When I heard Mehbooba say what she did it brought back memories of long ago holidays in Kashmir when we would get offended by ordinary Kashmiris asking if we had come from India. Politicians who portray themselves as 'pro-Indian' may not have actively encouraged people to think this way but they did too little to stop them. And, they did much too little to stop radical Islamic ideas from spreading across the Valley.

When the 'azadi' movement began at the end of the eighties and young Kashmiris went across the border to be trained in terrorism why was so little done to stop them from returning? When violent young men wandered about Srinagar forcing the closure of cinemas, liquor shops and bars why were they not arrested? Twice such things happened before my eyes. Once when I saw radical Islamist youths march into a liquor shop and start smashing bottles while the owner of the shop cowered in silence. The second time was in the Broadway Hotel where while lunching in the restaurant I saw two bearded men walk into the bar and order it closed. Why were these things allowed to happen? Why did nobody do anything when young girls had acid thrown at them if they came out in public without a hijab?

Why did these leaders who now talk so aggressively against India not show as much aggression in warning ordinary Kashmiris that there was never going to be 'azadi'? The truth is that there never was any chance of 'azadi' and there is much less chance today than ever because of an increasing revulsion against the kind of Islam that teaches young men to behead people in the name of Allah. So, if there was once sympathy outside India for Kashmir's movement for 'azadi' it has died.

My personal view is that the aftermath of the abrogation of Article 370 has been badly handled. Instead of months of curfew and Internet denial there should have been a serious effort at the highest levels of the Indian government to reach out to Kashmiris and convince them that they stood to benefit from what has happened. Narendra Modi's Kashmir policy will be counted as a miserable failure if he does not bring peace and normalcy to the Valley so if the demands of leaders like Farooq and Mehbooba are reasonable they will be met.

Instead of demanding the restoration of Article 370 they should demand that statehood be restored immediately. It was a mistake to demote the former state of Jammu & Kashmir into a union territory in the first place, because now the Home Ministry in Delhi has to take full responsibility for the terrorist violence that seems to get worse by the day. From all accounts the Valley has been turned into a police state with soldiers and policemen at every corner so why does the violence continue? Last week three young BJP workers were killed by jihadist groups that continue to remain shadowy and highly dangerous. Why do they continue to operate?

At a political level, failures are as glaring in Srinagar as they are in Delhi. Kashmiri politicians have come together in a Gupkar Declaration grouping so they can demand the restoration of Kashmir's special status. Can they not see that this is a road that will lead nowhere? All that will be achieved is that ordinary Kashmiris will be misled once more into believing in that dream of independence that was always just a dream. If these political leaders care about Kashmir then they should be making more realistic demands.

They should concentrate their energies on demanding what they can get instead of wasting time on trying to restore Article 370. India cannot afford to allow an Islamist state within her borders and this is what Kashmir had become. Wrongly or rightly most Indians believe this happened because of the shelter that Article 370 provided.



Protesters hold a banner depicting French President Emmanuel Macron during a protest against Macron's comments considered insulting Muslims, in Yogyakarta, Indonesia

REUTERS

wasted no time in naming Judge Amy Coney Barrett to the US Supreme Court and pushed through the nomination process in an unprecedented short time of 30 days. Liberal America, especially women, apprehend that major liberal gains such as school integration, Right to Abortion, Affordable Care Act and non-discriminatory immigration rules may be reversed.

Who are we?

Democracy is not equal to a liberal country. A democracy can turn illiberal in a short span of time, as it is happening in India. Citizenship of millions is thrown in doubt, free speech is curtailed, the media is tamed, protests are banned or severely restricted, political defections are encouraged, the State patronizes one religion or one language, majoritarianism is passed

off as culture, minority and discriminated communities live in fear, the police obey their political masters and not the law, the military speaks on political issues, tax and law enforcement agencies become instruments of oppression, courts are weak, institutions are captured or debilitated, and the rule of law breaks down. The sad part is few 'see what is happening. And of the few who 'see', many are content to remain silent.

When laws are passed in Parliament without a vote; when political leaders are detained without a charge for several months; when charges of sedition are slapped against writers, poets, professors, students and social activists; when no one is pronounced guilty in a case where a centuries-old mosque is demolished in broad daylight; when an FIR is not registered and no one is arrested for days despite the dying declaration of a girl who was raped and

brutally assaulted; when the word 'encounter' enters the police's vocabulary; when titular governors obstruct elected governments; and when crucial institutions are left headless or with multiple vacancies, the country falls one step deeper into shadow.

In November 2019, a gunman killed 51 persons and injured dozens at two mosques in Christchurch, New Zealand. Prime Minister Jacinda Ardern said, "They are us. The person who perpetrated this violence against us is not."

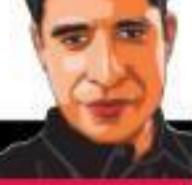
Mr Macron and Ms Ardern are among the few leaders who speak in the voice that we want to hear. Even as we witness the slow death of liberal democracy, we must ask ourselves 'who are we?'

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# Turning the corner

Despite cancellations and empty galleries, pro golf is staging a recovery in the pandemic

## OVER THE TOP



Meraj Shah

**BAD NEWS IS** relative: cancellations of events, and news of more players testing positive for the Coronavirus no longer makes news. In that vein, readers aren't likely to stop and think about the fact that The Hero World Challenge—an unofficial 18-player event hosted by Tiger Woods—scheduled to be held in the first week of December in Albany, Bahamas, has been called off. Or for that matter, the fact that Adam Scott is the latest player to have contracted this dastardly virus.

Your columnist, for one, was more distressed seeing the sudden drop in the quality of play by one of the most dependable and consistent players in the history of the game—Phil Mickelson. Leading up to his 50th birthday, Mickelson had been going through one of the worst patches of his career. That changed when the veteran qualified for the Champions Tour and quickly proceeded to win both events he teed it up at. It's been really fun for me to

play and compete on (PGATOURChampions), a lot more so than I thought it would be. I'm surprised how much fun I'm having, how much fun it is to see some of the same guys that I've seen for so many years and haven't had a chance to be with them for a number of years now. I seem to get a little bit of confidence and I'm hoping to bring that over into this event..." said Mickelson on the eve of the ZOZO Championship. Just what is it about the Champions Tour that seems to mellow players down? Mickelson even paid tribute to none other than arch-nemesis, Woods for getting him to up his fitness game. "Looking back, I wish I had been a little bit more committed fitness-wise in the height of my career... (but) Tiger pushed me to start training a little bit more, which has helped me elongate my career." Unfortunately Mickelson, couldn't reprise his winning form at the event — both he and playing partner, Woods, finished way down in the field. The ZOZO Championship was won by a resurgent Patrick Cantlay who returned from an injury-related hiatus to the tour. Cantlay, who looked certain to set records when he turned pro in 2017, has not had the support he needed from his back. This time though, it held up, and the youngster pulled off a string of four birdies on five



Sophia Popov

holes on the final stretch to wipe out a four-shot deficit and win by one over Jon Rahm and Justin Thomas. This was Cantlay's third PGA Tour win.

Another player who's returned to the

mix recently is our very own Anirban Lahiri. Back in the game at this week's Bermuda Championship after a three-week hiatus, Lahiri sounded positive. "I played some good golf at this venue last year with

rounds of 66 and 73 before withdrawing in the third round. It's a pretty nice golf course. It's unique. Obviously the biggest challenge here is the wind and I consider myself to be a pretty good wind player. I've had a lot of good results at windy venues and the grasses are tropical, so it's a lot like what I'm used to playing..."

Lahiri who had a disastrous last season felt that he's back on his game. "I feel I'm definitely close to playing my best golf. How close, I don't know. Might be two weeks from now." The flip side of the lockdown has been the extended sessions Lahiri has managed to have with coach Vijay Divecha. "Obviously spending extended time with my coach back in India made a huge difference and that's beginning to show. I trust my game a lot more, I'm hitting my irons a lot better, which has basically always been my strength but not so much so in the last couple of years."

Lahiri had one of the most dramatic lockdown stories: in India to play the Indian Open earlier this year, the Bengaluru lad got estranged from his clubs (that were deposited at the academy he practices at) and didn't hit a ball for over two months. "It's probably the longest I've been away from my clubs for 20 years, maybe more. I think that also gives you some perspective. It builds the hunger to come back and motivates you, something that can suffer when you have an extended period of bad golf like I did, so that was the

big take-away for me," said the seven-time international winner.

In the shadow of the unimpeded march of the coronavirus, the show rolls on, albeit sans spectators, and often with less than full-strength fields. It's been a pretty life-changing experience for most, but for Sophia Popov, the 28-year-old winner of the Women's British Open, it's been a dramatic transformation. At the end of 2019, Popov, was competing on the Cactus Tour, an Arizona-based circuit for fledgling women's golf pros. She entered the Open ranked 304th in the world and stared down the best players in the world to win. Today she's in the world's Top 25, and has a two-year exemption on the LPGA. "It's been crazy, a little bit of a whirlwind," Popov said. "Winning the Open was surprising not just to everyone else but to me, too. I've been trying to let it soak in, while at the same time have a lot more on my plate. It's changed my life in a really great way." Popov's \$675,000 winner's cheque for the Open didn't even count as official earnings because she wasn't an LPGA member. She says it felt really strange when the money was deposited into her account. "It came later in the week and you look at it and go, 'Man, it feels like something illegal is happening on your account.'" Now that's a heartwarming story if there ever was one. God knows we need more of those.

A golfer, Meraj Shah also writes about the game

## 'CONTENTIOUS LEGISLATIONS'

# Raj govt introduces 3 bills to negate impact of farm laws

PRESS TRUST OF INDIA  
Jaipur, October 31

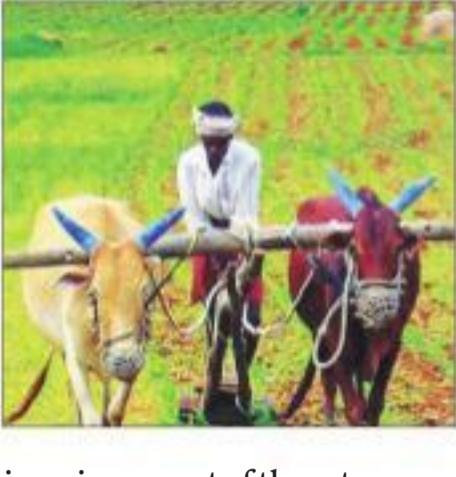
THE RAJASTHAN GOVERNMENT on Saturday introduced three bills in the assembly to negate the impact of the farm laws enacted by the Centre recently.

The move comes after the Punjab assembly earlier this month adopted a resolution against the farm laws and unanimously passed four bills to counter the Centre's contentious legislations.

Rajasthan's parliamentary affairs minister Shanti Dharwala introduced the Essential Commodities (Special Provisions and Rajasthan Amendment) Bill 2020, the Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services (Rajasthan Amendment) Bill 2020 and the Farmers Produce Trade and Commerce (Promotion and Facilitation and Rajasthan Amendment) Bill 2020.

He also introduced the Code of Procedure (Rajasthan Amendment) Bill 2020 on the first day of the Assembly session.

A number of provisions to protect the interests of farmers, including sale or purchase of a crop under farming agreement on a price equal or greater than minimum support price and



**Provisions to protect the interests of farmers, including sale or purchase of crop under farming agreement on a price equal or greater than MSP, have been included in the bills**

imprisonment of three to seven years for harassment of farmers, have been included in the bills.

The Congress leadership has suggested that states where it is in power should pass laws of their own to counter the central legislations that had triggered farmers' protests in several parts of the country.

In the Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services (Rajasthan Amendment) Bill 2020 and the Farmers Produce Trade and Commerce (Promotion and Facilitation and Rajasthan Amendment) Bill 2020.

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A number of provisions to protect the interests of farmers, including sale or purchase of a crop under farming agreement on a price equal or greater than minimum support price and

for punishment for harassment of farmers and powers to the state government to give directions.

The bill proposes punishment of imprisonment from three to seven years with or without a fine of ₹5 lakh if any person, company or corporate house or any other association or body of persons harasses farmers.

"There has been extraordinary outrage amongst the farmers, farm labourers and all others engaged in incidental and ancillary agricultural activities.

Since the direct consequences of the Central Act would be to nullify the minimum support price mechanism that has stood the test of time and introduce several other infirmities and distortions operating to the grave detriment and prejudice of agriculture and the communities associated with it," the statement of the bill said.

Nafed floats bids for 15,000 tonne imported onion supply by Nov 20

COOPERATIVE NAFED ON Saturday invited bids from importers for supply of 15,000 tonne of red onions by November 20 in order to boost the domestic availability and check price rise.

The cooperative has asked bidders to supply 40 to 60 mm size of red onions from any country of origin at ₹50 per kg by November 20. The bidding will close on November 4 and received bids will be opened on the next day, it said. The shipments are to be delivered at Jawaharlal Nehru Port and Kandla ports, it added. "We have floated tenders for supply of 15,000 tonne of imported red onions. This will help increase the domestic supply situation," Nafed additional MD S K Singh told PTI. The bids will be evaluated based on volumes, quality and early date of shipment. Bidders have to supply fresh, well dried and cured onions, he said.

To ensure better participation in the tender, Singh said it had been decided to keep the minimum bid quantity lower at 1,000 tonne (instead of 2,000 tonne) which has to be supplied in multiple lots of 100 tonne.

Since the buffer stock of onion, which Nafed manages on behalf of the government, is gradually getting depleted, the cooperative has been asked to augment domestic supplies with imported onions.

—PTI

## Future Retail misleading public: Amazon to Sebi

REUTERS  
New Delhi, October 31

AMAZON.COM INC AMZN.O has complained to the market regulator that its local partner Future Retail FRTL.N mislead shareholders by incorrectly saying it was complying with its contractual obligations to the US e-commerce giant, a letter seen by Reuters shows.

Amazon is locked in a bitter legal dispute with Future Group, which in August sold its retail assets to Mukesh Ambani-led Reliance Industries for \$3.4 bil-

lion. The deal, Amazon alleges, breaches 2019 agreements by Future. The tussle has strained Amazon's ties not just with Future Retail — one of India's top retailers — but also with Ambani, Asia's richest man, and his Reliance group, which is fast expanding its e-commerce business and threatening companies like Amazon.

Amazon last Sunday won an injunction to halt Future's deal with Reliance from a Singapore arbitrator both sides had agreed to use in case of disputes. The Indian retailer then said in a news release it had complied with all agreements and "cannot be held back" by the arbitration proceedings.

Amazon letter said, referring to Future's promoter family led by Kiran Biyani.

A spokesman for Future Group and the Biyani family declined to comment. A Future group source denied Amazon's allegations, saying there was no question of any fraud or misleading the public or shareholders, without elaborating. Amazon declined to comment on its letter, the contents of which have not previously been reported. Reliance and Sebi did not respond to requests for comment.

Noida, October 31, 2020

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Chairman and Managing Director

For Sheela Foam Limited

Chairman and Managing Director

## EK KOSHISH, MAA JAISA AARAM DENE KI...

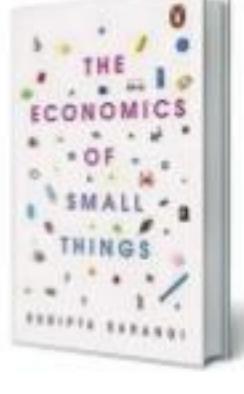
For Sheela Foam Limited

Chairman and Managing Director

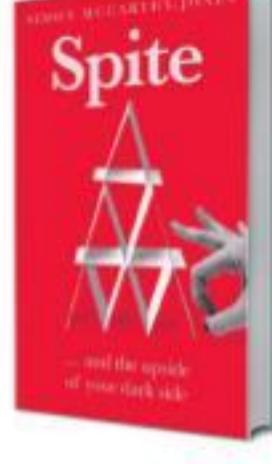
# Words Worth

SUNDAY, NOVEMBER 1, 2020

ON THE SHELF



**THE ECONOMICS OF SMALL THINGS**  
Sudipta Sarangi  
Penguin  
Random House  
Pp296, ₹299



**Spite: And the Upside of Your Dark Side**  
Simon McCarthy-Jones  
HarperCollins  
Pp256, ₹399

**S**PITE RUNS DEEP. We find it in our oldest stories. It is there in the myths of Ancient Greece. Medea kills her children, just to spite her unfaithful husband, Jason. Achilles refuses to help his Greek comrades fight because one of them has stolen his slave. Folklore tells of spite. A magical being offers to grant a man one wish. Naturally, there is a catch. Whatever he gets, his hated neighbour will get double. The man wishes to be blind in one eye. Such stories, although buried in time, still speak of an instantly recognisable behaviour.

Today, we know that spite can be petty. A driver lingers in a parking space, just to make you wait. A neighbour puts up a fence, solely to block your view. We may also realise how damaging spite can be. A spouse seeks custody of a child, just to get back at their ex. A voter supports a candidate they hope will cause chaos. But are we prepared to recognise that spite may have a positive side?

What exactly is spite? According to the American psychologist David Marcus, a spiteful act is one where you harm another person and harm yourself in the process. This is a 'strong' definition of spite. In weaker definitions, spite is harming another while only risking harm to yourself. It can also be harming another while not personally benefiting from this. Yet, as Marcus points out, a strong definition of spite, in which harming another entails a personal cost, helps differentiate it from other hostile or sadistic behaviours.

Indeed, a helpful way to understand spite is to look at what it isn't. When we consider the costs and benefits of our actions, there are four basic ways we can interact with another person. Two behaviours involve direct perks for us. We can act in a way that benefits both ourselves and the other (co-operation) or in a way that benefits ourselves but not the other (selfishness). A third behaviour involves a cost to us, but a benefit to the other. This is altruism. Researchers have dedicated lifetimes to the study of co-operation, selfishness and altruism. But there is also a fourth behaviour, spite. Here we behave in a way that harms both ourselves and the other. This behaviour has been left in the shadows. This is not a safe place for it to be. We need to shine a light on spite.

Spite is challenging to explain. It seems to present an evolutionary puzzle. Why would natural selection not have weeded out a behaviour in which everybody loses? Spite should never have survived. If your spite benefits you in the long term, then its continued existence becomes comprehensible. But what about spiteful acts that don't give you long-term benefits? How can we explain those? Do such acts even exist?



Instances of spite can be found in the myths of ancient Greece. Achilles (left) refuses to help his Greek comrades fight because one of them has stolen his slave

## EXCERPT: SPITE: And the Upside of Your Dark Side

# Inspite of spite

**Cooperation is humanity's superpower, so why does malice make sense? Could ill will yield any benefits? Excerpts from Simon McCarthy-Jones' new book reveal the upside of our dark side**

though not always, understood in financial terms. Yet, as I will discuss in chapter 1, back in 1977 a groundbreaking study found people were often quite happy to turn down free money. Adam Smith had been over-optimistic. Something very real and very powerful lurked in Tullock's residual percentage.

Spite involves harm, but what constitutes harm? Who gets to decide whether an act is harmful and thereby has the power to define an act as spiteful? To take an extreme example, does a suicide bomber, who thinks that they will be rewarded in the next life and their families compensated in this life, harm themselves or not? Evolutionary biologists possess an objective measure of harm. This is a loss of fitness (reproductive success). We will look at spiteful acts involving a loss of personal fitness, so-called evolutionary spite, in chapter 4. In contrast, economists and psychologists tend to focus on harm in the form of

immediate personal costs. This 'psychological spite' can turn out to have unforeseen long-term personal benefits. Such spite ages well, maturing into selfishness.

Once we are happy with what spite is, two questions remain. First, what is driving someone to act spitefully in the moment? That is, how does spite work? This is called spite's proximate explanation.

Second, what is the deeper reason we are spiteful? Why does spite exist? What is its evolutionary function? This is the ultimate explanation of spite. To take an example from another area—why do babies cry? The proximate explanation may be cold or hungry, but the ultimate explanation is to get care from their parents. What are the equivalent answers for spite?

Once we have an ultimate explanation of spite, we can begin to consider the pressing question of how spite shapes the modern world. A love of sugar and fat helped our ancestors, pushing them to eat high-energy foods. Yet in the Western world today, where cheap sugary and fatty foods are ubiquitous, what was once adaptive now causes diabetes and heart disease. What happens when our evolved spiteful side runs into a world it was never meant to deal with? What are the effects of spite in a world with levels of economic inequality, perceived injustice and social media-

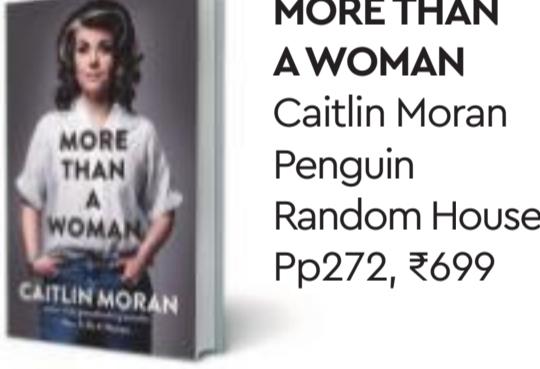
enabled communication that would be utterly alien to our ancestors?

This problem is pressing because spite seems more than dangerous. From some angles it even looks like human kryptonite. Spite is, by definition, the exact opposite of co-operation. This is worrying because co-operation is our species' superpower. Our success as a species has come from our remarkable ability to work together. Although even slime moulds cooperate, we turn it up to eleven. This allows us to live in large groups with non-relatives, something that our less co-operative primate cousins cannot do. This keeps us safe from a *Planet of the Apes*-style takeover for the time being, yet there are many other things to worry about short of primate overlords. If spite damages co-operation, it could not only hamper human progress; it could also reduce our ability to solve the complex global problems that we face. The world is getting better, but progress is not guaranteed.

Spite can also be terrifying. Is there anything more frightening than an adversary unfettered by the bonds of self-interest? Selfishness can be a problem. But at least we can reason with a selfish person's self-interest. What do you say to a spiteful person who values your suffering more than their own well-being? They are like a Terminator. They can't be bargained with, can't be reasoned with, and absolutely will not stop, ever, until you are, if not dead, then at least inconvenienced. Unfortunately, such creatures are not limited to science fiction.

Pages 1-5  
Excerpted with permission from Oneworld Publications, UK, from the book *Spite* by Simon McCarthy-Jones

Author Himanshu Jha traces the historical development of the Right To Information Act (RTIA) and explains how the idea of openness progressed in the country. Interestingly, the author has explained 'why' and 'how' 2005 was considered the tipping point for the RTIA. The book examines the process of institutional change through the lenses of transformation in the 'information regime' in India by tracing the passage of the RTIA.



**MORE THAN A WOMAN**  
Caitlin Moran  
Penguin  
Random House  
Pp272, ₹699

A decade ago, Moran thought she had it all figured out. Her bestseller *How to be a Woman* was a game-changing take on feminism, the patriarchy, and the general 'hoo-ha' of becoming a woman. Now with ageing parents, teenage daughters and a to-do list without end, Moran is back with *More Than a Woman*, a guide to growing older and a manifesto for change.



**JACK**  
Marilynne  
Robinson  
Hachette  
Pp320, ₹799

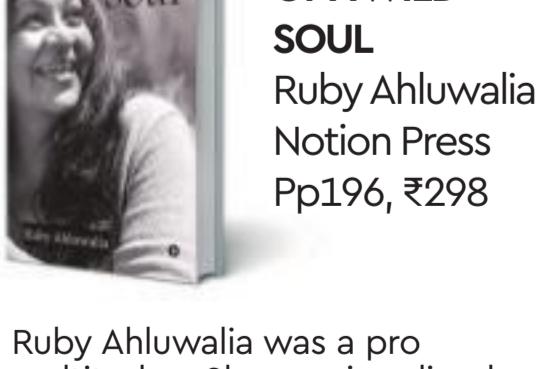
agrees to a college using bridles to discipline its wards. The bridles, which come in plastic, brass and iron—even silver and gold to suit the demands of rich parents—are meant to guide the students by filtering noise and focusing eyesight. "We refer to our students as rats. We treat them as one would treat rats," says one of the teachers during a college tour attended by Meghas and his father.

Kumarasur is also pleased when robot Asuras enforce discipline on the campus at another college. In yet another, its proprietor replicates his success as a buffalo farm entrepreneur on a new college campus, assuring effective handling of crowds. Meanwhile, Meghas settles for a college that doesn't have a dress code and has a multicultural campus, to the displeasure of his parents.

The tensions in a family in which the paths of progress are defined by differing values are palpable in the story of Meghas. The parents are ready to dive into the dubious schemes devised by colleges to reign in their students. At the college where bridles are used on students, the administration is proud to announce that the state is considering using them among the public. "Protests, disruption of normalcy due to protests...you-name-it. The government is considering free distribution of bridles. It should be evident that our college has great foresight," says a professor.

The story of Meghas, named by Kumarasur's grandfather after the clan's deity Meghasura—the son of Ravana—revisits the mythological war between the Asuras and the Gods. "A demon called the Internet has been unleashed on Asuralokam," laments Kumarasur. The gods have sent technology this time to defeat the Asuras.

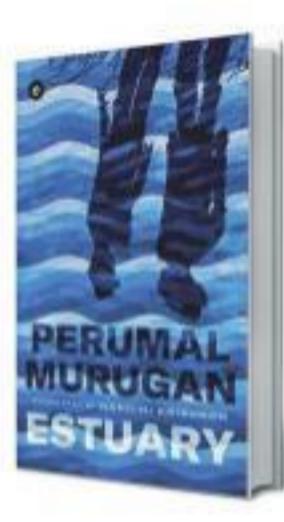
Faizal Khan is a freelancer



**FRAGRANCE OF A WILD SOUL**  
Ruby Ahluwalia  
Notion Press  
Pp196, ₹298

Ruby Ahluwalia was a pro multitasker. She was juggling her time and energies to be a super professional, mom, wife and daughter. Little did she realise that she was becoming a 'below average her'. Just when she realised that she was almost losing the ground beneath her feet, she had a knock that toppled her life upside down. This book details her journey that led her to answers that lay in the patterns of human behaviour.

All books available as e-books



**Estuary**  
Perumal Murugan;  
translated from the Tamil  
by Nandini Krishnan  
Westland  
Pp 241, ₹499



# Unstrung melody

Lack of faith and misplaced concerns derail the dreams of a new generation

Set in fictional Asurapuri, the novel focuses on a middle class family. The father, Kumarasur, is a supervisor at the statistics department of the government. His wife Mangasuri is a homemaker. Their son, Meghasuri, is a young college student. The residents, known as Asuras, live as the subjects of their King, but are taken care of by a government. The novel begins one midnight when Kumarasur receives a

call from his son—nicknamed Meghas—who wants money to buy an expensive mobile phone.

Meghas' midnight demand sends Kumarasur on a roller coaster ride of emotions, filling him with suspicions about his son's intentions. The novel then travels a few years back to the school days of Meghas. While the family prepares him to become a doctor, Meghas has other

plans. He begins to display an interest in engineering, assembling a computer for the home on his own and explaining the workings of a smartphone to his parents. We also get a glimpse of the father's intransigence when he locks up parts of a computer sent to his office for modernising office records.

While he scoffs at the use of a computer in his office, Kumarasur swiftly

# Leisure

SUNDAY, NOVEMBER 1, 2020



## WORLD'S FIRST AIRLINE

DELAG (Deutsche Luftschiffahrtsgesellschaft) was the world's first airline, founded on November 16, 1909, with government assistance, and operated airships manufactured by The Zeppelin Corporation. Its headquarters were in Frankfurt, Germany.

VAISHALI DAR

**W**HEN AIR TRAVEL in India effectively stopped in March, private jet operators feared the worst, believing the pandemic would decimate their businesses. On the contrary, however, many have held up surprisingly well. Delhi-based entrepreneur Kanika Tekriwal, who runs JetSetGo Aviation, a private plane aggregator business, has seen a spike in queries since flying resumed. "Now, we get approximately 20 queries a day... out of these, over 70% are new customers. In March, we saw a nine-fold increase in demand just before the lockdown was announced, but were able to fulfill only 50% of the requests mainly because the regulations kept changing overnight in countries. During the lockdown, which was being implemented in various parts of the world, we received 10-12 requests a day to bring people stuck in various parts of the world back home," says Tekriwal, the CEO and founder of JetSetGo Aviation.

Similarly, Santosh K Sharma, co-founder and CEO, Foresee Aviation, a professional private jet and helicopter aggregator, witnessed 30-40 queries per day both in the domestic, as well as the international sector, and is hopeful this number will eventually rise. "Guests flying private for the first time would realise the importance of safe and customised travel. Speedy, efficient, flexible aviation comes to the fore in these unprecedented times. The ability to fly anywhere at a moment's notice and get home quickly is proving invaluable," says Sharma, who is also the founder of the soon-to-be-launched app Book My Jet for private booking.

Charters give one the option to fly at one's convenience, skip layovers and reach one's destination directly, saving a lot of time. Add to it personalised VIP service, onboard social distancing, hassle-free security check and the scenario becomes extremely appealing. "The various touch points throughout the journey reduce, making private flying favourable. For instance, commercial fliers have over 200 touch points at the airport, while private jets have as little as 30. Hence, the preference," explains Tekriwal.

The pandemic has paved the way for new trends to emerge as consumer behaviour shifts, feels Delhi-based Pritish Shah, founder and CEO, A Travel Circle, a bespoke luxury holidays brand. "We see two segments of private jet users—the most affluent segment who were always exposed to this lifestyle, and an interesting segment of business and first-class travellers... mostly, first-time users in the jet chartering segment. They do not typically look to charter the whole aircraft, but rather buy a few seats in a charter that's operating to a leisure destination... the concept of pooling on jets could be the new way to travel least in the near future," he says.

Since businesses have come to a halt, most business leaders are opting to hire private jets to cover backlogs, shares Sharma of Foresee Aviation. "A few charters are available at a comparatively lower price as well (with price discounts of 40%), so it makes sense to opt for these," he adds.



Guests flying private for the first time would realise the importance of safe and customised travel

— SANTOSH K SHARMA  
CO-FOUNDER & CEO,  
FORESEE AVIATION, A  
PROFESSIONAL PRIVATE JET  
AND HELICOPTER AGGREGATOR



Commercial fliers have over 200 touch points at the airport, while private jets have as little as 30

— KANIKA TEKRIWAL  
CEO & FOUNDER, JETSETGO  
AVIATION, A PRIVATE PLANE  
AGGREGATOR BUSINESS

## The private life

With onboard social distancing and reduced touch points, private flying is proving invaluable for an increasing number of fliers today



port (CSMIA), undertook the 'Restart Feedback Survey' post the resumption of flight operations to align the needs and expectations of passengers. The survey, conducted with 1,386 Indian passengers, revealed that passengers are eagerly awaiting the return to normalcy of flight operations and are looking forward to international travel for leisure. It also found that passengers are comfortable with air travel in the newnormal, as 98.4% of them, flying to and from CSMIA, found the airport to be safer than bus or train stations. Around 99.6% found air travel to be the most reliable mode of transport. The survey also displays a change in the purpose of travel for passengers, with business travel gaining momentum.

### Commercial charters

In September, a new private jet terminal was inaugurated at the IGI Airport by Delhi International Airport Ltd (DIAL). Exclusively for chartered flights, the terminal is a milestone in the segment, with the ability to cater up to 150 private jet movements on a single day, including code C-type aircraft. Spread over eight lakh square feet, it has 57 parking bays for private planes. The facility offers car parking, passenger lounges, retail and F&B sections, 24x7 concierge services, a convenient access route towards the city, common processing area with customs and

### THINGS TO KEEP IN MIND

- Advance booking is must to ensure all permissions, availability of aircraft and a scheduled itinerary
- It's advisable, especially for first-time flyers, to check offers/deals offered by operators
- Carry photo identification and passport for international travel, and driver's licence, Aadhar and PAN cards for domestic travel
- Avoid carrying sharp, flammable objects, etc



Repatation has seen a significant rise for Dubai-based Air Charter International, an aviation services provider. "To this date, there are restrictions on entry to various countries, which has reduced the number of flights routinely taken... that's why a significant rise in demand for cargo and passenger repatriation in the last two months," says Stuart Wheeler, founder and CEO, Air Charter International.

The conservative rich are embracing the idea of private charters, says Mumbai-based Sachit Wadhwa, co-founder, Book My Charters, an air charter booking plat-

form, which has seen over 70% first-time flyers preferring to consult charter advisers over phone before taking any decision. "Charters are now driven by utility and not luxury. This was always one big untapped market and can now be expected to add significant demand in the future. Personalisation is also key, as one can opt for an Indian meal like *dal makhni* in a European nation or watch a Bollywood movie on demand," says Wadhwa.

In August, GVK-led Mumbai International Airport, which manages the Chhatrapati Shivaji Maharaj International Air-

## Food from the clouds

Be it menu planning or packaging, cloud kitchens seem to be doing a better job than regular restaurants doing home delivery

### BETWEEN SIPS



Magandeep Singh

WHENEVER I HEAR the word 'cloud', I remember what some Indian political luminary "enlightened" us with—words spoken in a room remain suspended in the air even after we leave and can be downloaded. That's how he declared cloud storage worked somewhere up in the sky, dangerously easy to tap into. It makes me wonder what he feels about cloud kitchens. Moving on then to smarter conversations.

Recently, I ordered from two cloud

kitchens, both established during the pandemic by teams, which pivoted sharply from existing businesses to jump into this with much planning and adaptation.

Prasanjit Singh, Abhijit Mukherjee and Anirudh Singhal (some very heavyweight names from the F&B industry) figured out a few things before getting started viz.

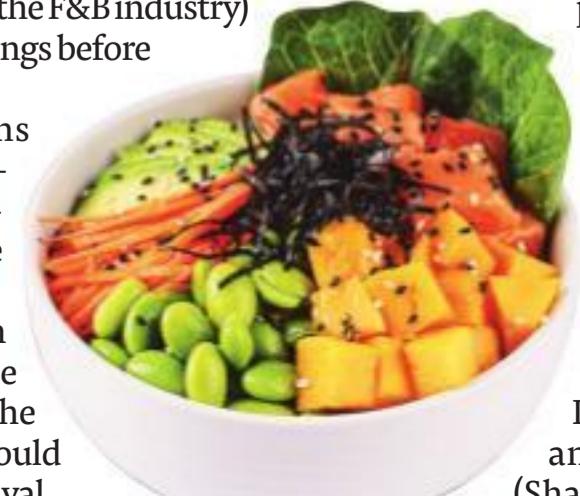
● Cloud kitchens are entirely different from restaurants doing home delivery.

● Certain dishes can just not be home delivered because the texture and taste would be sub-par upon arrival.

Any more than a 7-km radius and the food quality stands to be compromised. Hence, you need a new node every time you exceed that radius.

● The efficiency of preparation involves not just culinary skill, but also packing and delivery technical prowess.

Armed with this knowledge, they opened Asian Farm Shack, serving Sichuan and Bangkok flavours. But since it's a cloud kitchen, it doesn't just do Asian fare. The same space also serves Indian fare (Masala Shack) and all-day snack items (Shack Bites). Another USP: all



(Above) Asian Farm Shack serves Sichuan and Bangkok flavours; and (left) Sassy Salmon Poke Bowl from Sloppy Sticks

their food is ideally farm-to-table, shipped straight from the source.

The pandemic also led Aparajita and Ankur Gupta (with their collective F&B experience in the space) to rework their plans of launching a premium south-east Asian eatery into a cloud kitchen. Format altered, but they wished to retain the dine-out experience. So to ensure preservation during transport, some dishes arrive partially deconstructed, needing to be put together before service. A bit of DIY, but crucial to their no-compromise stand on flavours and textures. However, some categories like crispy items had to be dropped because they just don't travel.

Being newbies, Aparajita and Ankur realise the onus of delivering at par with long-standing stalwarts and, hence, invest more in R&D even if it leads to a higher food cost. They don't claim authenticity or allegiance to any particular cuisine, but rather an innovative take without losing sight of the original.

Sloppy Sticks is a catchy name, harkening to images of comfort food, messy but satiating. A premium experience around food, the kind that one often craves and

simply wants to dive into without too much deliberation. The menu is extensive and the choices are temptingly too many—three browses later, I relented and asked them to choose for me.

The proof, as always, is in the (pun intended) Pudong pie. I ordered food separately from both kitchens and I'm glad I worked out both days because these were hearty indulgences. All that talks about preserving quality and flavours seemed to distill down to the food and the way it was presented. The portions were generous, the taste spicy, but still somewhat gentrified to suit a range of palates. Nevertheless, couldn't have faulted either for not being flavoursome. Special mention for Asian Farm Shack's wok-tossed Three Pepper Pork Belly, the seafood dishes and the Thai curries. From Sloppy Sticks, do try the Sushi, Truffled Mushroom Bao, Singaporean Chilli Prawns, and the Braised Noodles with Shitake and Truffle oil.

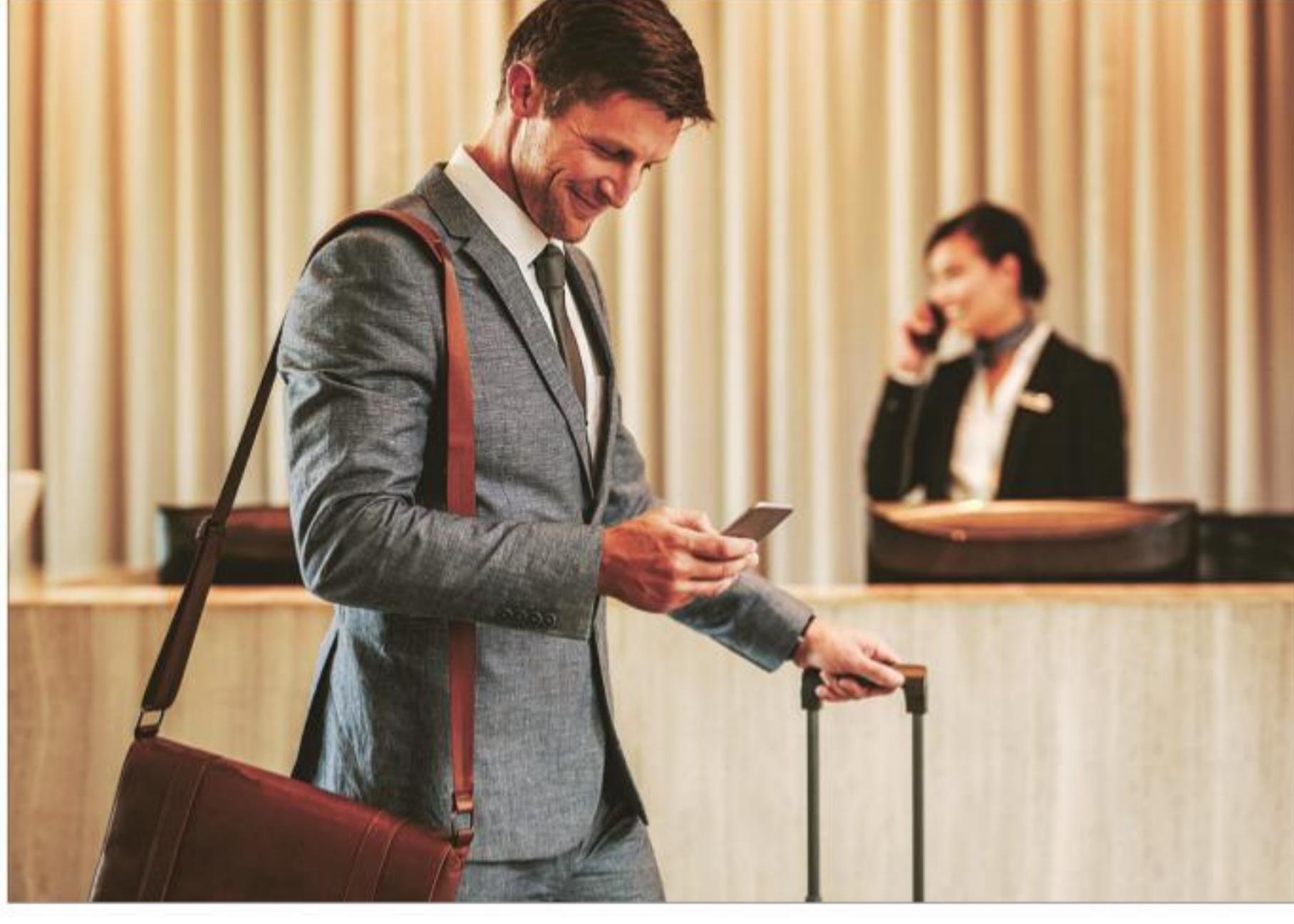
Be it menu planning or packaging, cloud kitchens seem to do a better job than regular restaurants doing home delivery. If I'm ordering in, I'd much rather stick to the

The writer is a sommelier

SUNDAY, NOVEMBER 1, 2020

# Fe Lines

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



## The cost of a review

**Is it okay to give negative reviews at a time when the travel and tourism industry is trying to recover from its worst slump, and the biggest health risk in a century?**

VAISHALI DAR

**S**HOULD ONE REFRAIN from negatively reviewing a hotel? A recent incident has triggered this question. It all started when an American expat in Thailand was sued for leaving a negative review of a hotel online. Despite the hotel claiming to be accommodating to the guest and waiving a corkage fee he brought into the restaurant, the man used abusive language towards the staff and then left a negative review online. The hotel asked him to delete the review and, when he refused, a police report was filed. This caused the man to be arrested.

Wesley Barnes, the American guest, publicly apologised last month for his blunt online reviews of Sea View Koh Chang resort in Thailand. In exchange, the hotel promised it would drop the complaint that led authorities in Thailand to file criminal defamation charges against him. In his review, Barnes had written about encountering "unfriendly staff" who "act like they don't want anyone here" after a stay at the resort, which is famed for its sandy beaches and turquoise waters. In another

**CONSUMER BEHAVIOUR ON SOCIAL MEDIA PLAYS AN IMPORTANT ROLE IN TOURISM & HOSPITALITY, TRANSFORMING THE WAY TOURISTS MAKE DECISIONS**

review that was taken down by the site for violating its guidelines, he accused the hotel of "modern day slavery". After the resort sued Barnes, he spent two days in custody and was charged under Thailand's strict defamation laws—the maximum sentence is two years along with a 200,000-baht (\$6,300) fine.

With the tourism industry badly affected by the pandemic, reviews like these can do considerable damage to the reputation of a hotel. At a time when the industry is going all out to provide the best care and comfort to its guests, such incidents trigger an alarm, causing consumers to rethink if it's safe to travel.

This isn't the first time, however, that somebody has posted a critical review online. On portals like TripAdvisor and Google, it's common to come across blunt and critical reviews of places travellers have visited. In fact, one can see travellers condemn everything on social media, be it airlines or hotels, criticising them for loss of baggage, among other complaints.

The use of social media for a wide spectrum of scenarios in tourism and hospitality and the influence of social media on consumers' hotel decision-making process, however, remains little understood. Consumer behaviour and social media play an important role in tourism and hospitality, transforming the way tourists search, find and co-create information about products, and changing the way they make hotel-related decisions online. With the majority of bookings done through online channels, online reputation

management works towards evading negative reviews, an inevitable element of the feedback process.

Then there is the question of the fake review. Do fake positive reviews propagated by influencers serve as bad publicity? In some cases, fake reviews can raise doubts based on content, services or authenticity built organically through years of hard work. Of course, living in the age of bots and followers, it's only a software that can identify what the reality is. Also, based on different categories like cleanliness and service, the overall rating of a luxury property will be different from that of, say, a four-star hotel's. The good news is most travellers return to a hotel that has particularly attentive staff or seems loyal to their brand value.

The Vienna Tourist Board works with influencers and media around the world, and welcomes their views on the city. "We don't encourage anyone to create fake posts as, in the long run, that would be detrimental both to us, as well as our guests," says Isabella Rauter, head, International Media Relations India, Vienna Tourist Board. "Citizens of Vienna love welcoming tourists to the city, as they understand the positive economic and cultural returns guests bring to the city and its people. Almost 95% of the 4,000 citizens polled welcomed tourists into Vienna. This welcoming attitude leads to positive feedback from tourists, as they experience the magic of Vienna's heritage, culture, music, art and cuisine, as well as the modern, smart and eco-friendly facilities. Mercer, an American human resource consulting firm, has ranked Vienna as the most liveable city for 10 years."

## RAMAYANA RETOLD

The story of Lord Rama is not exclusive to Valmiki's *Ramayana*. There exist around 300 versions of it in different parts of India and other Asian countries. The oldest version, however, remains Valmiki's, which was written in 5th century BC. Here we present some of the most popular versions of the epic. By Reya Mehrotra



### Phra Lak Phra Ram

*Phra Lak Phra Ram* is the national epic of Laos. By the time the *Ramayana* reached Laos, it was adapted locally and is considered a *Jataka* story. It is the story of two brothers—Phra Lak and Phra Ram—who follow *dharma* and are epitomes of leadership, selflessness and values. In this version, the role of Raphanasuan or Ravana is more dominating than that of the heroes and Ravana is Ram's cousin. Ram is also associated with the previous life of Siddhartha Gautam. Sita is called Nang Sida in the version.

### Kamba Ramayanam

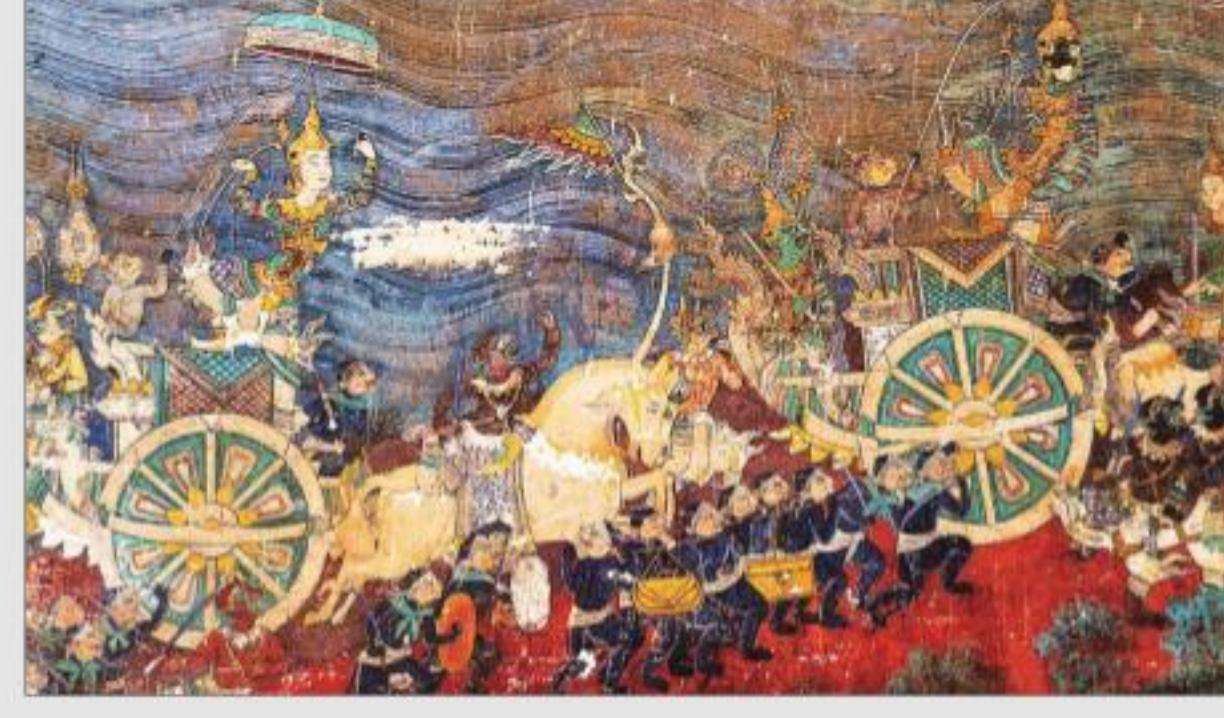
Also called *Ramavataram*, the Tamil version of the epic was written by Tamil poet Kambar in the 12th century. The storyline and spiritual concepts differ from Valmiki's *Ramayana*, but the work is regarded as one of the greatest literary works of Tamil literature. In Kambar's version, Rama has been deified as an incarnation of Vishnu. Other variations include Ravana lifting Sita along with the piece of land she is standing upon without touching her. Sita is shown being dragged by Ravana by her hair in Valmiki's *Ramayana*.

### Kakawin Ramayana

The Indonesian version of *Ramayana* was written in old Javanese in approximately

### Reamker

The Cambodian epic poem *Reamker* is based on the *Ramayana* and translates into 'Glory of Rama'. Its surviving text dates back to the 16th century and its earliest mention dates back to the 7th century. The epic is themed on emotions and issues like loyalty, love, trust and revenge. Scenes from the epic are found painted on the walls of the Royal Palace, Angkor Wat and Banteay Srei. Preah Ream (Ram), Neang Seda (Sita) and Preah Leap (Lakshman) are the central characters, while Krong Reap is the antagonist. One finds an amalgamation of Hinduism and Buddhism in the story, which is a battle between good and evil.



870 AD during the Mataram kingdom in central Java. Written in a long narrative poem form, it is modelled on traditional Sanskrit meters. While the first part of the story remains the same as Valmiki's *Ramayana*, the second part differs. It talks about the local hero God Semar and his sons. It is said that *Ramayana* brought about a resurgence of Hinduism in parts



### Ramakien

Thailand's national epic *Ramakien*, which also literally translates to 'Glory of Rama', owes its roots to Valmiki's *Ramayana*. It was written in the 18th century. *Ramakien* has the same morals as the *Ramayana*—good triumphs over evil. In the story, a battle is fought between King Rama and Tosakanth, the demon king, who falls in love with Rama's wife Sita and kidnaps and takes her to his palace in Krung Longka. The god-king of the apes, Hanuman, helps Rama in the battle with his army.

tions in the course of the events. For instance, the three lines on the squirrel's back were portrayed as Rama's blessing, as the squirrel clears the sand from the rock bridge made by Hanuman and his army for Rama. Among the more than 40 adaptations of *Ramayana*, this one remains one of the most complete and famous ones.

### Saptakanda Ramayana

The Assamese version of the *Ramayana* is believed to be written in the 14–15th century by Madhava Kandali. The explicit portrayal of Rama, Sita and other characters as 'not heroic' by the author rendered the text unfit for religious purposes. He humanised Rama and Sita's characters to suit the taste of common folk. The work is also significant, as it is considered the earliest written example of Assamese language.

### Bhanubhakta Ramayana

Considered the first Nepali epic, this version was published in 1887. It was written by Bhanubhakta Acharya in Nepali language and is significant because it democratised Hinduism in Nepal, thus, ending the dominance of Brahmanic priests in interpreting sacred texts. It is said that the Darjeeling literary community recognised the text even before the Nepalis did. The version was translated from Valmiki's one with slight variations and no changes in the story. The first English translation of *Bhanubhakta Ramayana*, done by writer Goluk Sinha, was released in 2016.

## TECH-NOW-LOGY

## The tech generation

From developing apps to mastering coding, kids today are giving wings to their curiosity and are coming up with dynamic tech innovations

SHRIYA ROY

**K**IDS THESE DAYS are not just learning, they are innovating as well. Gone are the days when the learning curve of children was limited to the classroom, passively taking notes of what was being taught to them. Today, they are not only using technology, but also innovating and creating it. It wouldn't perhaps be wrong to call them the tech generation. Their observant nature and in-built curiosity are fuelling their intellectual and cognitive development.

Helping them are many startups that teach students aged six to 18 years coding and other advanced topics. And many of these students are now coming up with their own tech innovations. Take, for instance, Manya from Suncity School, Gurugram. The eight-year-old developed an interest in coding, which prompted her to create an app to guide her sister to learn independently. The app, Pickaboo, helps children scan real-life objects to hear their name. The application takes a picture of the object and sends it to a Microsoft Image Processing API. Once the API returns the description, it is sent to a Translator API. The result is then sent to a

MANYA, AN EIGHT-YEAR-OLD STUDENT, DEVELOPED AN INTEREST IN CODING, WHICH PROMPTED HER TO CREATE PICKABOO, AN APP TO GUIDE HER SISTER TO LEARN INDEPENDENTLY

Text to Speech Converter and a translator engine that spells out the scanned object's name in five different languages—English, Hindi, Spanish, French and German.

Talking about her new app, Manya says, "My sister is always curious to learn about different things that she sees around her. I often see her asking questions to my parents and other family members, and I wanted to create something that would help in making her independent. I worked on developing an application that would help kids in my sister's age group get information on their own in a fun way."

Manya isn't alone, as there are other children as well who have developed apps in the past. Eight-year-old Souradeep Sarkar from Bur-

dwan created the DYSXA app to tackle dyslexia. DYSXA is a learning aid app for dyslexic children that enables them to learn alphabets and numbers. Once logged in, the app aids in learning and forming words. The app has animations for words, helping kids learn their pronunciation. It also has a separate colour and sound for every letter, and quizzes as well to help kids practice and identify the correct word or spellings.

Another example of a kid breaking tech barriers is Shillong-based Mae Mae who has created the Anti-Bullying app for kids to report bullies anonymously and alert parents, teachers and friends about such incidents. The nine-year-old and her sister faced bullying at school and that's when she decided that she wanted to put an end to it, and started work to develop the app.

Once on the app, a user can anonymously share details of the incident, including the name of the bully, and give a detailed description of how they were mistreated. This will notify their parents and teachers, prompting them to take necessary action.

Yet another student, 16-year-old Jishnu Baruah from Assam's Dibrugarh, created the Light Bag app, which allows kids to shed off the load from their school bags. The app allows teachers to update the name of the books and notebooks they want students to carry on a specific day.

The app also provides an estimate of the weight of a student's bag and shows animations to teachers to convey a student's discomfort regarding the weight of their bag. Based on the calculations, teachers can reduce the number of books, so that students can carry a lighter bag.

Most of these kids learnt coding dynamics from edtech startup WhiteHat Jr, which focuses on teaching coding to children aged between six and 14 years. With cutting-edge curriculum on AI, robotics, machine learning and space tech, the startup aims to harness the natural creativity of kids.

"Young kids today are very observant, and their curious nature fuels their intellectual and cognitive development. Learning to code is known to increase creativity and problem-solving skills among children," Karan Bajaj, founder and CEO, WhiteHat Jr, said.

As more and more kids are encouraged to take technology in their hands to deal with important issues critical for their growth, a lot of surprises can be expected in the coming days.

# Spotlight

SUNDAY, NOVEMBER 1, 2020



## FOLK TALE

It is believed that the Cinderella story dates back to 1st century BC. The story of an Egyptian slave girl whose sandal was snatched by an eagle was spun by a Greek geographer. When the sandal was discovered by the king, he sent out to search for the girl and married her

REYA MEHROTRA

**F**ROM 2021, CHILDHOODS will never be the same again. The fairy godmother who proved to be the light of Cinderella's life will be donning a new 21st-century avatar in the upcoming cinematic remake of the classic tale, which is up for release next year. In a first, American actor and singer Billy Porter, who is known for his gender-fluid sartorial statements on the red carpet, will play the character of 'Fab G', the genderless fairy godmother, in the movie. "How profound is it that I am playing the fairy godmother? Magic has no gender. We are presenting this character as genderless, and it is powerful," Porter was quoted as saying in a recent interview.

But that is not the only classic to come back into our lives. Recently, during the lockdown, Doordarshan started the re-telecast of *Ramayan*, Ramanand Sagar's popular mythological series of the Eighties. While many loved the idea of rewatching the most popular show of their childhoods once again with their families in quarantine, the show also triggered a gender and religious debate on social media platforms.

The question arises: as centuries go by and literature changes, do we also need to have a look at some of our popular myths? Because popular mythology often calls for a retelling from a fresh perspective to balance out the uneven or to adapt the story to modern times without changing the premise. Though the makers of fairytales have, every now and then, tried adapting the classics for a more contemporary audience, the genderless godmother in the Cinderella remake remains one of the biggest moves so far. "This is a classic fairytale for a new generation. The new-generation kids are really ready for this," Porter said.

### The need to retell

"Who decided that a woman's highest purpose was to support men... I plan on doing other things with my life," says a confident Draupadi to her tutor in Chitra Banerjee Divakaruni's *The Palace of Illusions*, a 2008 retelling of the *Mahabharata* from Draupadi's perspective. Divakaruni, who has authored *The Forest of Enchantments* (2019), another retelling, is a champion at giving a voice to the 'other' characters in epics. "I have always been interested in the female characters of the great epics, as I feel they did not get as much attention as they deserved. There is a lot written about the men, but the women seemed to be their shadows. I wanted to focus a novel on them, telling their own stories in their own voice. That was my project in both my retellings," she explains.

Saranya V Pillai, PG coordinator (MA English) and assistant professor, Mount Carmel College, Bengaluru, seconds Divakaruni. "Rewriting classics involves the politics of rereading them in the first place to redefine the gaps that the written text has. A rewriting of a text that endorses patriarchal values in a convincing manner would prove to be a significant work, but can also do considerable damage to an existing narrative. Retellings from the perspective of the marginalised, neglected, muted characters offer a new and alternative way to approach the narrative," says Pillai.

Retellings were, in fact, being written in other parts of the world as early as the late 1970s. English writer Angela Carter's *The Bloody Chamber and Other Stories*, published in 1979, retells fairytales in a manner far less romanticised with a stark horror-reality factor that stares you in the eye. In her short stories, she rewrites the tales of *Alice in Wonderland*, *Snow White*, *Puss in Boots*, *Red Riding Hood* to introduce the idea of gothic fairytales for the new age. Who could have imagined that the little Red Riding Hood would actually set her grandmother up to inherit her fortunes? The one in Carter's short story *The Werewolf* does!

More recently, celebrated Indian author Anand Neelakantan, who has written tales extensively inspired by Indian epics, has come out with his book *The Very, Extremely, Most Naughty Asura Tales for Kids*, published by Puffin Books, an imprint of Penguin Random House. The book is a retelling of mythological stories, some of which originate from religious texts. It tells the stories of the clumsy Bhasmas who creates trouble in the village, brothers Atapi and Vatapi who eat 96 cartfuls of fruit as dessert, the great Bana who claps with his 1,000 hands, and two seven-year-old *asura* twins Kundakka and Mandakka who, like other children, hate school and are yet dragged by their mother there everyday. The author portrays the *asura* kids in a completely new but real light, making the reader fall in love with them as the stories progress.

"I found that most children of this age are addicted to their electronic devices. We have one of the oldest storytelling traditions in the world and it is unfortunate that our kids grow up without getting familiar with them. Many kids find our



## IT'S (NOT) THE SAME OLD STORY

From a genderless fairy godmother to a Sita who makes her own life choices, childhoods are up for an inclusive revolution, one classic at a time



Celebrated Indian author Anand Neelakantan has written tales extensively inspired by Indian epics

**Puranic** stories boring with a heavy dose of morality, and parents force such books on them. But I have heard many hilarious Puranic tales in my childhood from folk singers. Who took the fun out of the Puranas and made them so serious and preachy? My attempt in this book is to bring back the fun and entertainment in storytelling," says Neelakantan.

Talking about why he chose to do a funny take on the stories of the much feared *asuras* and what will make this an interesting read for children, he says, "Traditional Indian folktales are meant for entertainment. They are never preachy or judgmental. Making *asuras* dark and evil is a recent phenomenon. There is a fascinating world out there... that has so many wonderful fantasy elements in our stories. This book is a small window to that world. This is an introduction to the marvellous world of Indian *Puranas*."

### Unchanged story, changed focus

Talking about the parameters to be kept

in mind while writing retellings, mythologist and author Devdutt Pattnaik, who has written mythological books for children like *The Boys Who Fought*, *The Girl Who Chose*, *Pashu*, the *Fun in Devlok* series, among others, says, "You can't change the story, but stick to what the author is trying to tell. The *Ramayana* teaches empathy and pathos, and has the recurring idea of lovers dying or separating. According to me, Ram is the one who is trapped in Ayodhya, as he's born into a royal family as the eldest son and has to follow orders... Sita, the daughter of earth, is free and makes choices, which reflects in my book *The Girl Who Chose*, where she makes five important choices of her life. While retelling a story, there must be simplicity of idea and simplicity of expression."

Divakaruni agrees that the major incidents must not be changed. "Each writer retells in a different way. For me, it is important to use the same incidents... just change the focus. All the major incidents in both my retellings are taken from the epics. I don't want readers to say, 'Oh, she just made up these stories,

so they are not really about Draupadi or Sita, just her imagination'. I want readers to really understand the reality of these characters, their strength and intelligence," she explains.

The author believes retellings are important in today's time and so she plans to write more such books centred around women in mythology in the future. "Retellings are very important because they make us realise that the epics relate to our time just as much as earlier eras. When we retell intelligently, the readers will see the connection between the themes of the epic and their own lives. For instance, Sita is the earliest single mother figure in literature that I know of. If I focus on that aspect, how she brings up two sons on her own, a lot of current-time single mothers can relate to her and draw inspiration from her," she says.

### The flawed hero

The new generation, however, is not new to the idea of inclusive literature, as a number of comic books have been tweaked in the last decade to talk about

same-sex relationships, feminist women, female superheroes, realistic characters and much more.

Reena I Purie, executive editor, Amar Chitra Katha (ACK), written primarily for children and youngsters, says, "In mythology, the gods can work miracles, therefore, they are godly and they can have flaws, which makes them human. Be it earlier or now, we have stayed true to the text. We do have a Sita who argues just as depicted by Valmiki... we have brought in folk renditions of Draupadi, which show her being helped by the women of the Kaurava court... our heroes make mistakes, fall, pick themselves up and ultimately win their battles because we are telling children that that is what they, too, can do."

The good-versus-bad story doesn't really work now, as today's generation has realised that it's okay to be flawed. Says Purie, "As our founder-editor Anant Pai used to say, 'If Suppandi is the most popular character in *Tinkle*, it is because he makes mistakes. A child reading Suppandi gets the permission to make mistakes. So the thought is not new to ACK. However, in mythology,

Shikhandi, a transgender, are very radical... the book deals with gender issues. There are many children who deal with gender issues and know they do not belong in the body they have been born with. Epics talk about so many things like making life's choices... in Sita's story, she makes a choice of crossing the line even though she does not know the consequences of her choice. It applies to life's choices as well. We have to make choices without knowing what the future holds. There are no rules of the jungle... the moment you

step out, you are prone to attacks... the same goes for life. Both Ravan and Sita are educated and use education... the former uses it to trick the latter, while the latter uses it to help the former. Ravana is working for the self, while Sita for others."

Though retellings attract children, good illustrations can be the cherry on the cake. "A retelling with illustrations can attract young minds and inculcate in them the habit of reading," says 25-year-old Miranda Ngangom from Manipur who has pursued her master's in English literature and culture studies, where retellings were a part of the curriculum. "While we keep in mind that the classics are treasures, we should also note that with modernisation, the perspective changes. One of the most often told perspectives is that of the female voice, a character that may have been a victim of patriarchy... a character in this new setting is a master of her own. Many women are still affected by patriarchy, by social and cultural conventions. Children in particular need to be taught now more than ever the importance of equality, to be the change the world needs... and a retelling of any form of classic in any form of publication will be a huge contribution," she adds.

## EPICS RETOLD

### ORIGINAL

- *Ramayana* by Valmiki
- *Mahabharata* by Vyasa
- Folklores & legends like *Beauty and the Beast*, *Blue Beard*, *Snow White*, *Sleeping Beauty* and *Little Red Riding Hood*
- *King Lear* by Shakespeare
- *Pride and Prejudice* by Jane Austen

### RETELLINGS

- *The Girl Who Chose* by Devdutt Pattnaik talks about the brave choices of Sita
- *Shikhandi: And Other Tales They Don't Tell You* by Pattnaik depicts a transgender Shikhandi, a character from the *Mahabharata*
- *The Boys Who Fought*

by Pattnaik talks about the Kauravas & Pandavas

- *The Forest of Enchantments* by Chitra Banerjee Divakaruni is a modern retelling of the *Ramayana*, with Sita as the protagonist
- *The Liberation of Sita* by Volga is Sita's story of self-realisation after she

has been abandoned by Ram

■ *The Bloody Chamber and Other Stories* by Angela Carter is a rewriting of fairytales as gothic stories for adults

■ *Karma's Wife: The Outcast Queen*, Sita's Sister, Menaka's Choice and Lanka's Princess by

Kavita Kane are all retellings of previously ignored women in Indian epics

- *The Shiva Trilogy* by Amish Tripathi retells the story of Shiva and other Hindu gods and how they were human beings first, but their actions elevated them to the status of gods
- *A Thousand Acres* by Jane Smiley is a reimagining of the story of *King Lear* written by Shakespeare
- *Bridget Jones's Diary* by Helen Fielding is loosely based on *Pride and Prejudice* by Jane Austen

status of gods

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# Footloose

SUNDAY, NOVEMBER 1, 2020

ELAINE GLUSAC

**W**ITH TRAVEL TO much of the world still shut down, countries in the Caribbean and Latin America are counting on their appeal as outdoor destinations (meaning social distancing) to restart tourism. "We have a very interesting competitive advantage in these Covid times because we have such a natural setting, with over 30% of our land surface as protected areas," said Ivan Eskildsen, Panama's minister for tourism.

Most of the newly reopened destinations are requiring visitors to show negative coronavirus test results before entry. That has airlines, as well as airport-based testing services, jumping in. American Airlines announced that it will offer pre-flight testing for travellers bound to the Bahamas, Costa Rica and Jamaica from some airports. If testing is not enough to reassure tourists, the countries are using tactics like restricting visitor numbers, limiting where they can go and requiring medical insurance.

Many of the region's resorts and hotels are relying on an old-fashioned strategy: deals, from 20% off in Mexico to room upgrades in Costa Rica. Resorts "are offering much more attractive rates, many discarding their three- to six-month cancellations and eliminating minimum stays," said Jack Ezon, the founder of the New York City-based travel agency Embark Beyond.

The region usually sees a slowdown in visitors in the fall and destinations are taking advantage of the slower visitor traffic to prepare for the traditionally busy December holidays and what they hope will be a return to more normal tourist numbers in 2021. Here's how some tropical countries are handling reopening.

## The Bahamas

Across the 700 islands of the Bahamas, new rules instituted take a cautious approach to reopening, with the focus on testing: all travellers over age 10 must submit negative results from a coronavirus test taken no more than five days before arrival and apply for a visa at a government website that includes a health checklist. Until October 31, travellers were required to "vacation in place" at their resort or rental for up to 14 days, a restriction to be lifted on November 1.

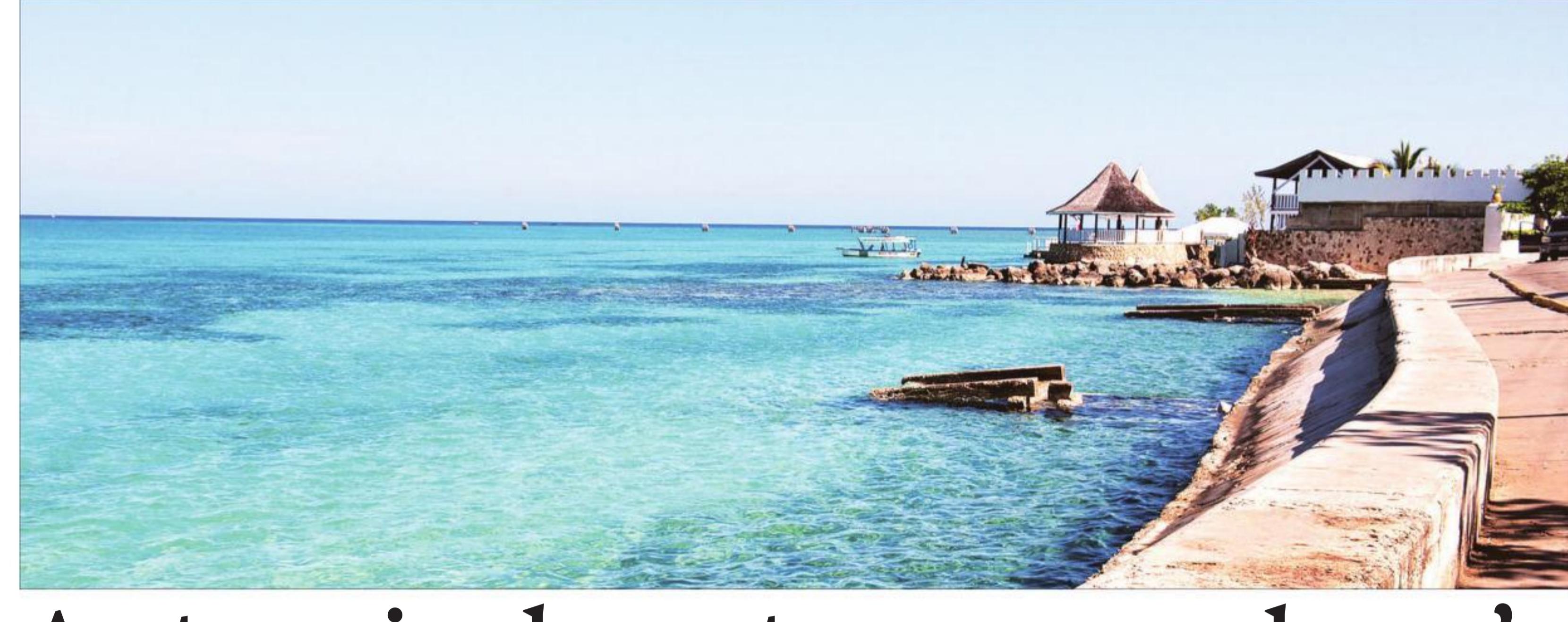
After that, the negative test must be no more than seven days old and visitors will be subject to a rapid antigen test on arrival. Anyone staying longer than four days will be subject to a second and final antigen test four days after arrival. "We do hope these new protocols will afford peace of mind for travellers seeking to book a trip for the holidays and beyond," Joy Jibrilu, the director general of the Bahamas Ministry of Tourism & Aviation, wrote in an email.

Still, the Bahamas' largest resorts, Atlantis Paradise Island and Bahia Mar, as well as the islands' Hilton Hotels, have not announced reopening dates. There are deals on offer at some hotels—Hotels.com has the all-inclusive Warwick Paradise Island at half off for about \$300 a night—but the choices are limited for now.

## Costa Rica

Costa Rica reopened for tourism this summer by welcoming travellers from Europe and Canada. In the months of August and September, about 6,000 visitors arrived. By comparison, the country drew 3.1 million travellers in all of 2019—but the government said Costa Rica had experienced no travel-related coronavirus transmission. "Basically, tourism is about a tenth of our economy," said Gustavo J. Segura, Costa Rica's tourism minister. "We really needed economic reactivation. Through this gradual process, we've been able to prove international travel is not a problem."

The government requires all visitors to complete a Health Pass online, provide negative test results taken within 72 hours of arrival and buy travel insurance



## As tropical spots reopen, here's what travellers need to know

Hoping short flights and outdoor appeal will lure visitors, some countries are taking different approaches to prevent the spread of the coronavirus



from one of two local agencies to cover accommodation and medical expenses if the traveller contracts the coronavirus (the cost depends on age and length of stay, but a 45-year-old staying two weeks will pay roughly \$10 a day). Travellers with international insurance policies must provide certification from the insurer, uploaded to the Health Pass, that the policy is effective in Costa Rica, and covers medical and lodging expenses related to the virus, for a total of about \$50,000. After October 26, a negative test was no longer required.

The country is relying on its reputation for nature-based tourism, from the volcanic interior to the coasts, to attract visitors. Of its hotels, 94% have 40 or

fewer rooms, making it easier to avoid other guests.

### Jamaica

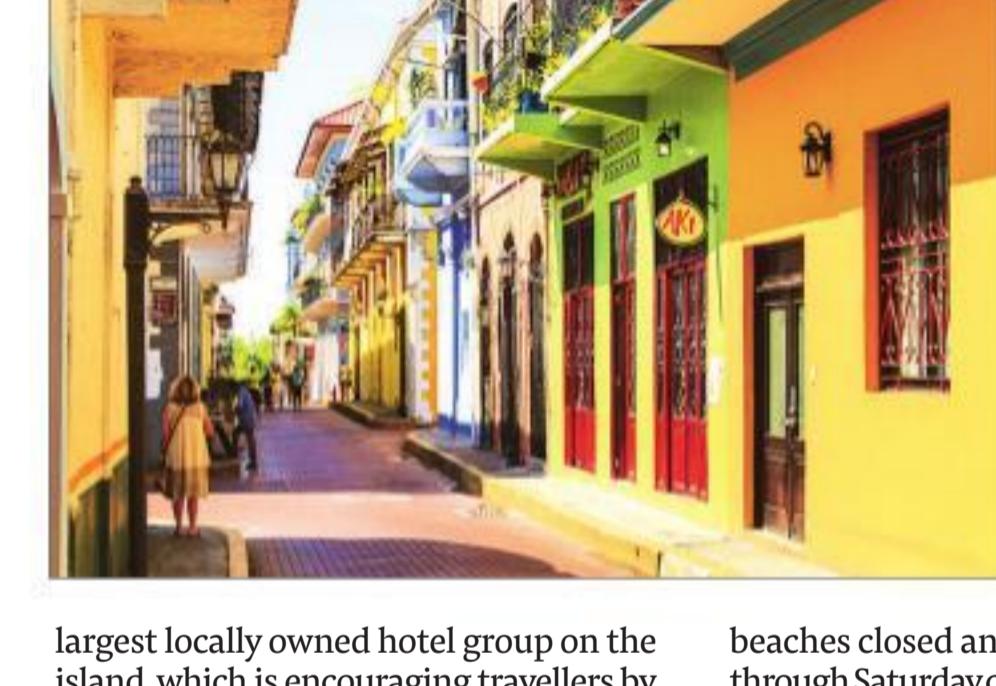
Jamaica was among the earliest of the Caribbean islands to reopen to tourism on June 15, restricting travellers to what it called a Resilient Corridor between Negril and Port Antonio. Since then, it has periodically updated its entry policies, now requiring everyone age 12 and older to show negative test results taken no more than 10 days before arrival and to fill out a travel authorisation form, which includes a health questionnaire.

There are now two Resilient Corridors, with the second running between Milk

River and Negril. Businesses within these zones have all received government training in safe practices.

"We are pleased to note that there has been no known case of Covid-19 transmission along our Resilient Corridors, which we conceptualised and implemented in our key tourism regions specifically to keep travellers, tourism workers and residents safe," said Edmund Bartlett, Jamaica's tourism minister, in a statement.

Most hoteliers praise the corridors approach, which allows travellers to explore about three-quarters of Jamaica's shoreline. "What makes Jamaica a dynamic destination is seeing Jamaica, the waterfalls, the ocean," said Adam Stewart, the deputy chairman of Sandals Resorts, the



(Top) To reopen to tourists, Jamaica created what it calls Resilient Corridors, with a northern one that includes Montego Bay; (clockwise from left) Panama; The Bahamas; and Costa Rica

largest locally owned hotel group on the island, which is encouraging travellers by including medical insurance in its rates through year's end. "The street food vendors even went under this training."

With business down about 60% island-wide through September compared to last year, hoteliers have relied on discounts and perks to fill rooms. CheapCaribbean.com currently has three nights at the all-inclusive Grand Palladium Jamaica Resort and Spa from \$450 a person, including flights.

### Panama

When Panama reopened to international visitors recently, it maintained its countrywide Sunday quarantine, kept its

beaches closed and retained its Monday through Saturday curfew of 11 pm to 5 am.

Before arriving, travellers must complete a health affidavit confirming that they are healthy, will provide lodging details and comply with local sanitary measures. Upon arrival, visitors must show a negative coronavirus test taken within the prior 48 hours. Passengers who have not been tested will undergo a test at the airport at their own expense (\$50). All travellers will be temperature-screened and those with high temperatures will also be tested; those who test positive will be quarantined for seven days, paid for by the government, before another test is administered.

NYT

## Travel goes members-only

Membership travel, with its emphasis on peace of mind, is surging during the pandemic. But is health and safety only a guarantee for those with money?

LAUREN SLOSS

INTERNATIONAL TRAVEL HAD been a major part of Paul Brinkman's life for years. Brinkman, 47, his wife and their four children spent months meandering through Europe, flew to Puerto Rico after Hurricane Maria with relief supplies, and, this past February went to Kenya and Tanzania. While away from home, the family would frequently stay in Airbnb or VRBO home rentals, sometimes up to 60 nights per year. But with the onset of the pandemic, the evaporation of international travel and the increasing importance of health and safety protocols, Brinkman, chairman of the board of Brinkman Construction, found himself signing up for Exclusive

Resorts, a membership-based club that owns about 400 private residences and villas. While Exclusive had been on his radar for years, the value proposition—on-site concierge services, flexible cancellation policies and now, new partnerships with both a private jet operator and a private medical service—was suddenly more appealing. The family now plans to spend Presidents' Day weekend in February at an Exclusive property in Real del Mar, Mexico.

"You have an ambassador that helps you with anything, like your own private travel agent," Brinkman said of Exclusive. "When you rent a house through Airbnb or VRBO, you're at the mercy of owners. Many of them are doing a great job, but it's on you to ask,

PRIVATISED TRAVEL, IN ALL OF ITS FORMS, HAS BEEN BOOMING IN A YEAR WHERE MUCH OF THE INDUSTRY IS GRAPPLING FOR A LIFELINE



and to assess, which is a lot more work." The ability to take care of things is a part of the promise of membership travel, even if the ask has shifted from an exclusive dinner reservation to an option for medical evacuation. Club benefits often centre on easing the burden of planning and uncertainty; now, safety is an essential part of that.

Privatised travel, in all of its forms, has been booming in a year where much of the industry is grappling for a lifeline. With international travel on hold and the future of flying uncertain, travellers are cashing in on those timeshares, buying into second-home communities boasting exclusive perks and joining luxury travel clubs in unprecedented numbers.

This, in part, is because membership models may be particularly suited to pandemic-era travel—Exclusive, for example, swaps in new pillows after each stay—but their proliferation raises an interesting question. Is health and safety only a guarantee for those with an "in" and money to burn?

Jason Gamel, president and chief executive of the American Resort Devel-

opment Association, the timeshare industry's trade association, noted that while timeshare developers are seeing slightly slower growth from new customers, current owners are spending more thanks to familiarity, available space, and the drivability of many timeshare locations. "There's a desire for more space, professional management and cleanliness standards that far exceed the norm," he said. "Right now, current owners want to buy more: more units, more time, bigger accommodations."

The ability to pay for membership, and therefore, a kind of peace of mind, is has always been a privilege. But it's highly appealing one in uncertain times.

"In the short term, I think this focus on safety has increased the profile of clubs like ourselves," James Henderson, the current chief executive of Exclusive Resorts, said. "But I don't necessarily think that this is the only way people are going to travel in the future. We have very specific types of offerings and we're not looking to change that. Plus, our members also join for a sense of community."

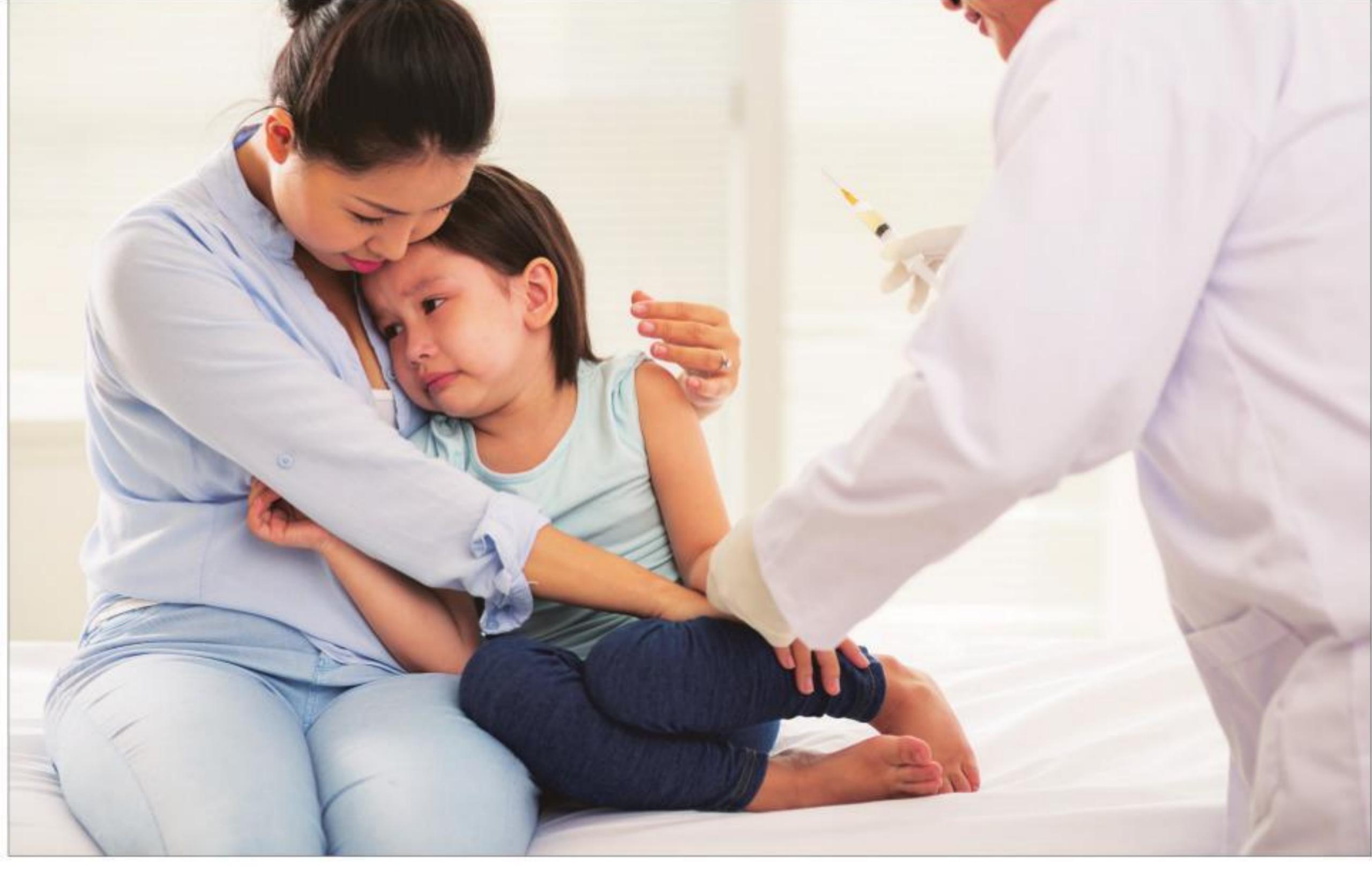
# Well-Being

SUNDAY, NOVEMBER 1, 2020



## MEDICAL JOURNAL

*The Lancet* was founded in 1823 by Thomas Wakley, an English surgeon who named it after the surgical instrument called a lancet (scalpel), as well as after the architectural term lancet window, a window with a sharp pointed arch, to indicate the 'light of wisdom' or 'to let in light'



## Respecting children's pain

A new study challenges those who care for children to end what researchers say is the common undertreatment of pain in children, starting at birth

PERRI KLAAS, MD

**I**N A NEW REPORT on pediatric pain in the British medical journal *The Lancet*, a commission of experts, including scientists, doctors, psychologists, parents and patients, challenged those who take care of children to end what they described as the common undertreatment of pain in children, starting at birth.

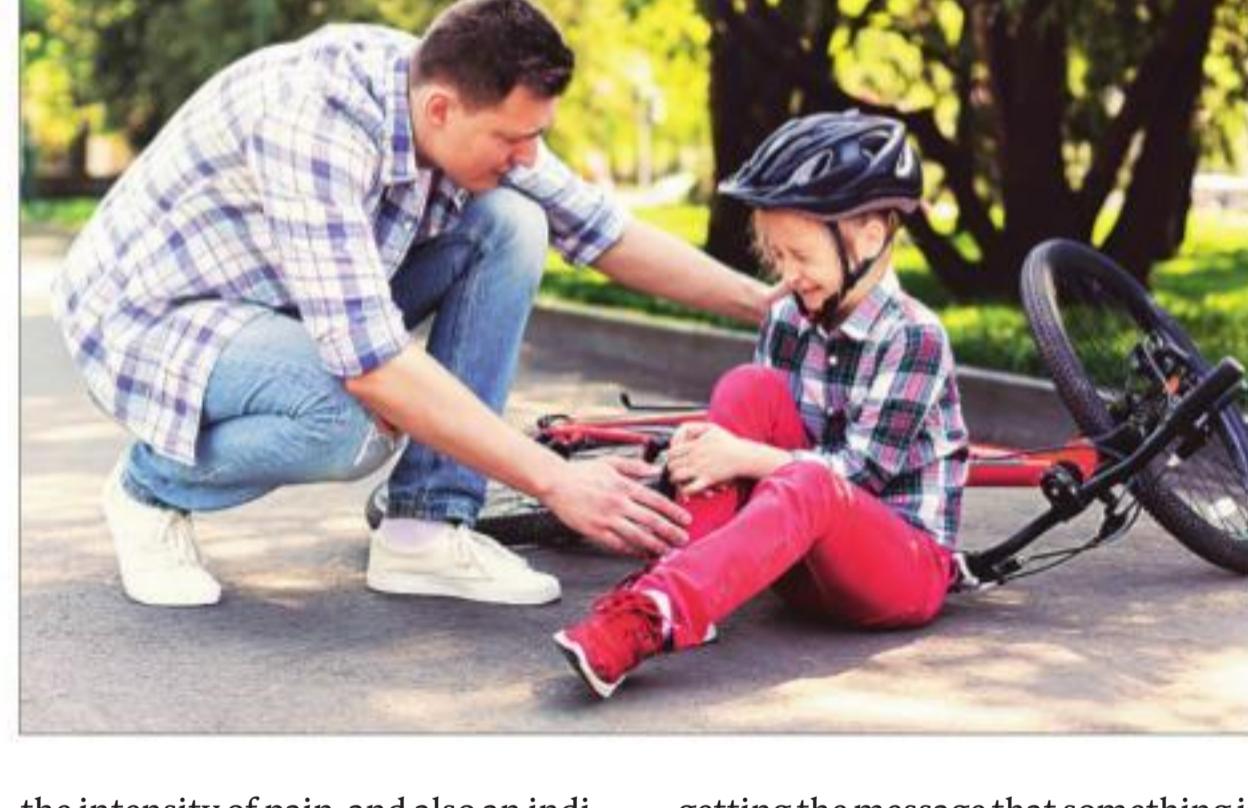
Isabel Jordan, of Squamish, British Columbia, took part as a parent partner, along with her son Zachary, 19, who has a genetic condition, and lives with chronic pain. "Pain matters with every child and at every intersection with the health care system," she said. But for her son, "it didn't matter with many providers, doctors, nurses, phlebotomists, and that made for worse outcomes."

"The professionals had a wealth of knowledge and experience, but what they lacked was the knowledge of what was really impacting patients in day-to-day life, they didn't know how impactful poorly managed procedural pain was to patients," especially children like her son who have ongoing medical issues, Jordan said. "He's got a rare disease and has had a lifetime of chronic pain and also procedure pain."

Although we often pride ourselves, in pediatrics, on taking a kinder and gentler approach to our patients, pain experts feel that children's pain is often taken for granted, and that simple and reliable strategies to mitigate it are disregarded; such as, for example, the 2015 World Health Organization recommendations that infants should be held by parents and perhaps breastfed during immunizations, and that distraction techniques should be used by older children.

Christopher Eccleston, a professor of pain science and medical psychology at the University of Bath, where he directs the Centre for Pain Research, was the lead author on the report. He became interested in pediatric pain through working with adults with chronic pain, he said, and realising that many of them had pain going back into adolescence, which had not been treated.

Pain needs to be understood through a biopsychosocial model, the report argues, paying attention to individual history and individual sensation. Many different factors influence



the intensity of pain, and also an individual child's resilience, including genetic susceptibilities, neurological pathways, and also psychological factors and personal history.

Christine Sieberg, a clinical psychologist at Boston Children's Hospital, where she is the director of the biobehavioral pediatric pain lab, and who was a co-author of the report, said that to present the biopsychosocial model of pain to an adolescent with chronic pain, she would start by acknowledging their frustration with tests that may have failed to uncover a specific cause, and validating that the pain is real. Often, she said in an email, patients have been told that the pain is in their head. "I usually say something like: 'All pain is in your head! But that is because pain is brain-based. Let me explain why.'

She might then use a metaphor to explain pain - that it warns of danger, but can also function, for example, like a car alarm going off when nothing is actually threatening the car - and making the connection to function: "Anything that turns up the volume in your nervous system will make pain signals louder. As the pain signals get louder, you will feel worse. We also know that when you can't go to school, see friends, play sports or do the things you enjoy due to pain, your brain is

getting the message that something is wrong and it will make the pain signals stronger because it thinks it is protecting you!"

The first overarching goal of the commission, then, was to make pain matter.

Eccleston said that pain needs to be understood as a problem in its own right, one that is often hidden. People may take pain more seriously when it is a symptom of some other illness, he said, but when pain itself is the problem, sufferers are stigmatised and silenced.

The second goal was to make pain understood. Over the past 25 years, Eccleston said, research has elucidated the pain system, including the peripheral and central neurological pathways involved, and also the psychological mechanisms. But taking account of a child's individual needs means coming to terms with the complexity of pain pathways and the ways that they are affected by the child's history, psychology and social situation.

The third goal was to make pain visible. "All pain can and should be assessed, every child has the right to have their pain measured," Eccleston said. Even when a baby is too young to talk, or an older child is non-verbal, he said, there are ways to assess pain, from facial expression to physiological

responses to measures of brain signals.

And the fourth goal is to make pain better, using psychological, pharmaceutical and physical interventions. Sieberg said that along with good research on the interventions, it's essential to have more research that predicts which interventions will work for which children, looking at "the biopsychosocial factors that predict treatment response." This will make it possible to work toward more individualised treatment.

The commission calls for further research to fill in gaps in our understanding, and cites a scarcity of trials looking at most known pain medications in children, and also a "pressing need for novel drug discovery," in particular for drugs that relieve pain "but do not stimulate the reward system," given concerns about opioids and their potential for misuse.

For the health care providers who drew blood from Zachary, Jordan said, each procedure was "a one-off, one needle poke, one IV or uncomfortable position." But those pokes and pains and procedures were actually part of a lifetime of medical investigations. "He ended up with severe needle phobia that we had to deal with as it became clear he would be interacting with the health care system all his life," she said.

He also developed chronic pain, and while his mother feels that some pain was inevitable as a consequence of his underlying genetic disease, she wonders whether all the needle pokes made it worse. "There is some evidence that babies that experience a lot of procedural pain, it can prime the pump for chronic pain, it makes me wonder whether his chronic pain would be as bad now, had we done better with his procedural pain."

As she learned more about the research on pediatric pain, Jordan said, she came to understand that there was research that would have made her son's life much easier, but it had not been implemented by the people taking care of him, and that she herself had not necessarily been using the best approaches when she tried to help her own child. "The whole time my son had pain and different kinds of pain, I didn't have the right information to help him deal with it," she said. "As a parent, that's a terrible thing to find out."

Evidence shows, for example, that reassuring children before procedures actually makes them more anxious, perhaps because it signals that the parent is concerned. More effective approaches to acute pain include distraction techniques, helping children learn visualisation, and strategies like applying numbing cream before procedures. And working with chronic pain can mean applying all of these techniques and more in order to help children recover function.

You might say to an adolescent, Sieberg wrote, "We know from our research and working with lots of kids with pain that using multiple interventions at one time and flooding your nervous system will help. For example, some medications make your nerves a little bit quieter, while PT can help you get back to doing the things you love by retraining your nerves, and learning coping skills with a psychologist like me will help you to manage stress, which also calms down your nervous system."

"As a culture, we structure pain to be a short experience and a diagnostic experience," Eccleston said. When the pain becomes a problem in its own right, he said, "We turn away from that, we change the conversation."

NYT

## Here's how to grow a hydroponic garden

It's getting cold out there. Take your pandemic gardening inside

AC SHILTON

**E**MILY MARSH, WHO lives in Sonoma County, California, always thought the best thing about gardening was the feel of soil on her fingertips. But last year she and her fiancé moved to a townhouse with an eight-by-12-foot concrete slab for a backyard. As lockdowns in California stretched into the month of May, and Marsh, 30 and a co-owner of a janitorial company, read about the surge in gardens, she felt the urge to plant her own. But her only real option was a hydroponic setup. "I was completely against it at first," she said, adding that it just didn't seem like real gardening. Reluctantly, Marsh purchased a unit from Lettuce Grow, a company that sells ready-to-grow hydroponic kits. "Now it's just my favorite thing," she said.

As winter knocks, you can practically hear the collective moan of gardeners: no more fresh herbs, zucchini or heirloom tomatoes until next summer. Unless you bring your pandemic garden indoors. Like urban chicken coops and backyard bee-keeping, interest in hydroponics has surged during the pandemic. For Aerogarden, another company selling hydroponic gardens, sales jumped 384% in the two weeks of March, a time period that followed most state lockdowns. From April through June, sales were up 267% year over year.

"It has been a really amazing year for us," said Paul Rabaut, the company's director of marketing. A representative for Lettuce Grow said it was on track to do 10 times the sales compared with last year. Meanwhile, DIY-ers are building hydroponic gardens out of PVC pipes and five-gallon buckets. When lockdowns began, Vicki Liston, 45, a professional voice-over actor in New Mexico, wanted to limit her trips to the grocery store and started construction on a pipe-based system. She worried about keeping a pandemic garden alive in her very arid backyard, but so far the project has been a surprising success, she said.

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With most hobbies, you can spend a little or a lot. Originally, Marsh wanted to go the cheap route. Setting up a medium-size DIY system with a few buckets and an aquarium pump can set you back less than \$150. But Marsh worried about getting everything working correctly. Lettuce Grow's container is made from recycled plastic, and for Marsh, that tipped the scales toward buying a pre-made kit, even if units start at \$348 - no lights included.

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Aerogarden's smallest units, which do include grow lights, start at \$99, with larger models going up to \$600. Ultimately, the decision about whether to buy a kit or build your own comes down to whether you enjoy tinkering or would rather not spend a Saturday gluing PVC pipes and plastic tubing together.

It's all about balance

Once your set up is set up, you may see seeds sprouting within three days, though some plants take longer. By two weeks, your seedlings should start to look like real plants. Which is when Liston realised that her hydroponic experiment was not going quite right. Just a few weeks in, her plants were dying.

It turned out her tap water was too alkaline. A pH buffering solution fixed the problem. A setup like AeroGarden will tell you when you need to add fertiliser or adjust the pH of your water. If you built your own operation, you'll need to remember to add nutrients and check the pH of your water (using testing strips) weekly.

There is too much of a good thing

If some plant nutrients are good, more seems as if it would be better, right?

That's not at all the case, Liston said. So far, she's managed not to overfeed her plants, but too much plant food can result in dead or severely damaged plants. How often and how much you'll need to feed depends on the type of nutrient solution you're using. Read the directions on the bottle.

Let those lights shine

You may be able to grow lettuce, kale or herbs in a sunny window, but as days get shorter, investing in a full-spectrum grow light is worth the expense. These lights provide the same range of light as the sun and you'll see much faster growth, Lubkeman said. In Liston's case, adding a light and moving her plants next to her sunniest window resulted in a noticeable change in their productivity.

Goodbye bugs (for better or worse)

Liston's favourite thing about growing indoors is that it's bug free. While that means you won't need to pluck slugs from your lettuce, you will need to take over for bees and do your own pollinating. For plants like peppers, tomatoes and cucumbers, Rabaut said some customers report getting decent pollination rates just by shaking plants gently every day or two. However, you'll get even better results if you're willing to play the part of the bee - using a Q-tip or small brush to sweep pollen from one blossom to another.

Keep things clean

While there's no dirt involved, these setups can get a little funky. Liston does a thorough wipe down of the PVC plant holders every two weeks. If you buy a pre-made kit, follow the manufacturer's instructions on cleaning.

Maintenance is key

Marsh tries to clip back greens and herbs at least two times a week. Many items like basil do need to be kept trimmed back or else they'll go to seed and stop producing. While hydroponic gardens are significantly less work than their outdoor counterparts (no weeding!) you can't neglect your plants completely and still expect them to thrive, Lubkeman said.



DYLAN COLE FOR THE NEW YORK TIMES

# Mind & Games

SUNDAY, NOVEMBER 1, 2020

## What happened to those couples who quarantined together?

TAYLOR TRUDON

**Some are getting engaged. Others felt like they were living inside a pressure cooker**

**T**ESTED WITH a yoga class, a stroll through a second-hand bookstore in Berkeley, California, and a rapidly accelerating pandemic. After just eight dates—just over a month after they met—Scott Lucas, a deputy editor at *BuzzFeed News*, and Lyz Keating, a public health professional, decided to move in together. They went to Target, purchased a large coffee maker and stocked up on laundry detergent. For the next six months, they split time between their two apartments. "A couple weeks into it, we kind of looked up and were like, 'We're living together!'" said Keating, 34.

Today, the couple shares a one-bedroom in Oakland, California, with Keating's dog and a newly adopted kitten. "It was a big decision, and in some ways, the big decisions are easy decisions," said Lucas, also 34. (Lucas and Keating recently purchased an engagement ring.)

Whirlwind domestic bliss hasn't been the case for everyone this year. Life has been tough. Guides on how to survive cohabiting in close quarters with romantic partners (and parents, and kids) proliferate online. Divorce rates skyrocketed in China in March after couples emerged from lockdown. But some relationships, confined to tight quarters, have had room to bloom.

Happily ever after... for now

Sarah Corley, a 33-year-old digital marketer, and Adam Emma, a 33-year-old project architect, went on five dates before Chicago issued a stay-at-home order. They decided to trade off extended weekends at each other's places until lockdown lifted. "It was kind of an incubator for this beautiful thing we had started to develop," Corley said, referring to the "safe haven" she and Emma built for themselves. "We got to know each other very deeply, very quickly."

Shelley Sather, 46, was used to an independent lifestyle, living alone since she was 19. But that changed when she met her boyfriend at an ethnography conference in Rhode Island last November. The two learned they lived 11 minutes from each other in Brooklyn.

The first time they

sat down for dinner, it was clear there was a spark. "We fell in love immediately," said Sather. Even with their busy schedules—Sather travels frequently for work and her boyfriend is a widowed father of two—they spent as much time together as possible. But in mid-March, when New York shut down, they were afraid they wouldn't be able to see each other at all. "So he said, 'I sat my kids down. I told them that I'm in love with you and we would all like to invite you to shelter in place with us,'" said Sather, who had only met his children, aged 15 and 11, twice. (She said she's still "blown away" by his words.)

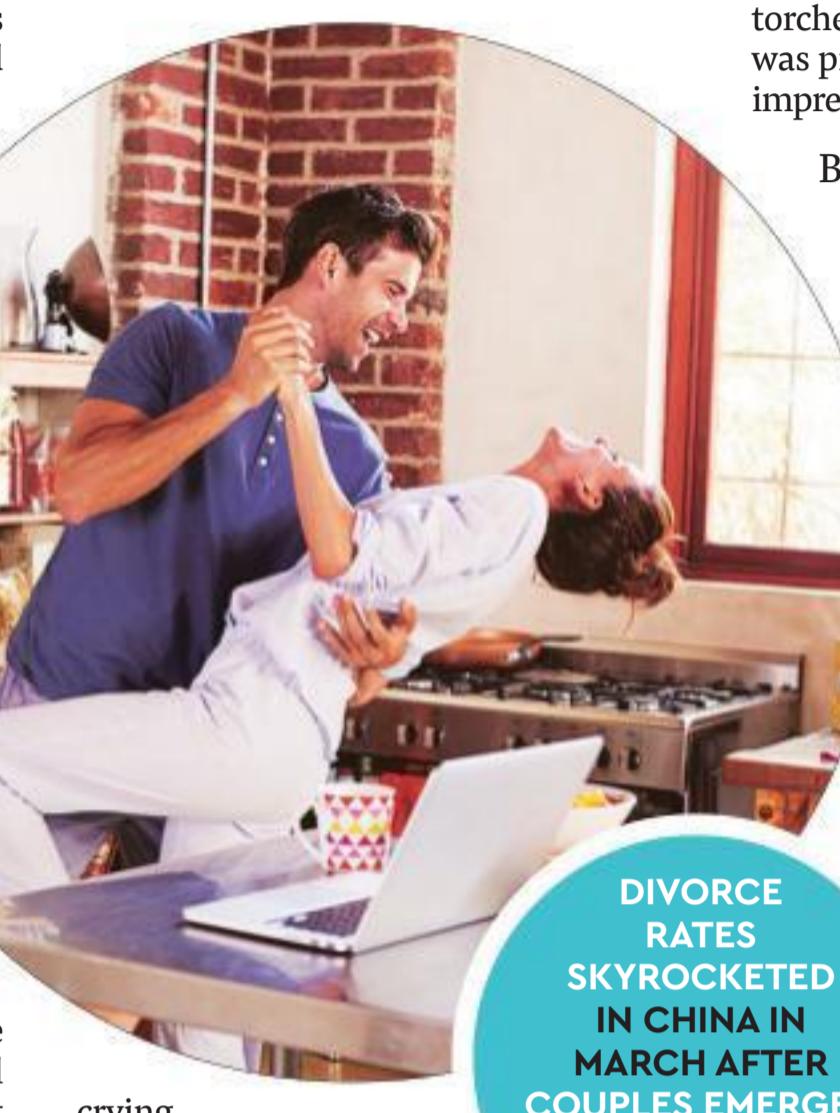
Sather left her apartment behind to join the family, who quarantined in both New Orleans and Fire Island. Now, all of them are settled back in Brooklyn and are renovating a home together. Sather said it was "never my goal to have a house, a dog and family," but that she's never felt "more whole and more cared for" in her life.

Sheltering in place... with parents

"With any normal guy you would think, 'Oh my God, this is a nightmare situation for them,'" said Sarah Berkman, 27, a digital strategist who lives in Manhattan. She found herself sheltering in place with her long-distance boyfriend of two months—at her parents' house. She had planned a trip on March 12 to visit Phillip Dinner, 27, in Nashville, where he had recently relocated for a job in finance and where she grew up. Then she never left.

Instead of Berkman going back and forth between her boyfriend's home and her childhood home, they decided the safest plan was for everyone to stay together. To Berkman's surprise, the unconventional setup worked well—so well, in fact, that Dinner would even eat meals or hang out with Berkman's parents by himself. "There was tons of alone time with her parents and at first it was nerve racking," said Dinner. "What am I going to talk about at the dinner table with them? But it got better and I got more comfortable."

"I was very stressed with work through a lot of it, like



DIVORCE RATES SKYROCKETED IN CHINA IN MARCH AFTER COUPLES EMERGED FROM LOCKDOWN

torches, leis, and glassware," Rada said. "I was proud of myself." ("It was very, very impressive," Trumble added.)

Breakups...

Obviously, not all new couples' relationships survived this year. Elly Belle, a 25-year-old journalist in Brooklyn, met her girlfriend in February via Instagram. They were going on multiple dates per week but that changed as the pandemic started to worsen. Belle, who is immunocompromised, became not only increasingly stressed by the news but also from trying to figure out how to bring up such a fraught topic so early. "I was under no illusion that it was going to be a short thing," she said, which led to a "dramatic conversation with tears" about what their relationship would look like under this new normal. They decided to try quarantining together.

"There can be something very romantic about saying, 'I want to go through this stressful time period with you,'" said Belle. "I was like, 'I know this is going to suck and this is going to be really hard. And I would rather go through this with you than not.'"

Belle and her girlfriend quarantined together for nearly four months, but eventually called it quits. It's impossible to know how their relationship would have gone sans pandemic, but Belle believes it would have been easier under different living arrangements. "At that point, it felt like being in a pressure cooker," she said.

Chaos as... Cupid's arrow

For Tianna Donyes, 28, the chaos of the outside world made her new relationship more comfortable and stable. Donyes, a hairstylist, went on her first date with her boyfriend, who builds props and sets for movies, on February 26. Two weeks later, she packed a bag and headed to his house in the Sherman Oaks area of Los Angeles. She's been there ever since.

"We're just two people who don't have a lot of family around," she said. "In the midst of everything that's going on right now, and so many people are miserable, we get to experience that feeling of being in your honeymoon phase and getting to live together at the same time. It feels like you're getting away with something."

NYT



There's water & ice on parts of the moon where the sun shines

■ Future astronauts headed to the moon may have an easier time finding water and digging up ice than had been thought.

■ In a paper published in *Nature Astronomy*, a team of scientists used SOFIA, an infrared telescope mounted inside a 747 jumbo jet, to make observations that showed evidence of water on parts of the moon where the sun shines.

■ "This discovery reveals that water might be distributed across the lunar surface and not limited to the cold shadowed places near the lunar poles," Paul Hertz, the director of NASA's astrophysics division, said during a news conference.

■ Although that water could be difficult to collect by astronauts, another group of researchers also reported that in addition to big, frigid, deep and potentially treacherous craters in the moon's polar regions, smaller and shallower depressions in the same areas may also be cold enough to hold onto water ice for millions, if not billions, of years.

■ These small water ice deposits could be a "real game-changer," Paul O Hayne, who led that research, said. "It could make it much more accessible to future astronauts and rover missions."

KENNETH CHANG/NYT

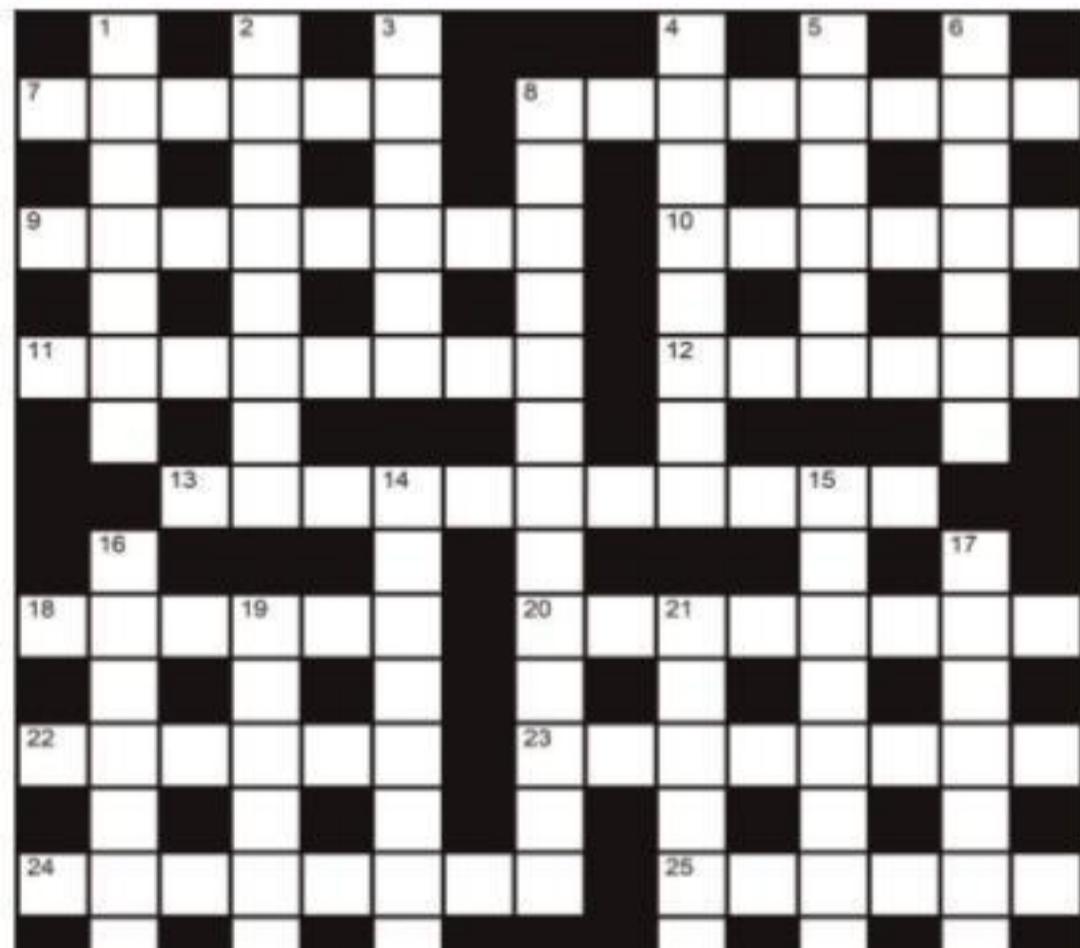


### CROSSWORD

### KAKURO

### BRIDGE BOUTS L SUBRAMANIAN

### LEXICON

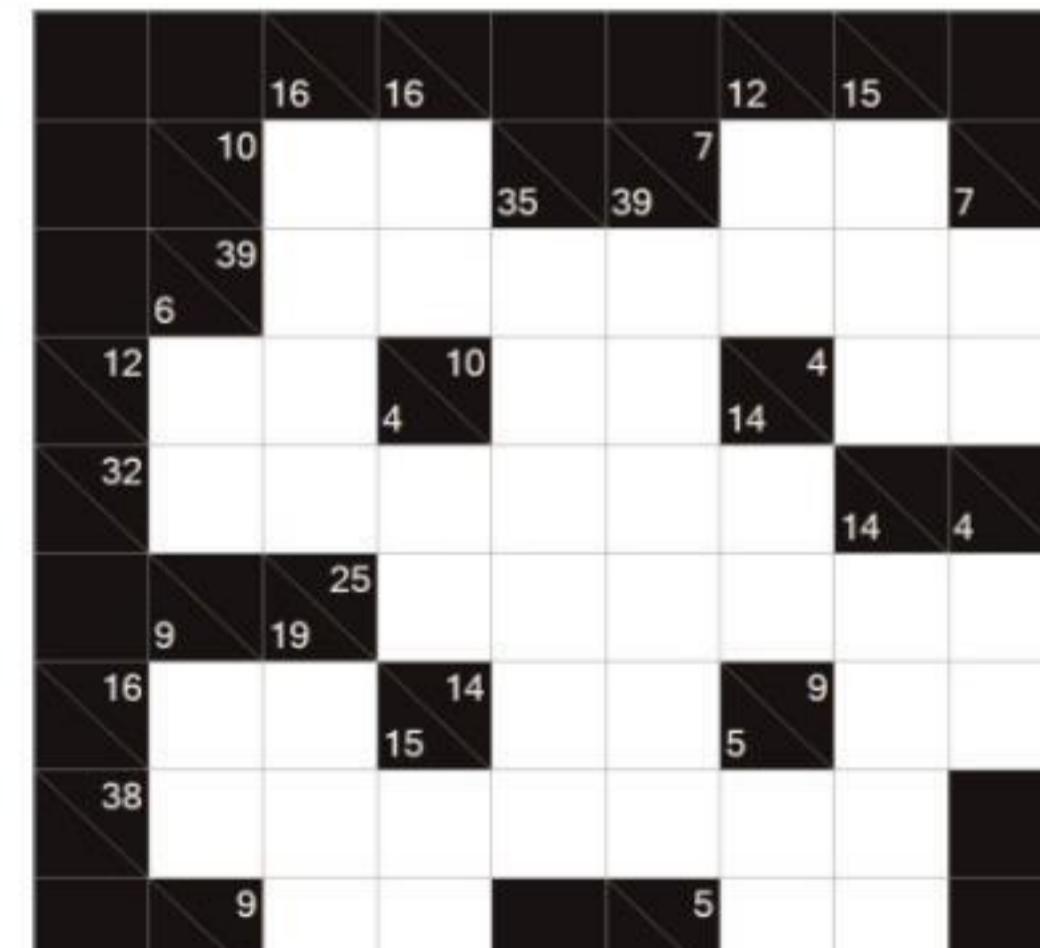


#### ACROSS

- 7 Refresh with rest, lie down (6)
- 8 In a prim and precise manner; in a manner befitting the occasion? (8)
- 9 NaOH and KOH industrially? (8)
- 10 \_\_\_\_\_ India Limited : the tyre people (6)
- 11 'Flywell' airlines (6)
- 12 Neater (6)
- 13 A price movement through an identified level of support or resistance that does not have enough momentum to maintain its direction (6,5)
- 18 On \_\_\_\_\_ of: in the interest of? (6)
- 20 The world's largest online social network (8)
- 22 "P" in PNB, the nationalised bank (6)
- 14 Popular bathing

#### DOWN

- 23 Stroked or fondled (8)
- 24 Utter thoughtlessly or tactlessly? (5,3)
- 25 Electricity or heat? (6)
- 1 Reuse materials from waste products (7)
- 2 Infotech Ltd (also Vinci's painting) (8)
- 3 Bring to mind; suggest to? (6)
- 4 Someone to whom an obligation exists (8)
- 5 \_\_\_\_\_ rate: a discounted media rate based on volume or frequency of media placement (6)
- 6 Greatly surprised (8)
- 8 A measure that tells if the government is spending within its means (6,7)
- 14 Popular bathing



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

#### BIZ QUIZ

- 1 Which public sector company has been granted permission to use drones for inspection activities?
- 2 The European Union has fixed a target for net zero carbon emission by which year?
- 3 When is the World Development Information Day celebrated every year?

#### BUZZ WORD

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

by trial and error.

- Today's clue: GXZ equals PIN  
Pjeg's ujb jkksxds bos  
jggjcbezxpb xl xb xk  
gcskszbw bj pje  
- Fyxqs Whqxs

ANSWERS

3. October 24  
1. NTPC 2,2050  
2. ST 5  
3. HAKJT 85  
4. DK 74  
5. C 43  
6. SJ 9 84  
7. HQ 9 72  
8. DQ  
9. CAK 65  
10. N  
11. S  
12. SA 2  
13. H -  
14. DAJ 9 5 3 2  
15. CJT 9 8 2



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13. H -  
14. DAJ 9 5 3 2  
15. CJT 9 8 2

#### LACK OF TRUST

Why don't you trust me instead of your opponent?" shouted one player at his partner, at the end of a deal in an IMP pairs contest. What had happened was that his partner had removed his penalty double. He was confident of scoring +300 by inflicting a two-trick defeat. Let us see it double-dummy.

Dlr: North ST 5 Vul: None HAKJT 85 W - N 1H E 1S S 2D  
DK 74 3S 4H Pass Pass  
C 43 Dbl 4S All Pass  
SJ 9 84  
HQ 9 72  
DQ DT 8 6  
CAK 65 C Q7  
SK Q 7 6 3  
H 6 4 3  
DT 8 6  
C Q7  
SA 2  
H -  
DAJ 9 5 3 2  
C JT 9 8 2

Contract: 4S by east; doubled by south.

**How the play went:** South led the club jack. Declarer won with the queen and tabled the spade queen. South dashed with the ace and under led his diamond ace. North won, cashed the H A-K and gave his partner a heart ruff to set the contract by two tricks. NS scored five IMPs for their effort.

**Discussion:** Suppose east had stood for west's double of 4H, the defence would go as follows: East will lead the king of spades. Declare will win and play a diamond to his king. This will be followed by the H A-K and the jack of hearts. On winning the heart queen, west will put his partner in with the spade queen to obtain a diamond ruff, thereby setting the contract by two tricks. This would give EW five IMPs.

Having overcalled very light, east thought that north would have no difficulty in making the doubled contract. He failed, however, to realise that his partner may have a trump trick and a couple of sure tricks on the side. Also, he has an easy lead in SK.

Instead of gaining five IMPs, EW lost five on the board, all because of lack of trust in partner. How sad! Do you agree bridge is a partnership game?

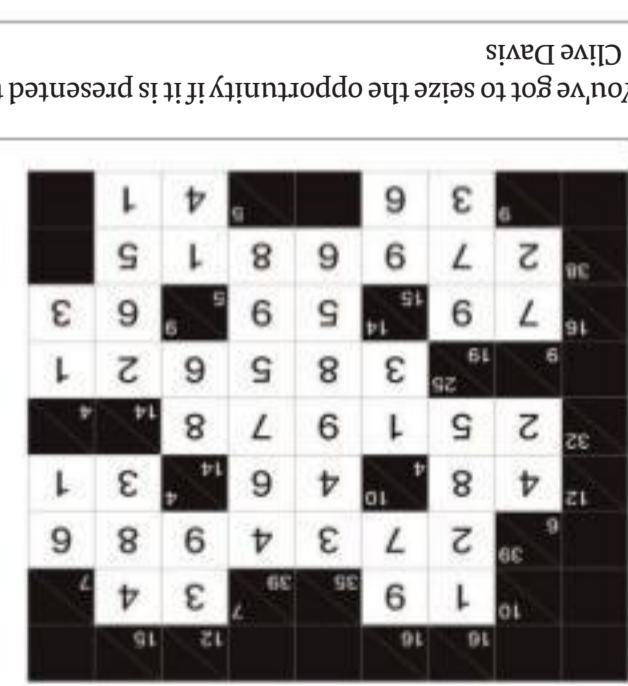
#### SUCKER RALLY

■ *n.* A short-lived gain in the stock market.

The explosive rally in the Dow this past week constituted one of those moments when it is best to buy first and ask questions later.

While it is possible this was a sucker rally doomed to reversal, experience indicates a move like that with no apparent trigger signals the start of something big, very big.

—Howard Simons, "This Dow's for Real," TheStreet.com, March 22, 2000



CROSSWORD: 1. NTPC 2,2050  
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4. DK 74  
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7. HQ 9 72  
8. DQ  
9. CAK 65  
10. N  
11. S  
12. SA 2  
13. H -  
14. DAJ 9 5 3 2  
15. CJT 9 8 2

## From the Front Page

**Get festive with grocery too as heavy discounts on offer**

The average order value on e-grocery platforms has also gone up, currently ranging between ₹1,400 and ₹1,600 as compared to ₹800-900 in the pre-Covid period, say industry experts. E-grocery platforms have strategies in place to tap this surge. Grofers is launching several private labels across categories like snacks, hygiene, disinfectants, staples and personal care products. "We are working with 800 MSMEs to build in-house brands. Currently, private labels contribute about 40% to our business and we plan to increase this to 60% in the next six months," says Bikram Singh Bedi, chief strategy officer, Grofers. The company has also partnered with Cadbury's for a marketing initiative, wherein consumers clicking on the brand's social media ads are being directed to Grofers. It is also working with brands to offer better value to customers. "For instance, laundry detergent brand Tide has launched a bigger pack of 10 kg exclusively on our platform," says Bedi.

Similarly, Del Monte launched its range of flax and pumpkin seeds exclusively on e-commerce channels last month. "We plan to further extend this range and launch dry fruits on e-commerce platforms around Diwali," says Yogesh Bellani, CEO, FieldFresh Foods, a joint venture between Bharti Enterprises and Del Monte Pacific, which markets Del Monte products in India. Besides gifting items like dry fruits and chocolate, the health and hygiene segment is a focus area for these companies this year due to the pandemic. According to Saurabh Srivastava, director, category management, Amazon India, the company witnessed a huge spike in demand for products such as Savlon Disinfectant Spray, Whisper Sanitary Napkins, Chyawanprash, Dettol and Dove bathing soaps in the first 48 hours after launching its sales event. The company also saw demand for cooking supplies, spreads and dry fruits.

Though the orders for grocery have risen substantially on e-commerce platforms, the volumes are still not enough to make deliveries cost-efficient — a persistent challenge for these companies. Consider this: while the average order weight for groceries is 8-10 kg, the margins lie in the range of 4-5%. "While grocery deliveries require more effort and resources, they also have thin margins and this makes it difficult for the companies to keep their costs lean," says Satish Meena, senior forecast analyst, Forrester Research. Moreover, while players have increased their focus on hyper-local deliveries and tied up with general stores across the country to address this issue, it is not going to be easy to cater to demand from across geographies. One of the biggest trends this year for the grocery category is a huge increase in orders from tier II cities. Grofers reports it has seen an increase of 54% in orders from

non-metro markets. "It is very challenging for these players to predict demand and plan their assortments as the extrapolations from the previous year do not apply to the new customers coming in from regions which have never shopped online," says Anand Ramanathan, partner, Deloitte India.

### ICICI Bank profit up 549% y-o-y on higher income

At the end of September 2020, ICICI Bank held Covid-19 related provisions of ₹8,772 crore. Additions to gross non-performing assets (NPA) increased to ₹3,017 crore in the September quarter from ₹1,160 crore in the June quarter. ICICI Bank's gross NPA ratio at the end of September stood at 5.17%, 29 bps lower than 5.46% at the end of June, while the net NPA ratio decreased 23 bps sequentially to 1%. Including loans amounting to ₹1,410 crore not classified as non-performing following the apex court's interim order, the gross NPA ratio would have been 5.36% and the net NPA ratio would have been 1.12%. On September 30, 2020, the fund-based and non-fund based outstanding to borrowers rated BB and below was ₹16,167 crore, down from ₹17,110 crore on June 30, 2020.

Recoveries and upgrades of NPAs were to the tune of ₹1,945 crore, while loans worth ₹2,469 crore were written off. The provision coverage ratio on non-performing loans increased to 81.5% on September 30, 2020, from 78.6% a quarter ago. The bank's total capital adequacy as on September 30, 2020, including profits for H1FY21, was 19.33% and the tier-1 capital adequacy was 17.89%, compared to the minimum regulatory requirements of 11.08% and 9.08% respectively. ICICI Bank shares on the BSE closed at ₹392.55 on Friday, down 1.84% from their previous close.

### Passenger vehicles outpace two-wheelers

During July-September quarter for instance, sales of Alto grew 26% (46,297 units), over 36,779 units in Q2FY20.

"Unlike in two-wheelers, new model launches pushed sales substantially in PVs," says Sanjeev Garg, practice leader, automotive, Praxis Global Alliance. "There have also been a lot more new PV launches this year (compared to those of two-wheelers)," he said. Garg added that post-lockdown, institutional buying in the two-wheeler segment is yet to pick up. "We foresee increased institutional sales of two-wheelers in the coming months," he says.

Food delivery companies such as Swiggy and Zomato are yet to reach pre-Covid-19 order volume, but they are getting there. On October 22, Swiggy said its pan-India food delivery has recovered to 80-85% of pre-Covid-19 order volume, while in 'many markets' it has returned to 95%. Also, recovery for the overall food delivery market, according to a Zomato analysis till September, clocked

Sources in the government said, therefore, there's a need to address this grey area in law. However, at this point of time it is felt that instead of government drawing up a set of acts and bringing OTT content under them, a better way would be to urge the industry players to bring about some form of self-regulation practices that serve as a programming code for them.

There's also some talk that the content part of OTTs be transferred to I&B from MeitY to address the issues relating to convergence better.

### BNP PARIBAS MUTUAL FUND

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

Registered Office: BNP Paribas House, 1 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra - East, Mumbai - 400 051. Website: www.bnpparibasmf.in • Toll Free: 1800 102 2595

#### NOTICE CUM ADDENDUM NO. 46/2020

##### Declaration of dividend under the designated Schemes of BNP Paribas Mutual Fund (the Fund):

Notice is hereby given that the Trustees of the Fund have approved declaration of dividend under the Dividend option(s) of the following Schemes at the stated rate per unit subject to available distributable surplus and fixed Friday, November 06, 2020<sup>a</sup> as the Record Date:

Name of the Scheme	Name of the Plan/Option	NAV per unit as on October 30, 2020 (face value per unit of ₹10/-)	Dividend per unit* (₹)*
BNP Paribas Arbitrage Fund	Regular Plan-Adhoc Dividend Option	10.623	0.05
	Direct Plan-Adhoc Dividend Option	10.690	0.05
	Regular Plan-Monthly Dividend Option	10.157	0.05
	Direct Plan-Monthly Dividend Option	10.297	0.05

<sup>a</sup> or the immediately following Business Day, if that day is not a Business Day.

# The dividend will be subject to the availability of distributable surplus and may be lower, depending on the distributable surplus available on the Record Date.

\* Net dividend will be paid to the unit holders under respective categories after deducting applicable tax on income distribution, if any.

For the units held in physical form, dividend will be paid to all unit holders whose names appear in the records of the Registrar at the close of business hours on the record date and for units held in demat form, the names appearing in the beneficial owners master with the Depository as on the record date shall be considered.

**It should be noted that pursuant to payment of dividend, the NAV of the scheme(s) would fall to the extent of payout and statutory levy (if applicable).**

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

Sd/-  
Jyothi Krishnan  
Head of Compliance, Legal & Secretarial

Date : October 31, 2020  
Place : Mumbai

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



Pursuant to regulation 29 (1) of the SEBI (Listing Obligation & Disclosure Requirements) Regulation, 2015, we hereby inform you that a meeting of the Board of Directors of Shiv Aum Steels Limited will be held on Wednesday, 11<sup>th</sup> November 2020, inter alia, to consider and take on record, the Unaudited Financial Results of the Company for the quarter and six months ended 30<sup>th</sup> September 2020.

Further, kindly note that pursuant to the Company's Code of Conduct for Prevention of Insider Trading, the trading window for trading by designated persons, shall remain closed upto 48 hours after the declaration of financial results of the Company on 11<sup>th</sup> November, 2020.

FOR SHIV AUM STEELS LIMITED

RISHABH J MEHTA  
WHOLE-TIME DIRECTOR  
DIN: 03024717

Date : 31.10.2020

Place : Mumbai



Regd. Office: 30-38, 3rd Floor, Free Press House, Free Press Journal Marg, 215, Nariman Point, Mumbai - 400021.  
CIN: L74899MH1993PLC274881 | Website: www.akgroup.co.in

Tel: +91-22-67546500 | Fax: +91-22-66100594 | E-mail: compliance@akgroup.co.in

In pursuance of the Regulation 29 read with Regulation 47 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, notice is hereby given that the meeting of the Board of Directors is scheduled to be held on Friday, the 6th November 2020 inter-alia to consider and approve the Audited Financial Results of the Company for the Quarter and half year ended 30th September 2020 and declaration of Interim Dividend, if any, for the Financial Year 2020-2021.

Further, pursuant to the requirements of SEBI (Prohibition of Insider Trading) Regulations, 2015 and Company's "Code of Conduct to Regulate, Monitor and Reporting of Trading by Designated Persons", the Trading Window which is closed with effect from 01st October 2020 shall continue to close till the expiry of 48 hours from the date of financial results for Quarter and half year ended 30th September 2020 are made public. Accordingly, the trading window shall reopen on 9th November 2020.

Further detail of the same is available on the website of the Company www.iolcp.com and the website of the Stock Exchanges where the shares of the Company are listed i.e. www.nseindia.com and www.bseindia.com.

For IOL Chemicals and Pharmaceuticals Limited

Sd/-

Abhay Raj Singh

AVP & Company Secretary

Mumbai

Company Secretary &

Compliance Officer

October 31, 2020

Reena Yadav

Sd/-

A. K. Mittal

Managing Director

(DIN: 0096377)

Date: October 31, 2020

Place: Mumbai

## Ideas Create. Values Protect.

### Consolidated Financial Results for the quarter and half year ended 30 September 2020

(₹ in Crores)

Particulars	September 30, 2020 (Reviewed)	Quarter Ended June 30, 2020 (Reviewed)	September 30, 2019 (Reviewed)	Half Year Ended September 30, 2020 (Reviewed)	September 30, 2019 (Reviewed)	Year Ended March 31, 2020 (Audited)
1 Total income from operations	2,256.88	1,919.68	2,405.24	4,176.56	4,987.20	9,602.63
2 Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(31.22)	(242.62)	107.67	(273.84)	310.80	(2,456.65)
3 Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	(31.22)	(242.62)	107.67	(273.84)	310.80	(2,456.65)
4 Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	(56.12)	(263.67)	67.97	(319.79)	202.46	(2,043.77)
5 Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(99.16)	(223.41)	56.08	(322.57)	244.07	(1,571.13)
6 Paid-up equity share capital (Face Value of ₹ 1/- Per Share)	89.00	88.97	88.89	89.00	88.89	88.95
7 Reserves (excluding Revaluation Reserves)	5,273.57	NA	8,741.00	5,273.57	8,741.00	5,531.67
8 Earnings Per Share (EPS) in Rupees (Face Value of ₹ 1/- Per Share)						
- Basic (Not Annualised)	(0.55)	(2.75)	0.58	(3.30)	2.06	(23.01)
- Diluted (Not Annualised)	(0.55)	(2.75)	0.57	(3.30)	2.04	(23.01)

Notes:

- The above is an extract of the detailed format of quarter and half year ended consolidated financial results filed with Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarter and half year ended consolidated financial results are available on the website of Stock Exchange (www.bseindia.com and www.nseindia.com) and the Company's website (www.edelweissfin.com).
- The consolidated financial results of Edelweiss Financial Services Limited ('EFSL' or 'the Company') for the quarter and half year ended 30 September 2020 have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on 30 October 2020.
- The consolidated financial results of EFSL for the quarter and half year ended 30 September 2020 have been subjected to limited review by the Statutory Auditors of the Company and the auditors have issued an unmodified review report.

### Standalone Financial Results for the quarter and half year ended 30 September 2020

Particulars	September 30, 2020 (Reviewed)	Quarter Ended June 30, 2020 (Reviewed)


**ICICI Prudential Asset Management Company Limited**

Corporate Identity Number: U99999DL1993PLC054135

**Registered Office:** 12<sup>th</sup> Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001.  
**Corporate Office:** One BKC, 13<sup>th</sup> Floor, Bandra Kurla Complex, Mumbai - 400 051.  
 Tel.: +91 22 2652 5000, Fax: +91 22 2652 8100, Website: www.iciciprufm.com,  
 Email id: enquiry@iciciprufm.com

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

**Notice-cum-Addendum to the Scheme Information Document (SID) and Key Information Memorandum (KIM) of ICICI Prudential Passive Strategy Fund (FOF), ICICI Prudential Bharat Consumption Fund and ICICI Prudential Commodities Fund**

**NOTICE** is hereby given that the Trustees of ICICI Prudential Mutual Fund (the Fund) has approved the below mentioned change in exit load of the schemes:

Existing exit load	Revised exit load
<b>ICICI Prudential Passive Strategy Fund (FOF)</b>	
<ul style="list-style-type: none"> <li>If the amount sought to be redeemed or switched out is invested for a period of up to one year from the date of allotment - 1 % of the applicable Net Asset Value.</li> <li>If the amount sought to be redeemed or switched out is invested for a period more than one year from the date of allotment - Nil</li> </ul>	<ul style="list-style-type: none"> <li>If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched within 1 year from the date of allotment - Nil</li> <li>If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit within 1 Year from the date of allotment - 1% of the applicable NAV</li> <li>If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 Year from the date of allotment - Nil</li> </ul>
<b>ICICI Prudential Bharat Consumption Fund</b>	
<ul style="list-style-type: none"> <li>1 % of applicable Net Asset Value - If the amount sought to be redeemed or switch out is invested for a period of up to twelve months from the date of allotment</li> <li>Nil - If the amount sought to be redeemed or switch out is invested for a period of more than twelve months from the date of allotment</li> </ul>	<ul style="list-style-type: none"> <li>1 % of applicable Net Asset Value - If the amount sought to be redeemed or switch out is invested for a period of up to three months from the date of allotment</li> <li>Nil - If the amount sought to be redeemed or switch out is invested for a period of more than three months from the date of allotment</li> </ul>

ICICI Prudential Commodities Fund	
<ul style="list-style-type: none"> <li>1 % of applicable Net Asset Value - If the amount sought to be redeemed or switch out is invested for a period of up to twelve months from the date of allotment</li> <li>Nil - If the amount sought to be redeemed or switch out is invested for a period of more than twelve months from the date of allotment</li> </ul>	<ul style="list-style-type: none"> <li>1 % of applicable Net Asset Value - If the amount sought to be redeemed or switch out is invested for a period of up to three months from the date of allotment</li> <li>Nil - If the amount sought to be redeemed or switch out is invested for a period of more than three months from the date of allotment</li> </ul>
The revision in exit load shall be applicable on a prospective basis at transaction level including, but not limited to, Lumpsum Investment, Systematic Investment Plan, Systematic Transfer Plan and Systematic Withdrawal Plan where registrations/enrollments have been done on or after the effective date i.e. November 7, 2020.	

Accordingly, the relevant sections of the SID/KIM of the schemes stand modified.  
**All the other provisions of the SID/KIM/addenda of the schemes, except as specifically modified herein above remain unchanged.**

This Notice-cum-Addendum forms an integral part of the SID/KIM/addenda of the schemes, as amended from time to time.

**For ICICI Prudential Asset Management Company Limited**

Sd/-

Authorised Signatory

Place : Mumbai

Date : October 30, 2020

No. 001/11/2020

To know more, call 1800 222 999/1800 200 6666 or visit [www.iciciprufm.com](http://www.iciciprufm.com)

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

To increase awareness about Mutual Funds, we regularly conduct Investor Awareness Programs across the country. To know more about it, please visit <https://www.iciciprufm.com> or visit AMFI's website <https://www.amfiindia.com>

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


**STAR PAPER MILLS LIMITED**

CIN: L21011WB1936PLC008726  
 Registered Office: Duncan House, 2nd Floor,  
 31, Netaji Subhas Road, Kolkata 700 001  
 Ph: 033-22427380 Fax: 033-22427383  
 E-mail: star.cal@starpapers.com Web: [www.starpapers.com](http://www.starpapers.com)

Notice

Notice is hereby given pursuant to the provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that a meeting of the Board of Directors of the company is scheduled to be held on Monday, 9th November, 2020 through Video-conferencing to inter-alia consider and approve Un-audited financial results for the Quarter & Half year ended 30th September, 2020.

The Notice is also available on website of the company ([www.starpapers.com](http://www.starpapers.com)) and that of BSE Limited ([www.bseindia.com](http://www.bseindia.com)) and National Stock Exchange of India Limited ([www.nseindia.com](http://www.nseindia.com)).

for STAR PAPER MILLS LTD.

Sd/-  
SAURABH ARORA  
(Company Secretary)30th October, 2020  
Saharanpur (U.P.)
**GPT INFRAPROJECTS LIMITED**

CIN: L20103WB1980PLC032872  
 Regd. Office: GPT Centre, JC-25,  
 Sector - III, Salt Lake,  
 Kolkata - 700106; West Bengal (India)  
 Tel: +91-33-4050-7000  
 Fax: +91-33-4050-7999  
 Visit us: [www.gptinfra.in](http://www.gptinfra.in)  
 Email: gil.cosec@gptgroup.co.in

NOTICE

Notice is hereby given, pursuant to Regulations 29(1) & 47(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company will be held on Thursday, 05th November, 2020 at 12:00 Noon at its Registered Office, inter-alia, to consider and approve the Un-audited Financial Results of the Company for the 2<sup>nd</sup> quarter and half year ended 30<sup>th</sup> September, 2020.

The said notice may be accessed on the company's website at [www.gptinfra.in](http://www.gptinfra.in) and can also be accessed at BSE's & NSE's website at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com). Further details of the same are available on the website of the Company [www.sparc.life](http://www.sparc.life) and on the websites of the Stock Exchanges where the shares of the Company are listed i.e. [www.nseindia.com](http://www.nseindia.com) & [www.bseindia.com](http://www.bseindia.com).

For GPT InfraProjects Limited  
Sd/-  
A. B. Chakrabarty  
(Company Secretary)  
Membership No. F-7184
**KESORAM KESORAM INDUSTRIES LIMITED**

Registered Office: 9/1 R. N. Mukherjee Road, Kolkata -700 001  
 CIN: L17119WB1919PLC003429  
 Phone: 033-2243 5453 / 2242 9454 / 2213 5121  
 Website: [www.kesocorp.com](http://www.kesocorp.com); E-mail: [corporate@kesoram.net](mailto:corporate@kesoram.net)

NOTICE

Notice is hereby given that a Meeting of the Board of Directors of the Company will be held on Tuesday, 10<sup>th</sup> November, 2020, inter alia, to consider and approve the Company's Unaudited Financial Results (Standalone and Consolidated) for the quarter and half year ended 30<sup>th</sup> September, 2020.

For Kesoram Industries Limited  
(Sd/-)  
Kaushik Biswas  
Company Secretary
**SUN PHARMA ADVANCED RESEARCH COMPANY LTD.**

CIN: L73100GZ006PLC047837, Website: [www.sparc.life](http://www.sparc.life)  
 Regd. Office: Plot No. 10, Saveli D.C. Estate,  
 Savli - Valsadara Highway, Near Valsad - 391775,  
 Dist.-Vadodara, Gujarat, India.  
 Corporate Office: 17/B, Mahal Industrial Estate, Off. Mahakali Caves Road,  
 Andheri (East), Mumbai - 400 093, Maharashtra.  
 Tel: +91 022 6645 5645 Fax: +91 022 6645 5645

NOTICE

NOTICE is hereby given pursuant to regulation 47(1)(a) of the SEBI (Listing obligation and Disclosure Requirements) Regulation, 2015 that a meeting of the Board of Directors of the Company will be held on Monday, 9<sup>th</sup> November 2020, inter alia, to consider and take on record the un-audited financial results of the Company for the quarter and half year ended on 30<sup>th</sup> September 2020.

By Order of the Board of Directors  
For Sun Pharma Advanced Research Company Ltd.  
Sd/-  
Debadish Dey  
Company Secretary

Place : Mumbai

Date : 30th October 2020

Debadish Dey  
Company Secretary
**MAGMA HOUSING FINANCE**
**MAGMA HOUSING FINANCE LIMITED**

[Formerly Magma Housing Finance (A Public Company with Unlimited Liability)]

Registered Office : 8, Sant Nagar, East of Kailash, New Delhi - 110065

CIN : U65922DL2004PLC125931; Website : <http://www.maghmf.co.in>

**STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED 30 SEPTEMBER 2020**

[Regulation 52 (8), read with Regulation 52 (4), of the SEBI (LODR) Regulations, 2015]

(in lacs)

Particulars	Half Year Ended 30 September 2020 (Unaudited)	Year Ended 30 September 2019 (Unaudited)	Year Ended 31 March 2020 (Audited)
1. Total Income from operations	19,676.66	17,022.08	16,636.65
2. Profit from ordinary activities before tax	2,782.87	3,360.96	5,428.56
3. Net Profit from ordinary activities after tax	2,109.53	2,396.10	4,264.84
4. Total Comprehensive Income for the period [comprising profit / (loss) for the period (after tax) and Other Comprehensive Income (after tax)]	2,147.24	1,525.40	3,753.16
5. Paid up Equity Share Capital	16,582.99	14,810.25	16,582.99
6. Reserves (excluding Revaluation Reserve)	33,746.89	20,895.32	31,475.45
7. Net worth	50,329.88	35,705.57	48,058.44
8. Paid up Debt Capital / Outstanding Debt	2,52,80,41	1,61,390.82	1,98,279.42
9. Outstanding Redeemable Preference shares	-	-	-
10. Debt Equity Ratio	5.02	4.52	4.13
11. Earnings Per Share			
a. Basic (in ₹)	1.27	1.62	2.87
b. Diluted (in ₹)	1.26	1.60	2.82
12. Capital Redemption Reserve	-	-	-
13. Debenture Redemption Reserve	-	-	-
14. Debt Service Coverage Ratio	-	-	1.03
15. Interest Service Coverage Ratio	-	-	1.31

Notes :

- The above is an extract of the detailed format of half yearly results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the half yearly results are available on the website of the Stock Exchange ([www.bseindia.com](http://www.bseindia.com)) and the Company ([www.maghmf.co.in](http://www.maghmf.co.in)).
- For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the BSE and can be accessed on the URL ([www.bseindia.com](http://www.bseindia.com)) and the Company ([www.maghmf.co.in](http://www.maghmf.co.in)).

By order of the Board

For Magma Housing Finance Limited

Manish Jaiswal

Managing Director &amp; Chief Executive Officer

DIN: 07859441

Place : Mumbai  
 Date : 30 October 2020

Place : Mumbai  
 Date : 30 October 2020

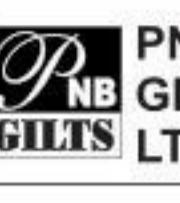
**VOITH**
**VOITH PAPER FABRICS INDIA LIMITED**

Registered Office: 113/114-A, Sector-24, Faridabad-121005, Haryana  
 CIN: L74899HR1968PLC004895; Phone: +91 129 4292200; Fax: +91 129 2232072  
 E-mail: [voithfabrics.faridabad@voith.com](mailto:voithfabrics.faridabad@voith.com); Website: [www.voithpaperfabricsindia.com](http://www.voithpaperfabricsindia.com)

Statement of Unaudited Financial Results for the Second Quarter and Half-year ended on 30th September, 2020

(₹ in Million, unless otherwise stated)

Sl. No.	Particulars	Quarter ended 30/09

	<b>PNB GILTS LTD.</b> CIN : L74895DL1996PLC077120 Regd. Office: 5, Sansad Marg, New Delhi - 110 001 Ph: 011-2325759, 2325759, Fax No. 011-2325751, 2325763 E-Mail: pnbgilts@pnbgilts.com, Website: www.pnbgilts.com
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**NOTICE**

Pursuant to Regulation 29 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, notice is hereby given that the meeting of Board of Directors of PNB Gilts Ltd. ("the Company") will be held on Tuesday, 10<sup>th</sup> November, 2020 inter alia, to consider and approve the unaudited financial results of the company for the quarter & half year ended 30<sup>th</sup> September, 2020 and to consider the proposal for declaration of interim dividend for the financial year ending 31<sup>st</sup> March, 2021.

The information contained in this notice is also available on the Company's website [www.pnbgilts.com](http://www.pnbgilts.com) and on the websites of BSE [www.bseindia.com](http://www.bseindia.com) and NSE at [www.nseindia.com](http://www.nseindia.com).

By Order of the Board  
For PNB Gilts Limited  
Sd/-  
(Monika Kochar)  
Company Secretary

Place: New Delhi  
Date: 31.10.2020

	<b>Xelpmoc Design and Tech Limited</b> Registered Office: #17, 4 <sup>th</sup> Floor, Agies Building, 1 <sup>st</sup> 'A' cross, 5 <sup>th</sup> Block, Koramangala, Bengaluru - 560034. CIN: L72200KA2015PLC082673, Tel. No: 080 4370 8360; E-mail: vaishali.kondbar@xelpmoc.in; Website: <a href="http://www.xelpmoc.in">www.xelpmoc.in</a>
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Notice is hereby given pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that the meeting of the Board of Directors of the Company is scheduled to be held on Saturday, November 07, 2020 to inter alia, consider, approve and take on record the Unaудited Financial Results of the Company along with the Limited Review Report for the 2<sup>nd</sup> quarter and half year ended September 30, 2020 of the Company. This information is also available on the Company's website ([www.xelpmoc.in](http://www.xelpmoc.in)) and also available on the website(s) of BSE Limited ([www.bseindia.com](http://www.bseindia.com)) and National Stock Exchange of India Limited ([www.nseindia.com](http://www.nseindia.com)).

By Order of the Board  
For Xelpmoc Design and Tech Limited  
Sd/-  
Vaishali Kondbar  
Company Secretary

Date : October 31, 2020

Place : Mumbai

	<b>RAMKY INFRASTRUCTURE LIMITED</b> CIN: L74210TG1994PLC017356 Regd. Office: Ramky Grandiose, 15th Floor, Sy No. 1362 & 4, Gachibowli, Hyderabad-32. Email: scr@ramky.com <a href="http://www.ramkyinfrastructure.com">www.ramkyinfrastructure.com</a>
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Notice is hereby issued pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of **Ramky Infrastructure Limited** is scheduled to be held on **Monday, 09<sup>th</sup> Day of November, 2020, at Hyderabad - 500 032** inter alia to consider and approve the **Unaudited Financial Results (Standalone & Consolidated)** of the Company for the quarter and half year ended 30<sup>th</sup> September, 2020. Further, the Notice is also placed on the website of the company [www.ramkyinfrastructure.com](http://www.ramkyinfrastructure.com) and on the websites of Stock Exchanges i.e., NSE & BSE.

For Ramky Infrastructure Limited  
Sd/- ARJUN UPADHYAY  
COMPANY SECRETARY  
M.NO: 50879  
Date: 31.10.2020 Place: Hyderabad

	<b>SHEMAROO ENTERTAINMENT LIMITED</b> CIN: L67190MH12005PLC156288 Registered Office: Shemaroo House, Plot No. 18, Marol Co-operative, Industrial Estate, Off Andheri Kurla Road, Andheri East, Mumbai -400059 Telephone: +91-22 40319911; Facsimile: +91-2240319794; Email: <a href="mailto:compliance.officer@shemaroo.com">compliance.officer@shemaroo.com</a> ; Website: <a href="http://www.shemaroobent.com">www.shemaroobent.com</a>
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Notice is hereby given that pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that the meeting of the Board of Directors of the Company will be held on **Saturday, November 07, 2020**, inter alia, to consider and take on record the **Unaudited Financial Results (Standalone and Consolidated)** of the Company for the quarter and half year ended September 30, 2020.

This notice shall also be available on Company's website at [www.shemaroobent.com](http://www.shemaroobent.com) and also on Stock Exchange's website at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com).

For Shemaroo Entertainment Limited  
Sd/-  
Dipesh U. Gosar  
Company Secretary & Compliance Officer

**NAGPUR POWER AND INDUSTRIES LIMITED**

CIN : L40100MH1996PLC104361  
Regd. Office: 'Nirmal', 2nd Floor, Nariman Point, Mumbai-400021  
Tel# +91 22 2202 3055/66  
Fax# +91 22 2204 3162  
Email: npl\_investor@khandelwalindia.com  
Website: [www.nagpurpowerind.com](http://www.nagpurpowerind.com)

**NOTICE**

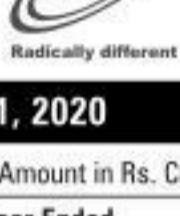
Notice is hereby given that pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that the meeting of the Board of Directors of the Company will be held on **Saturday, November 07, 2020**, inter alia, to consider and take on record the **Unaudited Financial Results (Standalone and Consolidated)** of the Company for the quarter and half year ended September 30, 2020.

Further, the said notice is also available on the website of the Company at [www.nagpurpowerind.com](http://www.nagpurpowerind.com) and also on the website of Bombay Stock Exchange viz. [www.bseindia.com](http://www.bseindia.com).

For Nagpur Power and Industries Limited  
Sd/-  
Nidhi Salamuria  
Mumbai Director & Company Secretary  
October 31, 2020

**BADVE ENGINEERING LIMITED**

(CIN : U73100MH1996PLC102827)  
Registered Office: Plot No. D-39, MIDC Area, Waluj, Aurangabad - 431133.

**AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2020**

(Amount in Rs. Crore)

Sl. No.	Particulars	Year Ended		Year Ended	
		March 31, 2020	March 31, 2019	March 31, 2020	March 31, 2019
		Audited (Standalone)	Audited (Consolidated)	Audited (Standalone)	Audited (Consolidated)
1	Total income from Operations	3,864.17	3,420.51	4,112.50	3,597.66
2	Net Profit / (Loss) for the period before Tax (before Exceptional and/or Extraordinary items)	233.66	219.08	238.99	220.97
3	Net Profit / (Loss) for the period before Tax (after Exceptional and / or Extraordinary items)	233.66	219.08	238.99	220.97
4	Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	229.88	173.03	235.21	174.91
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)) (Refer note 4)	0.64	2.68	0.64	2.68
6	Paid-up Equity Share Capital (Face Value of ₹ 10/- each)	20.34	19.84	20.34	19.84
7	Reserves (excluding Revaluation Reserve)	1,242.01	951.69	1,243.59	947.27
8	Net worth	1,262.36	971.53	1,263.94	967.11
9	Outstanding Debt	1,973.38	1,780.46	1,973.38	1,780.46
10	Outstanding Redeemable Preference Shares	-	-	-	-
11	Debt Equity Ratio	1.56	1.83	1.56	1.84
12	Earning Per Share (of ₹ 10/- each Fully paid-up)				
13	1. Basic:	116.00	87.00	119.00	88.00
14	2. Diluted:	116.00	87.00	119.00	88.00
15	Capital Redemption Reserve	-	-	-	-
16	Debenture Redemption Reserve (DRR)	-	-	-	-
17	Debt Service Coverage Ratio	1.68	1.73	1.66	1.74
18	Interest Service Coverage Ratio	3.52	3.44	3.55	3.46

**Notes:**  
1. The above is an extract of the Statement of audited Financial Results for the Year Ended March 31, 2020 filed with the Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the audited Financial Results are available on the Company's website i.e. [www.badvegroup.com](http://www.badvegroup.com) and on the website of the Stock Exchange i.e. [www.bseindia.com](http://www.bseindia.com).  
2. For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing Obligations and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to BSE Limited and can be accessed on the website of BSE Limited.  
3. The company has no reportable segment as required as per INDAS 108 "Operating Segment", notified under the Companies (Indian Accounting Standards) Rules, 2015.  
4. There were no exceptional or extraordinary items.

For and on behalf of the Board of Directors of

Shrikant Badve  
Managing Director  
DIN: 00295505

Adfactors 592

Place : Pune

Date : October 30, 2020

**JSW HOLDINGS LIMITED**

Registered Office : Village Vasind, Taluka- Shahapur, District - Thane - 421604  
Web address : [www.jsw.in](http://www.jsw.in) CIN- L67120MH2001PLC217751

**EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2020**

(₹ in Lakhs)

Sr. No.	Particulars	Standalone						Consolidated		
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**ARYAVART BANK** आर्यावर्त बैंक  
(A Joint Undertaking of Govt. of India, U.P. Govt. & Bank of India)

Regional Office, Agra

(मार्ग चक्रवान्, उत्तर प्रदेश तारकार एवं ईक अंडे इन्डिया का संस्कृत उपकार)

**POSSESSION NOTICE FOR MOVEABLE/IMMOVABLE PROPERTY [Under Rule 8(1)]**  
The Authorized Officer of Bank under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule-3 of the Security Interest (Enforcement) Rules, 2002, issued demand notice on the date mentioned against account and stated hereunder calling upon the borrowers/guarantors/mortgagors to repay the amount mentioned in the notice being together with further interest at contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. within sixty days from the date of receipt of said notice. The borrowers/Guarantors/Mortgagors having failed to repay the amount, Notice is hereby given to the borrowers/guarantors/mortgagors and the public in general that the undersigned has taken the Symbolic/Physical possession of the properties described herein below in exercise to powers conferred on him/her under section 13(4) of the said act read with the Rule 8 of the said Rules on the date mentioned hereunder. The borrowers/Guarantors/Mortgagors in particular and the public in general are hereby cautioned not to deal with the properties. Any dealing with the properties will be subject to the charge of Bank for the amounts and interest thereon. Details of the mortgaged Properties of which the Symbolic/Physical possession had been taken are as follows. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act., in respect of time available, to redeem the secured assets.

Name of the Borrower/ Mortgagor & Guarantor	Details of the Property	Date of Demand Notice	Date of possession	Amt. Due as per demand notice
<b>Branch: Shahganj, Agra</b>				
Borrower & Mortgagor- Mr. Jitendra Singh S/o Mr. Subhash Chand, Guarantor- Mrs. Hema Singh W/o Mr. Jitendra Singh, Mr. Ashok Kumar S/o Mr. Balrajnath.	One bounded Plot in the Portion of the Khasra No. 2124, & Part of Private Plot No. 106B & 105 Situated in Mahadev Nagar, near Nagla Rambal, Mauza Naraich I, Teh. Etawah, Distt. Agra, Area-55.18 Sq. Mtr., Bounded as: East-Rasta, West-House of Vinay Kumar Dubey, North-House of Laxmi Devi, South-20 ft. wide Road.	28-07-2020	28-10-2020	₹ 18,38,515.30 + interest from Dt. 01-01-20 & other expenses
Borrower & Mortgagor- Mr. Bhura S/o Mr. Raisuddin, Guarantor- Mr. Mohd. Salman S/o Mr. Mohd. Ayazuddin, Mr. Subhan Kureishi S/o Mr. Usman Kureishi	One House in the Portion of House Nagar Nigam No. 35/3B, Situated in Peervahavuddin, Ward. Lohamandi, Teh. Sadar, Distt. Agra U. P., Area-42 Sq. Mtr., Bounded as: East-House of Mr. Liyakat & House of Mr. Bundu, West-Exit & Rasta 10 ft. wide, North-Exit & Gall 7 ft. wide, South-Portion of the House of Mrs. Shahnaz Begum	23-03-2020	28-10-2020	₹ 9,54,091/- + interest from Dt. 01-10-19 & other expenses
Borrower & Mortgagor- Mr. Kishan Singh S/o Mr. Shiv Charan, Guarantor- Mr. Padam Singh S/o Mr. Daal Chand, Mr. Rajendra S/o Mr. Tara Chand.	One E.W.S House Situated at House No. 81, Sector 4 at Awas Vikas Colony, Sikandra Yojna, Teh. & Distt. Agra, Area-40.74 Sq. Mtr., in the name of Mr. Kishan Singh S/o Mr. Shiv Charan, Bounded as: East-House No. 80, West-Prop. of Other's, North-Road, South-Prop. of Other's	23-03-2020	28-10-2020	₹ 8,40,971.67 + interest from Dt. 01-10-19 & other expenses

Date : 01-11-2020 Place : Agra

Authorised Officer

## PUBLIC NOTICE



ICICI BANK LIMITED

CIN-L65190GJ1994PLC021012

**Registered Office:** ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara - 390 007.  
**Corporate Office:** ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051.  
 Phone: 022-26538900, Fax: 022-26531230, Email: [investor@icicibank.com](mailto:investor@icicibank.com) Website: [www.icicibank.com](http://www.icicibank.com)

## FINANCIAL RESULTS

## BHAGYASHREE LEASING AND FINANCE LIMITED

CIN: L65910PN1994PLC138655

Regd. Office: 1st Floor, Kumar Capital, 2413, East Street, Camp, Pune 411001

Extract of Standalone Unaudited Financial Results for the Quarter and Half Year Ended 30th September 2020 (Rs. In Lacs)

Particulars	Quarter ended		Half Year ended		Year ended
	30/09/2020 (Unaudited)	30/06/2020 (Unaudited)	30/09/2019 (Unaudited)	30/09/2020 (Unaudited)	
Total income from operations (Net)	2.27	5.94	4.21	8.21	17.44
Net Profit/(Loss) for the period (Before tax, exceptional and/or extraordinary items)	1.55	0.66	2.21	2.21	8.34
Net Profit/(Loss) for the period (Before tax and after exceptional and extraordinary items)	1.55	0.66	2.21	2.21	8.34
Net Profit/(Loss) for the period after tax (after exceptional and extraordinary items)	0.96	-0.89	1.12	0.08	4.88
Total comprehensive income for the period (comprising profit/(loss) for the period (after tax) and other comprehensive income (after tax))	0.96	-0.89	1.12	0.08	4.88
Equity Share Capital	350.01	350.01	350.01	350.01	350.01
Reserves (excluding Revaluation Reserve) as shown in the Balance Sheet of previous year					
Earnings Per Share (for continuing and discontinued operations)	0.03	0.03	0.03	0.00	0.14
Basic:	0.03	0.03	0.03	0.00	0.14
Diluted:					

Note:

1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Unaudited Financial Results is available on the Stock Exchange website ([www.bseindia.com](http://www.bseindia.com)).

2. The Financial results of the Company for the Quarter and Six months ended September 30, 2020 have been subjected to limited review by the Statutory Auditors and approved by the Board of Directors at its meeting held on October 29, 2020.

3. Figures have been regrouped and rearranged wherever necessary.

For and on behalf of the Board of Directors  
 Of Bhagyashree Leasing and Finance Limited  
 Sd/-  
 Rajas Jain  
 Director & CEO

Panache Innovations Limited  
 CIN: L51100MH981PLC312742  
 Regd. Office: A3/201A, Babosa Industrial Park, Mumbai-Nashik Highway (NH3), Saravali Village, Bhivandi, Thane 421302, Maharashtra  
 Contact No: 9291529934  
 Email: [info@panachemoderia.com](mailto:info@panachemoderia.com)  
 Website: [www.panachemoderia.com](http://www.panachemoderia.com)

NOTICE  
 Pursuant to Regulation 47 read with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, NOTICE is hereby given that a Meeting of the Board of Directors of the Company is scheduled to be held on Tuesday, 10th November, 2020, at 11.00 am at Unit No. 201/B1, Raheja Plaza-1, L.B.S. Marg, Ghatkopar West, Mumbai 400086 inter alia, to consider, approve and take on record the Unaudited Financial Results (Standalone & Consolidated) of the Company for the quarter and half year ended 30th September, 2020.

Further, details are also available on Company's website [www.panachemoderia.com](http://www.panachemoderia.com) as well as Stock Exchange's website i.e. [www.bseindia.com](http://www.bseindia.com).

By Order of the Board  
 For Panache Innovations Limited  
 Date: 31/10/2020 Priyank Sangol  
 Place: Mumbai CS & Compliance Officer

Place : Pune

Date : 31.10.2020

## P.K.INDUSTRIES PRIVATE LIMITED (IN LIQUIDATION)

Liquidator's Address: 123 New Lalaji Rai Market, Delhi-110006. Contact: +91-9810378000, Email ID: [liquidator.pkindustries@gmail.com](mailto:liquidator.pkindustries@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	Saturday, 21.11.2020 between 04:00 P.M. to 05:00 P.M.
Last Date for Submission of EMD	20.11.2020 before 05:00 P.M.
Inspection Date & Time	20.11.2020 between 12.00 P.M. to 05:00 P.M.
The person to be contacted for inspection is	Mr Rakesh Bhatia, Contact No. 9310278000, 9810378000

Lot No.	Particulars	Reserve Price (in Lacs)	EMD (Rs.) (in Lacs)
1	Offices (Hall) No. 110-117 First Floor Manglam Paradise Sector 3 Rohini New Delhi Super Area 3128 Sq Ft	300	30

The EMD (Refundable) shall be payable by interested bidders through NEFT/RTGS on or before 20.11.2020 in an account of "P K Industries Private Limited (In Liquidation)" having Account No. 5422000100136201 and IFSC Code KAR00000542. For detailed terms & conditions of E-auction sale, refer TENDER DOCUMENTS available on <https://ncit.auction.auctiontiger.net>. For any query regarding E-auction, contact Mr. Rameshwar (M: 6351896634) on ramprasad@auctiontiger.net or Liquidator on his e-mail at liquidator.pkindustries@gmail.com

Sd/- Rakesh Bhatia

Place : New Delhi Liquidator for P K Sales Company Pvt Ltd (In Liquidation)  
 Date : 01.11.2020 IP Reg. No.IBII/IP-P-00978/2017-18/11608

## BEFORE THE NATIONAL COMPANY LAW TRIBUNAL, NEW DELHI BENCH, AT NEW DELHI COMPANY APPLICATION NO. CA (CAA) 91ND/2020

IN THE MATTER OF:  
 SECTIONS 230 and 232 of the COMPANIES ACT, 2013 READ WITH COMPANIES (COMPROMISES, ARRANGEMENTS AND AMALGAMATION) RULES, 2016 ANDIN THE MATTER OF:  
 ACL COMPONENTS LIMITED, HAVING ITS REGISTERED OFFICE AT 458-1/16, SOHNA ROAD, OPPOSITE NEW COURT, GURGAON-122001, HARYANA (TRANSFEROR COMPANY 1/NON-APPLICANT COMPANY) AND

JMA E-COM PRIVATE LIMITED, HAVING ITS REGISTERED OFFICE AT, C-2/21, SAFDARJUNG DEVELOPMENT AREA, NEW DELHI 110016 (TRANSFEROR COMPANY 2/APPLICANT COMPANY 1) AND

JULLUNDUR AUTO SALES CORPORATION LIMITED, HAVING ITS REGISTERED OFFICE AT, 2749, BEHIND MINERVA CINEMA, KASHMERE GATE, NEW DELHI-110006 (TRANSFEROR COMPANY 3/APPLICANT COMPANY 2) WITH

JMA MARKETING LIMITED, (FORMERLY KNOWN AS JMA RANE MARKETING LIMITED), HAVING ITS REGISTERED OFFICE AT, 2E/5, JHANDEWALAN EXTENSION, NEW DELHI- 110055 (TRANSFEREE COMPANY/APPLICANT COMPANY 3)

NOTICE AND ADVERTISEMENT OF SEPARATE MEETINGS OF UNSECURED CREDITORS AND EQUITY SHAREHOLDERS OF TRANSFEROR COMPANY NO. 3 AND UNSECURED CREDITORS AND EQUITY SHAREHOLDERS OF THE TRANSFEREE COMPANY

Notice is hereby given that the Hon'ble National Company Law Tribunal, New Delhi Bench at New Delhi, vide its Order dated 26th October, 2020 (the "Order"), has directed to convene meeting of Unsecured Creditors and Equity Shareholders of Transferor Company No. 3 and Unsecured Creditors and Equity Shareholders of Transferee Company for the purpose of considering, and if thought fit, approving with or without modification(s), the arrangement embodied in the Scheme of Amalgamation between ACL Components Limited (Transferor Company 1), JMA E-Comm Private Limited (Transferor Company 2), Jullundur Auto Sales Corporation Limited (Transferor Company 3) with JMA Marketing Limited (Formerly known as JMA Rane Marketing Limited) (Transferee Company) and their respective shareholders and creditors ("Scheme").

In pursuance of the said order and as directed therein, further notice is hereby given that aforesaid meetings of the Unsecured Creditors and Equity Shareholders of Transferor Company No. 3 and Unsecured Creditors and Equity Shareholders of Transferee Company will be held as under, at which Unsecured Creditors and Equity Shareholders of Transferor Company No. 3 and Unsecured Creditors and Equity Shareholders of Transferee Company are requested to attend.

S. No.	Class of Meeting	Name of Applicant Company(s)	Date of Meeting	Time	Place of Meeting
1.	Unsecured Creditors	JULLUNDUR AUTO SALES CORPORATION LIMITED	Saturday, 05th December, 2020	11.00 A.M. 02.00 P.M.	2769, Ramal Chandhok Marg, Kashmere Gate, New Delhi - 110006
2.	Unsecured Creditors	JMA MARKETING LIMITED (FORMERLY KNOWN AS JMA RANE MARKETING LIMITED)	12.00 Noon	03.00 P.M.	110006

Copies of the said Scheme, the Explanatory Statement, under Sections 230 (3), 232(1) and (2) and 202 of the Companies Act,

JAGSONPAL FINANCE & LEASING LTD  
Regd. office : D-28, First Floor, Greater Kailash  
Enclave - I, New Delhi - 110048  
Tel: 011-49025758, Fax: 011-41633812  
Email: jagsopal@gmail.com  
Website: jagsopal.com.in  
CIN : L65910UP1993PLC043182

## NOTICE

Pursuant to Regulation 29 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, notice is hereby given that the meeting of Board of Directors of the Company will be held on Wednesday, 11th November, 2020, to consider and take on record the Unaudited Financial Results of the Company for the Second quarter (Q2) half yearly ended 30.09.2020.

By order of the Board of Directors  
Jagsonpal Finance & Leasing Ltd.  
Sd/-  
Date: 30.10.2020 Sumit Kumar Ghosh  
Place: New Delhi Company Secretary

**Anna Infrastructures Limited**  
CIN: L65910UP1993PLC070612  
R/o: Shop No. 1 & 3, E-14/6 First Floor,  
Shanta Tower, Sanjay Plaza, Agra - 282002  
Email ID: annainfrastructures@gmail.com  
Website: www.annainfrastructures.com,  
Telephone : 0562-2526650

## NOTICE

Pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, Notice is hereby given that a meeting of the Board of Directors of the Company is scheduled to be held on Thursday, 12th November, 2020 at 01:00 PM at registered office of the Company to consider and take on record inter-alia the Un-Audited Financial Results for the Quarter ended 30th September, 2020.

The said notice is also available on a website of Company i.e. www.annainfrastructures.com and may also access on the website of Stock Exchange i.e. www.bseindia.com.

For & on behalf of  
Anna Infrastructures Limited  
Sd/-  
Place : Agra  
Date : 31.10.2020  
Kanchan Agarwal  
(Company Secretary)

**HELPAGE FINLEASE LIMITED**  
CIN: L51909DL1982PLC014434  
Regd. Off.: S-191C, 3rd Floor, Manak Complex, School Block, Shakarpur, Delhi-110092  
Email Id: info@helpagefinlease.com, Website: www.helpagefinlease.com  
Tel: 011-22481711

## NOTICE

Notice is hereby given that pursuant to Regulation 33 read with Regulation 47 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 the meeting of the Board of Directors of the Company will be held on Wednesday, 11th November 2020 at 3:00 PM, at S-191C, 3rd Floor, Manak Complex, School Block, Shakarpur, Delhi-110092 to consider, approve and take on record the Un-Audited Financial Results of the Company for the quarter ended September 30, 2020. This information is also available on www.helpagefinlease.com and www.bseindia.com.

For and on behalf of the Board  
M/s Helpage Finlease Limited  
Sd/-  
Place: Delhi  
Date: 31.10.2020  
Siddharth Goyal  
Managing Director

**SAJAN INTERNATIONAL PRIVATE LIMITED**  
Regd. Office : Office No-903, 9th Floor, D-Mall, Netaji Subhash Place, Pitampura, New Delhi -110034  
CIN: U74699DL1980PTC010483

PUBLIC NOTICE FOR PROPOSED CHANGE OF MANAGEMENT AND CONTROL  
(In accordance with RBI Notification No. DNBR.(PD) 029/CGM(CDS)-2015 Dated July 09, 2015)

Notice is hereby given that, Mr. Vahin Khosla & Mr. Yuv Vir Khosla intend to acquire the entire shareholding, ownership, control & the management of M/s Sajan International Private Limited, a company incorporated under the provisions of the Companies Act, 1956 and having its registered office situated at Office No-903, 9th Floor, D-Mall, Netaji Subhash Place, Pitampura, New Delhi-110034 and registered with the Reserve Bank of India vide RBI Registration No. B-14/02036 as a Non deposit accepting NBFC (hereinafter referred to as "the Company"). The present directors i.e. Mr. Jagdish Goyal & Mr. Rahul Garg, will resign and new directors i.e. Mr. Vahin Khosla & Mr. Yuv Vir Khosla, will take over the complete management and control of the Company. The proposed move is aimed at strengthening and expanding the business activities of the Company and to enhance its future prospects. In this regard, the company has already obtained the prior approval from RBI, Delhi for change of Management & Control of the Company.

For Sajan International Private Limited

Sd/-  
Mr. Jagdish Goyal  
(Director)  
On behalf of Transferee/  
Sellers  
Dated: 31st October, 2020  
Place: New Delhi

Sd/-  
Mr. Vahin Khosla  
(On behalf of Transferees/  
Sellers)  
Acquirers

**AXIS BANK** POSSESSION NOTICE  
Retail Assets Center : 1st Floor, G-4/5, B, Sector-4, Gomti Nagar Extension Lucknow-226010  
Corporate Office : 3rd Floor, Block-B, Bombay Dyeing Mills Compound, Pandurang Budhakar Marg, Worli, Mumbai-400 025  
Registered Office : 'Trishul', 3rd floor, Opposite Samartheshwar Temple, Law Garden, Ellisbridge, Ahmedabad-380006

Whereas the undersigned being the Authorised Officers of **AXIS BANK LTD.**, under Securitisation And Reconstruction Of Financial Assets Enforcement Of Security Interest Act 2002 and in exercise of powers conferred under Section 13(12) read with Rule 9 of the Security interest (Enforcement) Rules, 2002 has issued Demand Notices under Section 13(2) of the said Act. The borrower/s mentioned herein below having failed to repay the amount, notice is hereby given to the borrower/s mentioned here in above in particular and to the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him under Section 13 (4) of the said Act read with the Rule 8 of the said Rules. The borrower/s mentioned here in below in particular and the public in general are hereby cautioned not to deal with the said property and any dealings with the said property will be subject to the mortgage of **AXIS BANK LTD.** for an amount together with further interest incidental expenses, costs, charges, etc. on the amount mentioned against each account herein below. The Borrower/s/Co-Borrower/s/Mortgagor/s/ Guarantor/s attention is invited to provisions of sub-section 6 of section 13 of the Act, in respect of time available, to redeem the secured assets.

Name & Address of the Borrower & Co-Borrowers/ Guarantor/s	Description of the Charged/ Mortgaged Property	Amount Outstanding
M/s Anil Tractor Pvt Ltd.(Borrower) C/o 55, Brij Dham, Phase-I, Karam Yogi Endave, Kamla Nagar, Agra-282001, Through its Director Anant Agarwal S/o Anil Agarwal	(1) Situated at House No. 55, Part of Khasra No. 21/2 at Brij Dham Colony, Mauza Ghatsawar, Hariparwati Ward, Agra, (U.P)-282001 Standing in the name of Mahavir Sharma Admeasuring Area: 70.94 Sq.Mtr. Boundaries: East: Rasta 7.5 Mtr Wide Thereafter Park, West: Land of others, North: House No. 56, South - House No. 54.	Rs. 48,783.73 (Interest calculated up to 31.05.2020)
Mr. Anant Agarwal (Guarantor) S/o Anil Agarwal R/o 31/106, Madhavan Nagar, Opp. Gyan Bharti School, Rajpur Chungi SSD Road, Agra-282001	Also at: R/o 6B, Old Vijay Nagar, Agra, (U.P)-282001 Mr. Mahavir Sharma (Guarantor) S/o Nathi Lal R/o 55, Brij Dham, Phase-I, Karam Yogi Endave, Kamla Nagar, Agra, (U.P)-282005 Mr. Gaurav Gupta (Guarantor) S/o Pramod Kumar Gupta R/o 374, Chatra Bazar, Agra, (U.P)-282001	Mr. Mamta Agarwal (Guarantor) Admeasuring Area: 102.79 Sq.Mtr. Boundaries: East: Rasta 12 Mtr Wide, West: Remaining Part of Property, North: Rasta 12 Mtr Wide, South - Property No. 9
Date : 01.11.2020, Place : Lucknow		
		(Authorized Officer), <b>AXIS BANK LTD.</b>

(Authorized Officer), **AXIS BANK LTD.**

## ZEN TECHNOLOGIES LIMITED

CIN: L72200TG1993PLC015939  
B-42, Industrial Estate, Sananthaghar, Hyderabad, Telangana-500018

## EXTRACT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30 SEPTEMBER 2020

(Rs. In lacs)

Sr. No.	PARTICULARS	STANDALONE		CONSOLIDATED	
		QUARTER ENDED 30-09-2020 (Unaudited)	HALF YEAR ENDED 30-09-2020 (Unaudited)	QUARTER ENDED 30-09-2020 (Unaudited)	HALF YEAR ENDED 30-09-2020 (Unaudited)
1	Total Revenue from Operations	1,061.85	1,478.09	4,712.00	1,235.35
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	146.25	14.02	2,117.34	162.10
3	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	146.25	14.02	2,117.34	162.10
4	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	76.84	8.26	1,537.08	92.47
5	Total Comprehensive Income for the period [Comprising Profit after tax and Other Comprehensive Income (after tax)]	76.84	8.26	1,537.08	119.02
6	Paid-up Equity Share Capital (Rs.1/- Per Equity Share)	795.10	795.10	771.60	795.10
7	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of previous year ended)	20,109.17	20,109.17	16,272.52	19,271.98
8	Earnings Per Share (of Rs.1/- each) (Not annualised): a) Basic b) Diluted	0.10 0.10	0.01 0.01	1.99 1.99	0.10 (0.07)
					1.86

Note : The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on company's website at www.zentechologies.com and the stock exchange's websites, www.nseindia.com and www.bseindia.com.

Statement of Deviation / Variation in utilisation of funds raised	
Name of listed entity	Zen Technologies Limited
Mode of Fund Raising	Preferential Issue of convertible warrants
Date of Raising Funds	1. 04/02/2019 - Date of allotment of warrants & 2. 03/09/2020 - Date of allotment of equity shares upon conversion of warrants
Amount Raised (in Rs.)*	175,995,440
Report filed for Quarter ended	September 30, 2020
Monitoring Agency	Not Applicable
Monitoring Agency Name, if applicable	Not Applicable
Is there a Deviation / Variation in use of funds raised	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not Applicable
If Yes, Date of shareholder Approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the Audit Committee after review	None
Comments of the auditors, if any	None

## Objects for which funds have been raised and where there has been a deviation, in the following table

ORIGINAL OBJECT	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the quarter according to applicable object	Remarks if any
The proceeds of the preferential issue will be utilized towards research and development (R&D), potential acquisitions, export promotion, working capital, capital expenditure and general corporate purposes.	NA	178,595,440	Not Applicable	Rs. 4,46,48,860/-	None	Deviations or Variations

\*Out of the total amount raised, 25% of the amount i.e., Rs. 4,46,48,860/- has been received by the company towards warrant subscription at the time of allotment of warrants. Further, the balance 75% of the amount i.e., Rs. 13,39,46,580/- has been received at the time of allotment of equity shares upon conversion of warrants.

(a) Deviation in the objects or purposes for which the funds have been raised or

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed or

(c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc

Note: Unutilised amounts of the issue as at September 30, 2020 have been temporarily deployed in fixed deposit with Scheduled Banks.

For and on behalf of the Board  
Sd/-  
Ashok Attri  
Chairman and Managing Director  
DIN:00056050

Place: Hyderabad

Date : 31-10-2020

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

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES/MOVABLE PROPERTIES  
E-auction Sale Notice for Sale of Immovable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) and 6(2) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and to the Borrower/s, Guarantor/s and Mortgagor/s in particular, that the under mentioned immovable/movable properties mortgaged/charged/Hypothecated/Pledged to Union Bank of India, with its respective Branches, the physical possession of which has been taken by the Authorized Officer, Union Bank of India, Respectively will be sold on **18.11.2020, on As Is Where Is**, **As is What Is**, and **"Whatever There Is"** for recovery of amounts as mentioned below.

For detailed terms and conditions of the sale, please refer to the link provided in Union Bank of India website i.e. [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in).

Sr. No.	Name of A/c & No. Branch Name	Scheduled Property	Account No.	Reserve Price	Debt Due with interest and cost	Date and Time of Auction	Last Date of Submission of Bids
1.	M/S Aditya and Malik Group through its proprietor Smt. Seema Devi w/o Sh. Ishpal Rawal, R/O Goela						

CIN-L51909DL1990PLC040761  
Regd. Office: 3rd Floor Gopala Tower, 25 Rajendra Place, New Delhi-110008  
Tel: 011-25747696/25751934/36 | Fax: 011-25751937/38  
www.savaretrade.com | E-mail: narendermakkar@yahoo.com

**NOTICE**

Pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 with the Stock Exchange, Notice is hereby given that Board of Directors Meeting of the Company will be held on **Thursday, 12.11.2020 at 04.00 pm** at Plot no 6 Sector 32 Institutional Area Gurugram, inter-alia to discuss, Consider Unaudited Financial Results for the Quarter and half year ended on 30.09.2020 along with the limited review report of the auditors for the corresponding period.

For Savare Trade Enterprises Limited

Sd/-  
Narendra Kumar Makkar  
(DIN-00026857)  
Director

Place : New Delhi  
Date : 30.10.2020

**PUBLIC NOTICE**

This is to inform the General Public that following Share Certificate(s) of Pfizer Limited having its Registered Office at Pfizer Centre Patel Estate, Patel Estate Road, off S.V. Road, J jogeshwari West, Mumbai-400102 and registered in the Name(s) of the following Shareholder(s) has/have been lost by the registered holder(s):

Name of the Holder(s)	Certificate No.	Distinctive Nos.	No. of Shares
PFZ Om Parkash Rani	500138	30126873 -30126977	100

The public are hereby cautioned against purchasing or dealing in any way with the above referred share certificate(s).

Any Person(s) has/have any claim in respect of the said Share Certificate(s) should lodge such claim with the company or its Registrar and Transfer Agents Kfin Technologies Private Limited, Selenium Tower B, Plot No. 31-32, Gachibowli, Financial District, Hyderabad-500032, within 15 days of publication of this notice. After which no claim will be entertained and the company may proceed to issue duplicate Share Certificate(s) to the registered holder(s).

For CENLUB INDUSTRIES LIMITED  
Sd/-  
Vijendra Kumar Mittal  
Chairman &  
Place: Faridabad Date : 31.10.2020  
(DIN: 00006398)

Place: New Delhi  
Date: 31-10-2020

ANSAL PROPERTIES & INFRASTRUCTURE LIMITED

CIN L45101DL1967PLC004759

Regd. Off: 115, Ansals Bhawan, 16, K G Marg, New Delhi - 110001  
Mobile: 91-9871053419, Tel.: 011-23353550, 66302268-72  
Website: www.ansalapi.com; Email: shareholderservice@ansalapi.com

**NOTICE**

Notice is hereby given that pursuant to Regulations 29, 33 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"), please be informed that a meeting of the Board of Directors of the Company is scheduled to be held on Tuesday, the 10th November, 2020, to consider and approve, inter alia, the Un-audited Financial Results (Standalone/ Consolidated) for the 2nd Quarter/ Half-Year ended on the 30th September, 2020 of the F.Y. 2020-21. This is being subjected to Limited Review by the Statutory Auditors of the Company.

Further, it may also be noted that the Trading window in respect of aforesaid meeting is already closed w.e.f. the 08th October, 2020 and shall remain closed till 48 hours after the declaration of aforesaid Quarterly/ Half-Yearly Un-Audited Financial Results in terms of SEBI (Prohibition of Insider Trading) Regulations, 2015, as amended.

The information is also available at the website of the Company i.e. www.ansalapi.com and also at the website of Stock Exchanges i.e. BSE Limited (www.bseindia.com) and National Stock Exchange of India Ltd. (www.nseindia.com).

For Ansals Properties & Infrastructure Ltd.  
Sd/-  
(Abdul Sami)

General Manager (Corporate Affairs) & Company Secretary  
M. No. FCS-7135  
Place: New Delhi  
Date: 31st October, 2020

**South West Pinnacle**

SOUTH WEST PINNACLE EXPLORATION LIMITED

CIN: L13203HR2006PLC049480 Email : secretarial@southwestpinnacle.com

Regd. Office: Siddhartha House, 4<sup>th</sup> floor, Plot No.6, Sector-44, Gurgaon 122003

Website: www.southwestpinnacle.com

**NOTICE**

Notice be and is hereby given pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015, that the meeting of the Board of Directors of M/s South West Pinnacle Exploration Limited will be held on Monday, 09th day of November, 2020 through audio visual at 03:00 PM inter alia, to consider and approve the Un-Audited Financial Result (Standalone & Consolidated) for the quarter and half year ended on 30th September 2020.

Further, in compliance with code of conduct for prevention of insider trading, the trading window for dealing in the Company's Securities for all Designated Persons or class of Designated Persons has been closed w.e.f. Thursday, October 01, 2020 upto 48 hours after the declaration of Un-Audited Financial Result (Standalone & Consolidated) for the quarter and half year ended on 30th September 2020.

This intimation is also available on the website of NSE Limited (www.nseindia.com) where the Company's shares are listed and on the website of the Company viz http://www.southwestpinnacle.com/

By order of the Board  
South West Pinnacle Exploration Limited  
Sd/-  
Vikas Jain  
Chairman & Managing Director  
DIN-00049217  
Place: Gurugram  
Date: 31.10.2020

**AMTEK AUTO LIMITED**

CIN: L27230HR1988PLC030333

Regd. Off.: Plot No.16, Industrial Area, Rozka Meo, P.O.Sohna, Gurgaon-122003

Corporate Off.: 3 LSC Pamposh Enclave, Greater Kailash-I, New Delhi-110048

Tel: +91-11-4234444 | Fax: +91-11-42344400

E-mail: amtekautolimited@gmail.com | Web: www.amtek.com

**NOTICE TO SHAREHOLDERS FOR UPDATING EMAIL ADDRESS, MOBILE NUMBER & BANK MANDATE**

The Ministry of Corporate Affairs (the "MCA") in view of this corona virus pandemic(COVID-19) vide its General Circular No. 14/2020, No. 20/2020 and 33/2020 dated April 08, 2020, April 13, 2020, May 05, 2020 and September 28, 2020 respectively (hereinafter collectively referred to as the "MCA Circulars") and SEBI vide Circular No. SEBI/HO/CDF/CMD/ICR/P/2020/79 dated May 12, 2020, has facilitated the companies for sending Annual Report, Notice of General Meeting and any other important communications through electronic mode.

In view of above, Amtek Auto Limited ("the Company") requests all its shareholders to register their email addresses, mobile number and update their Bank Mandate and opt for receiving any future dividends through electronic mode, as per the laid down procedure with the RTA/ Depository.

In case of Physical Holding: Shareholders holding shares in physical form are requested to send following details to the Company's Registrar and Share Transfer Agent i.e. Beetal Financial & Computer Services (P) Limited having office at Beetal House, 3rd Floor, 99, Madanpur, Behind LSC, New Delhi - 110062 at investor@beetalfinancial.com in order to facilitate for sending the Notice of Annual General Meeting, Annual Report and other important communications in electronic mode.

Details: Full Name; Address; Email address; Mobile No.; No. of Shares held; Folio No.; Certificate No.; Distinctive No.; Original scan copy of PAN and Aadhar Card; Original scan copy of Cancelled Cheque or Passbook signed by Bank Manager with IFSC & MICR NO (For Bank Mandate)

In case of Demat Holding: Members holding shares in dematerialized mode are requested to register/ update their email addresses with the relevant Depository Participants with whom they maintain their demat accounts.

Please note that the Members who have not provided their email address will not be able to get the Notice of AGM and Annual Report for the Financial Year 2019-2020. However, the same will be available on the website of the Company i.e. https://www.amtek.com/ and on the website of BSE i.e. www.bseindia.com and NSE i.e. www.nseindia.com in due course of time.

For further information, Members can write to the Company/RTA of the Company at Investors.relation@amtekauto.com / investor@beetalfinancial.com

For Amtek Auto Limited  
(A company under Corporate Insolvency Resolution Process)

Sd/-  
Rajeev Raj Kumar  
Company Secretary & Compliance Officer  
Issued with Approval of Mr. Dinkar Tiruvannadupuram Venkatasubramanian (Resolution Professional)  
Place: New Delhi Date: 31.10.2020 IP Registration No.: IBBI/IP-001/PI-P0003/2016-17/10011

financialexp.epaper.in

**HATSUN AGRO PRODUCT LIMITED**

CIN: L15499TN1986PLC012747

Regd. Office: Domaine, Door No.1/20A, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600 097. Tel: 091-044-24501622 | Fax: 091-044-24501422 | Email: secretarial@hap.in | Website: www.hap.in

**NOTICE OF POSTAL BALLOT**

Notice is hereby given to the Members that it is proposed to transact certain business as set out in the Notice of Postal Ballot which has been already dispatched to you. The dispatch of notice of postal ballot has been completed on 30<sup>th</sup> October 2020.

In terms of the provisions of Companies Act, 2013, the businesses as set out in the Notice of Postal Ballot will be transacted through voting by electronic means (e-voting). The Company has engaged the services of National Securities Depository Limited (NSDL) to provide the e-voting facility. The voting rights of Members have been reckoned as on 29<sup>th</sup> October, 2020 which was the cut-off date. Voting through Postal Ballot including voting by electronic means will commence from 9.30 A.M. on 1<sup>st</sup> November, 2020 and end on 30<sup>th</sup> November, 2020 at the close of working hours i.e. 5.00 P.M. (both days inclusive).

Members are requested to note that the electronic voting shall be completed on or before the close of working hours i.e. 5.00 P.M. on 30th November 2020 and voting shall not be allowed beyond 5.00 P.M. on 30<sup>th</sup> November, 2020.

The Postal Ballot Notice has been sent to the shareholders whose names appeared in the Register of Members of the Company or in the Register of Beneficial Owners maintained by the Depositories as on October 29, 2020. In view of the continuing restrictions on movement of persons at several places in the country caused by outbreak of COVID-19 and the MCA Circulars, the Postal Ballot Notice is being sent only in electronic mode to those shareholders who have registered their e-mail addresses with the Company or with the Depositories or with the Company's RTA.

The notice of Postal Ballot is displayed on the website of the Company, viz. https://www.hap.in/pdf/postal-ballot/Postal-ballot-notice-19th-October-2020.pdf and on the website of NSDL, namely www.evoting.nsdl.com.

Shareholder whose e-mail ID is not registered with the Depositories/RTA can update their e-mail id using the link given below. On successful updation the shareholder will receive a copy of the notice of the postal ballot through e-mail.

<https://www.integratedindia.in/emailupdation.aspx>

The Board of Directors at their meeting held on 19<sup>th</sup> October, 2020 have appointed Mr. N. Ramanathan, Partner of M/s. Dhanalp & Associates, Practicing Company Secretaries, Chennai as the Scrutinizer for conducting the Postal Ballot E-Voting in a fair and transparent manner.

Mr. G. Somasundaram, Company Secretary of the Company will be the person responsible to address the grievances connected with the voting through postal ballot by electronic means. His contact details are as follows:

**Mr. G. Somasundaram,**

Company Secretary

**Hatsun Agro Product Limited**

CIN: L15499TN1986PLC012747

Domaine, Door No.1/20A, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai 600 097.

E-mail: secretarial@hap.in Phone: 044-24501622

Members may kindly note that the Chairman or the person authorised by him in this regard will announce the results of Postal Ballot on or before 2<sup>nd</sup> December, 2020 at the Registered Office of the Company.

By Order of the Board of Directors  
for HATSUN AGRO PRODUCT LIMITED

Place: Chennai

Date : 31.10.2020

Sd/-  
G. Somasundaram  
Company Secretary

**UCO BANK**

ZONAL OFFICE: B-1/12, VINEET KHAN, GOMTINAGAR, LUCKNOW - 226010

Phone: 0522-4957660, 4957668, Email: zoc.lucknow@ucobank.co.in

**PREMISES REQUIRED**

Bank desires to take premises having Carpet area of 1000-1200 Sq. Ft. on rent in Lucknow City for opening of Branch.

The details may be collected from Bank's Zonal Office, B-1/12, 1st Floor, Vineet Khan, Gomti Nagar, Lucknow - 10 or can be downloaded from our Bank's website at www.ucobank.com

The last date of receipt of application in sealed cover on prescribed format at UCO Bank, Zonal Office Lucknow is 15.11.2020.

**ZONAL MANAGER**  
UCO BANK, ZONAL OFFICE, LUCKNOW

Date: 01-11-2020

**PHOENIX INTERNATIONAL LIMITED**

CIN: L74899DL1987PLC030092

Regd. Office: 3rd Floor, Gopala Tower, 25 Rajendra Place,

New Delhi-110008,

Tel: (91-11) 2574 7696, 2575 1934/35/36,

Fax : (91-11) 2575 1937/38, E-Mail: narendermakkar@yahoo.com

**NOTICE**

Pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 with the Stock Exchange, Notice is hereby given that Board of Directors Meeting of the Company will be held on **Thursday, 12.11.2020 at 05.00 pm** at Plot no 6 Sector 32 Institutional Area Gurugram, inter-alia to discuss, Consider Unaudited Financial Results for the Quarter and half year ended on 30.09.2020 along with the limited review report of the auditors for the corresponding period.

Further in terms of Code for prevention of insider Trading in the Securities of the company, the trading window for dealing in Company's shares shall remain closed till the end of 48 hours after the financial results of the Company for the quarter ended on 30.09.2020 are made public.

The said notice may be assessed on the company Website at <http://www.phoenixindia.com/> and may also be assessed on the Stock Exchange website at <https://www.bseindia.com/>

for Phoenix International Limited

Sd/-  
Narendra Kumar Makkar  
(DIN-00026857)

Company Secretary

**PIONEER DISTILLERIES LIMITED**

Regd. Office: "UB Tower", Level 10, # 24, Vittal Mallya Road, Bengaluru - 560 001.

Tel: +91 80 - 3964 2207; Fax: +91 80 3985 6862

Email: pdlinvestor.india@diageo.com, Web: www.pioneerdistilleries.com

Corporate Identity Number: L24116KA1992PLC125992

[See Regulation 47(1)(b) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

**Extract of Standalone Unaudited Financial Results for the quarter and six months ended September 30, 2020****DIAGEO  
INDIA**

Sl. No.	Particulars	Quarter ended September 30, 2020	Six months ended September 30, 2020	Quarter ended September 30, 2019	Quarter ended June 30, 2020	Year ended March 31, 2020	Rs. in Lakhs
1.	Total Income from Operations	5,178	8,547	4,051	3,369	17,464	
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items*)	(1,712)	(3,725)	(1,991)	(2,013)	(8,912)	
3.	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items*)	(1,712)	(3,725)	(1,991)	(2,013)	(8,912)	
4.	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items*)	(1,712)	(3,725)	(1,991)	(2,013)	(14,919)	
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(1,712)	(3,725)	(1,996)	(2,013)	(14,885)	
6.	Equity Share Capital	1,339	1,339	1,339	1,339	1,339	
7.	Reserves (excluding Revaluation Reserve) as shown in the audited Balance sheet of the previous year	-	-	-	-	(20,390)	
8.	Earning Per Share (of Rs.10/- each) (for continuing and discontinued operations)-						
1. Basic :		(12.79)	(27.82)	(14.87)	(15.04)	(111.43)	
2. Diluted :		(12.79)	(27.82)	(14.87)	(15.04)	(111.43)	

## Notes:

- a) The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the websites of the Stock Exchange(s) at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) and also on Company's website at [www.pioneerdistilleries.com](http://www.pioneerdistilleries.com).
- b) The impact on net profit / loss, total comprehensive income or any other relevant financial item(s) due to change(s) in accounting policies shall be disclosed by means of a footnote.
- c) # - Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind-AS Rules / AS Rules, whichever is applicable.

For and on behalf of the Board of Directors

Sd/-  
Alokesh Biswas  
Managing DirectorPlace : Bengaluru  
Date : October 30, 2020

Panache Digilife Limited

CIN: L72200MH2007PLC169415

Regd. Office: Bldg A3, 102-108 &amp; 201-208,

Babosa Industrial Park, Mumbai-Nashik

Highway NH3, Saravali Village Bhivandi

Thane-421022, Maharashtra, India

Contact No: 022 25007002

Email: info@panachedigilife.com

Website: [www.panachedigilife.com](http://www.panachedigilife.com)

## NOTICE

Pursuant to Regulation 47 read with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, notice is hereby given that a meeting of the Board of Directors of the Company is scheduled to be held on Monday, 9th November, 2020, at 11.30 am at Unit No. 201/B1, Raheja Plaza-1, L.B.S. Marg, Ghatkopar West, Mumbai-400086 inter-alia, to consider, approve and take on record the Un-audited Financial Results (Standalone & Consolidated) of the Company for the quarter and half year ended 30th September, 2020. Further, details are also available on Company's website: [www.panachedigilife.com](http://www.panachedigilife.com) as well as Stock Exchange's website i.e. [www.nseindia.com](http://www.nseindia.com).

By Order of the Board

For Panache Digilife Limited

Date: 31/10/2020

Jinkle Khimarsiya

Place: Mumbai

CS &amp; Compliance Officer

Date: 31.10.2020

Place : Sri Ganganagar

**VIKAS****VIKAS WSP LIMITED**

CIN: L24139HR1988PLC030300

Registered Office: Railway Road, Siwani, Haryana - 127046 India

Corporate Office: B-8687, Udyog Vihar, Noida, Industrial Area, Sr Gangana, Rajasthan-335002

Website: [www.vikaswpltd.in](http://www.vikaswpltd.in) E-mail ID: [csgunjan@vikaswpltd1984@gmail.com](mailto:csgunjan@vikaswpltd1984@gmail.com)  
Tel: 91(154) 2494512/2494552; Fax: 31(154) 2494361/2475376

## NOTICE

Notice is hereby given, Pursuant to regulation 29 read with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirement) Regulations, 2015 ("Listing Regulations") that a meeting of the Board of Directors of the Company is scheduled to be held on Monday, 09 November, 2020, at 20 B-86/87, Udyog Vihar, Noida, Industrial Area, Sri Ganga Nagar-335002 at 11.00 A.M., inter-alia, to consider and approve the un-audited Financial Results (Standalone & Consolidated) of the Company for the quarter and half year ended 30th September, 2020.

By order of the Board

For Vikas WSP Limited

Sd/-

(Kamini Jindal)

Director

DIN: 05268741

Date : 31.10.2020

Place : Sri Ganganagar

**IFB INDUSTRIES LIMITED**

CIN: L51109WB2017PLC029837

Regd. Office : 14, Taratala Road, Kolkata - 700088

Tel: (091) (33) 3048 9219, Fax : (091) (33) 3048 9230

E-mail : [investors@fbglobal.com](mailto:investors@fbglobal.com) Website: [www.ifbindustries.com](http://www.ifbindustries.com)

EXTRACTS OF UNAUDITED STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED 30 SEPTEMBER 2020

(Rs. in lacs)

Particulars	Consolidated					
	Quarter ended	Six months ended	Year ended			
	30.09.2020	30.06.2020	30.09.2019	30.09.2020	30.09.2019	31.03.2020
Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited

1.	Total income from operations (net)	73726	28739	71320	102465	141072	263697
2.	Net profit for the period (before tax, exceptional and extraordinary items)	5084	(6267)	3579	(1183)	4905	2527
3.	Net profit for the period before tax (after exceptional and extraordinary items)	5084	(6267)	3579	(1183)	4905	2675
4.	Net profit for the period after tax and non-controlling interest (after exceptional and extraordinary items)	3187	(4500)	2201	(1313)	3207	2741
5.	Total Comprehensive Income for the period after non-controlling interest (Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax))	2953	(4517)	2162	(1564)	3117	2263
6.	Equity share capital (Face Value - Rs.10/- each)	4128	4128	4128	4128	4128	60496
7.	Reserves excluding revaluation reserves Other Equity	-	-	-	-	-	
8.	Earnings Per Share (before extraordinary items) (Rs.10/- each) (not annualised) - In Rs.	7.87	(11.11)	5.43	(3.24)	7.91	6.76
(a) Basic		7.87	(11.11)	5.43	(3.24)	7.91	6.76
(b) Diluted		7.87	(11.11)	5.43	(3.24)	7.91	6.76
9.	Earnings Per Share (after extraordinary items) (Rs.10/- each) (not annualised) - In Rs.	7.87	(11.11)	5.43	(3.24)	7.91	6.76
(a) Basic		7.87	(11.11)	5.43	(3.24)	7.91	6.76
(b) Diluted		7.87	(11.11)	5.43	(3.24)	7.91	6.76

(Rs. in lacs)

Particulars	Standalone					
	Quarter ended	Six months ended	Year ended			
	30.09.2020	30.06.2020	30.09.2019	30.09.2020	30.09.2019	31.03.2020
Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited

1.	Total income from operations (net)	71505	27940	69246	99445	136712	255142





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Notice is hereby given that a meeting of Board of Directors is proposed to be held on Friday, the 6th day of November 2020 to inter alia consider and approve:

- Unaudited Financial Results for the quarter ended on 30.09.2020.
- Finalization of date of 31st Annual General Meeting of the Company.
- To consider draft notice of AGM along with draft Directors report and Corporate Governance report for FY 2019-20.
- To issue convertible warrants/equity shares to promoters on a preferential basis subject to approval of shareholders in the general meeting.
- Any other item with the permission of the chair.

Further, as already informed to exchanges, the trading window would remain closed till 48 hours from the publication of financial results for designated persons and their immediate relatives.

for Venus Remedies Limited

Sd/- 30.10.2020 (Managing Director)

**VENUS REMEDIES LIMITED**  
R.O.: SCD 857, C-10, 2nd Floor, NAC, Manimajra, Chandigarh  
Corporate Office: 51-2, Industrial Area, Phase-4, Panchkula, (Haryana)  
CIN: L2422CH2008PLC009973, website: www.venusremedies.com  
Listed on NSE (neindia.com) & BSE (bseindia.com)

# ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ

...the name you can BANK upon!

PLANNING AND DEVELOPMENT CIRCLE OFFICE BULANDSHAHAR

YAMUNAPURAM, BULANDSHAHAR-203001

PUNJAB NATIONAL BANK, CIRCLE OFFICE, BHOR MOR, BULANDSHAHAR

ADVERTISEMENT FOR POST OF COUNSELLOR FOR FINANCIAL LITERACY CENTER

## QUALIFICATION

- Retired Bank employee having Officer Scale I/II/III/IV and having experience of Rural and Semi-urban.
- Prior Experience in banking/related fields independently and Working knowledge of computers especially MS Word, MS Excel, Power Point an should be operate in Internet.
- His age on the date of engagement should not be more than 62 years.
- Initial engagement of the Counsellor shall be for three years subject to review on yearly basis with one year extension subject to production of medical certificate of good health from CMO. The extension will be subject to upper limit of 65 years.
- Counsellors have to be present at the center for 6 days i.e. Monday to Saturday between 10 a.m. to 5 p.m. or as directed by the Circle Head from time to time. Thus, Wednesday will not be off day for FLCs. Instead, the 2nd and 4th Saturdays will be off days.
- The FLC Counsellors shall remain in office at Head Quarter during 10 a.m. to 12 noon every working day, and thereafter the Counsellors will remain in the field for creating awareness about financial literacy.
- Counsellor must obey the instruction given by the Circle Head/other official of CO: Bulandshahr PNB.
- Counsellor is to be paid fixed monthly remuneration Rs. 2000/- Interested candidate must contact. Last date of application 15.11.2020

Date: 31.10.2020, Place: Bulandshahr

Circle Head  
PNB CO: Bulandshahr

**COVENTRY COIL O MATIC (HARYANA) LIMITED**  
Registered Office: 87<sup>th</sup> Km Stone, NH 8,  
Delhi Jaipur Road, Village-Salawas,  
Sangrur, Dist. Rewari-123401, (Haryana)  
CIN No. L74999HR1988PLC030370

## NOTICE

NOTICE is hereby given that pursuant to regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015, a meeting of Board of Directors of the Company will be held on Wednesday 11<sup>th</sup> November 2020 at 12.30 p.m. at 87<sup>th</sup> Km Stone, NH 8, Delhi Jaipur Road, Village-Salawas, Sangrur, Dist. Rewari 123401 (Haryana) to, inter-alia, consider and approve the unaudited financial results of the Company for the second quarter ended on September 30, 2020.

For and on behalf of the Board of Directors

Sd/-

Date: 30.10.2020 R M Bafna

Place: Rewari Managing Director

Date: 31.10.2020, Place: Bulandshahr

Authorised Officer

Date: 28.10.2020, Place: New Delhi

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**बैंक ऑफ बड़ोदा**  
**Bank of Baroda**

विजय बैंक  
VIJAYA BANKडेमा बैंक  
DEMA BANK

**ROSAR BRANCH, VIJAYA BHAWAN,**  
**17 BARAKHAMABA ROAD, NEW DELHI 110001**  
**Phone Numbers- 011233102308,9, 23353242 and 9873272801**  
**Email - sardii@bankofbaroda.co.in**

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES****"APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)]**

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (2) & 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s), Mortgagor(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower/s/Mortgagor/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below -

S. No.	Name & address of Borrower/s / Guarantor/ Mortgagors	Description of the immovable property	Total Dues. 13(2) date	Reserve Price	E-Auction Date and Time	Last date of submission of Bid	Type of Possession (Constructive/ Physical)	Inspection Date and Time
				EMD				
1.	M/S Adwin Health Care Proprietor - Mr. Ashish Dahiya (s/o Mr. Bhoop Singh) Owner - Mr. Ashish Dahiya, Mr. Atul Dahiya & Mrs. Snehalata	ALL PART AND PARCEL OF PROPERTY SITUATED AT 244/19, Preet Vihar, Old D. C. Road, Sonepat, Haryana 131001 Land Area around 237.50 Sq. Yards	Rs. 71,79,694 plus interest expenses and other charges 07.07.2017	60,00,000 6,00,000 1,00,000	07.12.2020 02.00 pm to 04.00 pm	05.12.2020 Upto 05.00 pm	Physical	10.11.2020 10.00 am to 05.00 pm
2.	M/s Adwins Dairy Organics Mr. Ashish Dahiya s/o Mr. Bhoop Singh	Piece of Land admeasuring 05 Kanal 06 marla or 3180 sqyd comprised in khewat no. 369/333 min Khatoni no. 486, rectangle and killas nos. 73/14(2-2(1), 17/1(2-2(5) situated at Village Hassangarh on Main RohnaJahaj Highway Tehsil Sampla District Rohtak, Haryana	6057774/- plus unapplied interest & other charges 28.06.2018	28,00,000 2,80,000 1,00,000	07.12.2020 02.00 pm to 04.00 pm	05.12.2020 Upto 05.00 pm	Physical	10.11.2020 to 23.11.2020 10.00 am to 05.00 pm
3.	M/s Transport Planners Pvt. Ltd. Directors:- Shikhar Chand Jain & Bina Jain	Corner & park facing plot no. Q 223, Block Q situated at Sushant Taj city (Ansai API) MaujaSadarwan, Tehsil Sadar, Agra, Uttar Pradesh measuring 297.00 sq. meters	Rs. 6139150.71 plus unapplied interest and other charges 02.05.2019	20,19,000 2,01,900 1,00,000	07.12.2020 02.00 pm to 04.00 pm	05.12.2020 Upto 05.00 pm	Physical	10.11.2020 to 23.11.2020 10.00 am to 05.00 pm
4.	M/s Transport Planners Pvt. Ltd. Directors:- Shikhar Chand Jain & Bina Jain	Park facing plot no. Q 234, Block q situated at Sushant taj City (Ansai API) MaujaSadarwan, Tehsil Sadar, Agra, Uttar Pradesh measuring 242 sq. meters	Rs. 6139150.71 plus unapplied interest and other charges 02.05.2019	16,45,000 1,64,500 1,00,000	07.12.2020 02.00 pm to 04.00 pm	05.12.2020 Upto 05.00 pm	Physical	10.11.2020 to 23.11.2020 10.00 am to 05.00 pm
5.	M/s Washingtonne Hygienic Pvt. Ltd. Directors :- Mr. Ashutosh Asthana & Mr. Ankur Saxena	Property located at Ground Floor, No. 71, Vinayak Town, Rohta, behind DeekshaDwarka, Gwalior Road, Agra, Uttar Pradesh area around 80 sq. mtr.	Rs. 38.50 lacs plus unapplied interest and other charges 03.01.2019	9,49,914 94,991 25,000	08.12.2020 02.00 pm to 04.00 pm	07.12.2020 Upto 05.00 pm	Physical	11.11.2020 10.00 am to 05.00 pm
6.	M/s Washingtonne Hygienic Pvt. Ltd. Directors :- Mr. Ashutosh Asthana & Mr. Ankur Saxena	Property located at First floor, No. 71, Vinayak Town, Rohta, behind DeekshaDwarka, Gwalior Road, Agra, Uttar Pradesh area around 80 sq. mtr.	Rs. 38.50 lacs plus unapplied interest and other charges 03.01.2019	9,18,362 91,836 25,000	08.12.2020 02.00 pm to 04.00 pm	07.12.2020 Upto 05.00 pm	Physical	11.11.2020 10.00 am to 05.00 pm
7.	M/s Washingtonne Hygienic Pvt. Ltd. Directors :- Mr. Ashutosh Asthana & Mr. Ankur Saxena	Property located at Second floor, No. 71, Vinayak Town, Rohta, behind Deeksha Dwarka, Gwalior Road, Agra, Uttar Pradesh area around 80 sq. mtr.	Rs. 38.50 lacs plus unapplied interest and other charges 03.01.2019	8,55,258 85,525 25,000	08.12.2020 02.00 pm to 04.00 pm	07.12.2020 Upto 05.00 pm	Physical	11.11.2020 10.00 am to 05.00 pm
8.	M/s Rao Industries Proprietor :- Mr. Satish s/o Dharampal	Residential plot of Land having share 10/261 of total plot of land admeasuring total area of around 13 kanal 1 marla comprised in Khewat/ khatona no. 1209/1437, Khasra no. 221/6/1 (5-3), 15/2(7-18), situated at Village Paluwas, near Tosham Bypass and Shiv MandirPaiWala, Tehsil and district Bhiwani, Haryana	Rs. 76,22,279 plus unapplied interest and other charges 24.04.2016	12,50,000 1,25,000 50,000	09.12.2020 02.00 pm to 04.00 pm	08.12.2020 Upto 05.00 pm	Physical	10.11.2020 to 23.11.2020 10.00 am to 05.00 pm
9.	M/s Viva Enterprises Mr. Hardeep Shah Singh s/o Mr. Rajinder Shah Singh	Plot bearing Khewat/khatna no. 238/432, Khasra No. 92/3/2(4-5), 5/1 Min(2-6), 8/1(2-18), 8/2(2-18), 8/3(2-4), 13/1(6-4) Kit 6, Total land measuring (20-15) out of which (0-6) marlas i.e. 186.66 Sq. Yards situated at Daunkalan, Gulmohar Residency, Sirhind Road, Patiala, Punjab.	1035301/- plus unapplied interest & other charges 01.03.2018	2,55,000 25,500 25,000	10.12.2020 02.00 pm to 04.00 pm	09.12.2020 Upto 05.00 pm	Physical	10.11.2020 to 23.11.2020 10.00 am to 05.00 pm
10.	M/s Pari Enterprises Manipal Aggarwal and Bharat Bhushan (Borrower & Mortgagor) in the name of Manipal Aggarwal and Bharat Bhushan	Shop No. 309, Second floor, Moti Plaza, Ward No.2 (Old Ward No.6), Sohna, Gurgaon, Haryana area around 162 sq.feet	Rs. 16.70 lacs plus unapplied interest and other charges. 18.04.2018	3,50,000 35,000 10,000	10.12.2020 02.00 pm to 04.00 pm	09.12.2020 Upto 05.00 pm	Physical	12.11.2020 10.00 am to 05.00 pm
11.	M/s S.S.S Marketing Pvt. Ltd. in the name of M/s S.S.S.S Marketing Pvt. Ltd.	Shop No. 310, Second floor, Moti Plaza, Ward No.2 (Old Ward No.6), Sohna, Gurgaon, Haryana area around 162 sq.feet	Rs. 38.50 lacs plus unapplied interest and other charges 18.04.2018	3,50,000 35,000 10,000	10.12.2020 02.00 pm to 04.00 pm	09.12.2020 Upto 05.00 pm	Physical	12.11.2020 10.00 am to 05.00 pm
12.	Gurvinder Singh Owner- Sh. Gurvinder Singh Chatwal	Shop No. 1, Lower ground floor of Plot no. 100, situated at Bazaria Railway road, Ghaziabad UP area admeasuring approximately 44.45 Sq. Mtrs i.e. 478.28 Sq Feet	Rs. 13,96,379 plus interest and unapplied interest 27.01.2016	41,80,800 4,18,080 1,00,000	11.12.2020 02.00 pm to 04.00 pm	10.12.2020 Upto 05.00 pm	Symbolic	N.A.
13.	Sonakshi Processing Owner - Mr. Naresh Sharma	All part of land and building on part of Khasra No. 645, Plot no. 4 Village Bhanera Khurd, ParganaFaruq nagar, Tehsil Loni, Dist. Ghaziabad, admeasuring 852.22 sq yards	Rs. 8964409 plus interest and unapplied interest 04.03.2017	36,07,978 3,60,797 1,00,000	11.12.2020 02.00 pm to 04.00 pm	10.12.2020 Upto 05.00 pm	Symbolic	N.A.
14.	Nafees Traders Owner- Shafeek Ahmed s/o Rafeek Ahmed	EM of house bearing municipal no. 152, ward No. 21 area 215 sq yards/180.60 sq meter part of khasra no. 672, situated at Revenue village Garhbangular, mohallaNazim colony, Meerut Road, Garhmukteshwar, Dist. Hapur, UP	Rs. 3436751 plus interest and unapplied interest 19.02.2018	18,00,000 1,80,000 1,00,000	11.12.2020 02.00 pm to 04.00 pm	10.12.2020 Upto 05.00 pm	Physical	13.11.2020 10.00 am to 05.00 pm
15.	Nafees Traders Owner- Saeed Ahmed s/o Shri Kalwa	EM of House bearing municipal no. 451, ward no. 10, area 150 sq yards situated at revenue village GarhBangar, Bulandshahar Road, Garhmukteshwar, Dist. Hapur	Rs. 3436751 plus interest and unapplied interest 19.02.2018	38,00,000 3,80,000 1,00,000	11.12.2020 02.00 pm to 04.00 pm	10.12.2020 Upto 05.00 pm	Symbolic	N.A.
16.	Shri Krishna Fabrics Proprietor Sh. Pramod Kumar Sharma	Shop No. 673A, First floor, GaliGhanteshwar, KatraNelel, ChandniChowk, Delhi 110006, admeasuring 37.90 SqMtrs. Or 408 Sq. Feet	Rs. 2247316 plus interest and unapplied interest 09.08.2017	63,67,200 6,36,720 1,00,000	11.12.2020 02.00 pm to 04.00 pm	10.12.2020 Upto 05.00 pm	Symbolic	N.A.
17.	True Fab Engineering Smt. Shalini Anand w/o Sh. Pradeep Anand and Sh. Pradeep Anand s/o Late SH. Malik Bal Ram Anand	H No. 140 situated Sector 16A, Urban Estate, Faridabad, Haryana 517.5 sqyds	Rs. 2,99,17,226.16 plus interest and unapplied interest minus recoveries, if any 10.01.2013	2,55,00,000 25,50,000 1,00,000	11.12.2020 02.00 pm to 04.00 pm	10.12.2020 Upto 05.00 pm	Symbolic	N.A.

For detailed terms and conditions of sale, please refer to the link provided in <https://www.bankofbaroda.in/e-auction.htm> and <https://ibapi.in>. Also, prospective bidders may contact the authorized officer on Tel No. 011-23312308,09, 23353242 and Mobile 9873272801 during banking hours.

Date: 31-10-2020

Dr. Amit Gupta

Place: New Delhi

Authorised Officer, Bank of Baroda



**बैंक ऑफ बड़ोदा**  
**Bank of Baroda**

विजय बैंक  
VIJAYA BANKडेमा बैंक  
DEMA BANK

**ROSAR BRANCH, VIJAYA BHAWAN,**  
**17 BARAKHAMABA ROAD, NEW DELHI 110001**  
**Phone Numbers- 011233102308,9, 23353242 and 9873272801**  
**Email - sardii@bankofbaroda.co.in**

**MEGA -E-AUCTION  
SALE NOTICE**

S. No.	Name & address of Borrower/s / Guarantor/ Mortgagors	Description of the immovable property	Total Dues. 13(2) date	Reserve Price	E-Auction Date and Time	Type of Possession (Constructive/ Physical)	Inspection Date and Time	Last date of submission of Bid
				EMD				
1.	M/s Washingtonne Hygienic Pvt. Ltd. Directors :- Mr. Ashutosh Asthana & Mr. Ankur Saxena	Plant and machinery located at Industrial Factory 2, Udyog Vihar Extension, Ecotech II Greater Noida. GB Nagar, UP	Rs. 38.50 lacs plus unapplied interest and other charges 03.01.2019	21,40,000 2,14,000 25,000	08.12.2020 02.00 pm to 04.00 pm	Physical	23.11.2020 11.00 am to 05.00 pm	07.12.2020 Upto 05.00 pm
2.	M/s Washingtonne Hygienic Pvt. Ltd. Directors :- Mr. Ashutosh Asthana & Mr. Ankur Saxena	Maruti Suzuki India Ltd. EECO Flexi UP 16 DT 39						

# Americans surge to polls: 'I'm going to vote like my life depends on it'

**THE NEW YORK TIMES**  
Philadelphia, October 31

**AN UNNERVED YET** energised America is voting with an urgency never seen before in the approach to a presidential election, as a record 85 million people have cast ballots despite an array of challenges: a pandemic, postal delays, long lines and court rulings that have tested faith in the country's electoral system.

In Texas and Hawaii, turnout has already exceeded the total vote from 2016, with three days of early voting remaining and more absentee ballots to be returned. Ten other states, including major battlegrounds like Georgia, Florida, North Carolina, Arizona and Nevada, have surpassed 80 % of the turnout from the last presidential elec-

tion. Over all, the early turnout has set the country on course to surpass 150 million votes for the first time in history.

The impact of this huge surge in turnout is one of the most unpredictable facets of the election, as strategists in both parties parse early returns for signs of any advantage. Joseph R. Biden Jr., the Democratic nominee, is counting on a strong early vote to help him flip states like Florida and Arizona that President Trump carried in 2016. But Republicans are banking on their voters to turn out in bigger numbers on Election Day and deliver battleground wins, as they did in key states in 2016.

Though Democrats have maintained an edge in early turnout in nearly every state that has seen record participation, Republicans have been

closing the gap. In Florida, for example, 40 % of the ballots returned came from registered Democrats, and 37.9 % from registered Republicans, and in heavily Democratic Miami-Dade County, a higher percentage of registered Republicans have voted than have Democrats. Included in those returns are millions of ballots marked no party affiliation, with no indication whether Biden or Trump is leading.

A recent national poll by The New York Times and Siena College found that Republicans were more likely to vote on Election Day than to vote early, while Democrats showed a preference for voting early. Polls in Georgia, Iowa and other battleground states showed a similar trend.

As the nation enters one of

the most consequential

weeks for voting in recent years, with swaths of Americans nervous about whether their ballots will be received and counted and others determined to push through concerns about the virus to vote, officials across the country have been mounting a furious effort to shore up election systems that have been pushed to the brink. They are recruiting tens of thousands of additional poll workers, working around the clock to process ballots and keeping polling locations open late to accommodate long lines. "I'm going to vote like my life depends on it," Marilyn Crowder, 60, said as she waited in a line a block long at Anna B. Day School in Northwest Philadelphia this week.

## India's Covid-19 caseload past 81 lakh

**PRESS TRUST OF INDIA**

New Delhi, October 31

**WITH 48,648 FRESH** Covid-19 infections, India's caseload rose to 81,37,119 on Saturday, while the number of recoveries

crossed the 74-lakh mark, pushing the recovery rate to 91.34%, according to the Union health ministry data.

The country's Covid-19 death toll climbed to 1,21,641 with 551 new fatalities, the data stated. India's Covid-19

showed. A total of 74,32,829 people have recuperated from Covid-19 so far, taking the national recovery rate to 91.34%. The case fatality rate has dropped to 1.49%.

The number of active Covid-19 cases remained below 6 lakh for the second consecutive day.

There are 5,82,649 active cases of coronavirus infection in the country, which comprise 7.16% of the total caseload, the data stated. India's Covid-19

tally had crossed the 20-lakh mark on August 7, 30 lakh on August 23 and 40 lakh on September 5. It went past 50 lakh on September 16, 60 lakh on September 28, 70 lakh on October 11 and crossed 80 lakh on October 29. According to the Indian Council of Medical Research, a total of 10,87,96,064 samples had been tested for Covid-19 till October 30. Of these, 10,67,976 samples were tested on Friday.

The 551 new fatalities

include 127 from Maharashtra, 59 from West Bengal, 49 each from Chhattisgarh and Karnataka, 47 from Delhi and 38 from Tamil Nadu.

Of the total 1,21,641 deaths reported so far in the country, 43,837 are from Maharashtra, followed by 11,140 from Karnataka, 11,091 from Tamil Nadu, 7,007 from Uttar Pradesh, 6,784 from West Bengal, 6,676 from Andhra Pradesh, 6,470 from Delhi, and so on.

## Ensure minimum govt, maximum governance: PM to IAS probationers

**PRESS TRUST OF INDIA**

Ahmedabad, October 31

**PRIME MINISTER NARENDRA** Modi on Saturday advised the probationary civil servants to take decisions in the national interest by following the mantra of "minimum government and maximum governance".

He also asked them to stay away from limelight and go beyond their routine jobs to establish their identity.

Modi was addressing the probationers through video conference from Kevadiya in Gujarat's Narmada district, where he paid tributes to Sardar Vallabhbhai Patel at the

Statue of Unity on his 145th birth anniversary earlier in the day.

"The turn at which the country stands today...the role of bureaucrats like you is of minimum government and maximum governance. You have to ensure that your interference in common people's lives is reduced and that they get empowered," he said.

"I would also request that whatever decision a civil servant takes should be in the national interest and aimed at strengthening the unity and sovereignty of the country and keeping India's constitutional spirit high," he said.

"Your area may be small, the limit of

the department under you may be small, but there should be national perspective in your decisions," he said. "A government does not run on policies alone. People for whom the policies are meant need to be involved. People are not the receiver of the government policies and programmes. They are the real driving force," he said, adding that the probationers should aim to move from government to governance.

"You will face two ways—one of comfort, name and fame, while another of struggle, difficulties and problems. But I can tell you from my experience that you will face real difficulties when you choose the easy way out," he said.

**ITI Asset Management Limited**  
Investment Manager for ITI Mutual Fund  
Registered Office: Naman Midtown, A' Wing  
21st Floor, Senapati Bapat Marg, Prabhadevi  
Mumbai - 400 013

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E : mfasst@itiitmf.com  
W : www.itiitmf.com  
CIN: U67100MH2008PLC177677

**NOTICE No. 22/2020**

**Unaudited Half Yearly Financial Results of the schemes of ITI Mutual Fund**

**NOTICE** is hereby given to the Investors / Unit Holders of all the Scheme(s) of ITI Mutual Fund ("the Fund") that, in accordance with the provisions of Regulation 59 of SEBI (Mutual Funds) Regulations 1996 read with SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the Unaudited Half Yearly Financial Results of the Schemes of the Fund for the period ended September 30, 2020 has been hosted on the website of the Fund [www.itiitmf.com](http://www.itiitmf.com).

The Investors / Unit Holders may accordingly view and download the results from the website.

For ITI Asset Management Limited  
(Investment Manager for ITI Mutual Fund)  
Sd/-  
George Heber Joseph  
Chief Executive Officer & Chief Investment Officer

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

**ITI MUTUAL FUND**  
**Long-term wealth creators**

**Call : 0120-6651214**

**QUESS CORP LIMITED**  
CIN: L74140KA2007PLC043909  
Registered & Corporate Office: 3/3/2, Bellandur Gate, Sarjapur Main Road, Bengaluru 560 103, Karnataka, India  
Website: [www.quesscpl.com](http://www.quesscpl.com) | Email: investor@quesscpl.com  
Phone: +91 80 6105 6001 | Fax: +91 80 6105 6406

**EXTRACT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2020**

Particulars	Quarter ended 30.09.2020 (Unaudited)	Half Year ended 30.09.2020 (Unaudited)	Quarter Ended 30.09.2019 (Unaudited)
Total income from operations (net)	26,190.74	50,245.04	26,514.82
Net profit for the period (before Tax, Exceptional and/or Extraordinary items)	740.27	1,032.56	629.17
Net profit for the period before tax (after Exceptional and/or Extraordinary items)	816.89	1,359.44	629.17
Net profit for the period after tax (after Exceptional and/or Extraordinary items)	499.35	863.86	666.51
Total Comprehensive Income for the period [comprising profit for the period (after tax) and Other Comprehensive Income (after tax)]	452.80	843.11	661.90
Paid-up Equity Share Capital (Face value of INR 10 per share)	1,476.38	1,476.38	1,466.58
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet Date of the previous year*			
Earnings Per Share (in INR) (Face value of INR 10 per share) (for continuing and discontinued operations)	(not annualised)	(not annualised)	(not annualised)
Basic	3.09	5.38	4.26
Diluted	3.05	5.32	4.23

\* Reserves excluding revaluation reserve as at 31 March 2020 was INR 21,284.29 million.

Notes:

1. The above is an extract of the detailed Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full Quarterly Financial Results are available on the Stock Exchange websites [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) and also on the Company's website [www.quesscpl.com](http://www.quesscpl.com).
2. These financial results have been prepared in accordance with Indian Accounting Standards ('IND AS') prescribed under Section 133 of the Companies Act 2013, read with the relevant rules thereunder and in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
3. Additional Information on audited standalone financial results is as follows:

Particulars	Quarter ended 30.09.2020 (Unaudited)	Half Year ended 30.09.2020 (Unaudited)	Quarter Ended 30.09.2019 (Unaudited)
Total income from operations	17,666.35	34,625.77	18,308.99
Net profit for the period before tax	245.17	322.13	472.00
Net profit for the period after tax	33.89	34.87	576.74

For and on behalf of the Board  
Sd/-  
Ajit Isaac  
Chairman & Managing Director  
DIN: 00087168

**GOVERNMENT OF HARYANA TENDER NOTICE**

SR. No.	NAME OF BOARD/CORP./ AUTH	NAME OF WORK NOTICE TENDER	OPENING DATE CLOSING DATE (TIME)	AMOUNT / EMD (APPROX.) IN RUPEES	WEBSITE OF THE BOARD CORP./AUTH	NODAL OFFICER/CONTACT DETAILS/EMAIL
1	HPGCL HISAR	NIT NO. 41/ROTARY-II/M&P-594/RGTPP/2020-21 DT. 26.10.2020. WORK OF OVERHAULING OF FANS, RAHS AND ASSOCIATED DUCTING INSTALLED IN UNIT-II, RGTPP DURING FORTHCOMING OVERHAULING OF 600 MW UNIT-II RGTPP, KHEDAR, HISAR.	CLOSING DATE 06.11.2020	1.28 LACS	<a href="https://etenders.hry.nic.in">https://etenders.hry.nic.in</a>	9355084343 xenmp.rgtp@hpgcl.org.in
2	HPGCL HISAR	NIT NO. 43/HEATER JACKET-II/M&P-597/RGTPP/2020-21 DT. 26.10.2020. WORK OF FABRICATION AND INSTALLATION OF HEATER JACKETS IN ESP HOPPERS INSTALLED IN UNIT-II DURING FORTHCOMING OVERHAULING OF 600 MW UNIT-II RGTPP, KHEDAR, HISAR.	CLOSING DATE 06.11.2020	1437/-	<a href="https://etenders.hry.nic.in">https://etenders.hry.nic.in</a>	9355084343 xenmp.rgtp@hpgcl.org.in
3	HPGCL HISAR	NIT NO. 44/ECT-II/M&P-598/RGTPP/2020-21 DT. 26.10.2020. HEALTH ASSESSMENT STUDY BY EDDY CURRENT TESTING OF TUBES OF CONDENSER OF UNIT-II RGTPP DURING FORTHCOMING OVERHAULING OF 600 MW UNIT-II RGTPP, KHEDAR, HISAR.	CLOSING DATE 06.11.2020	9351/-	<a href="https://etenders.hry.nic.in">https://etenders.hry.nic.in</a>	9355084343 xenmp.rgtp@hpgcl.org.in
4	HPGCL PANIPAT	(NIT NO.04/2020-21/CMDP-II/915) SUB:- CONSTRUCTION OF BRICK LINED DRAIN AT RAW WATER PUMP HOUSES OF UNIT-6 AND UNIT-7&8 AT PTPS, PANIPAT	CLOSING DATE 13.11.2020	2.32 LACS	<a href="http://www.hpgcl.org.in">www.hpgcl.org.in</a>	0180-2566015 xenmitcp1@gmail.com
5	HPGCL PANIPAT	(EOI NO. CH-11/2020-21/PTP/BMD-VF-485) SUB:-EXPRESSION OF INTEREST (EOI) FOR CARRYING FEASIBILITY STUDY OF 01 UNIT OF 250 MW PTPS UNIT-7 OR 8 FOR OPERATION OF UNIT AT TECHNICAL MINIMUM LEVEL BELOW 70% LOAD.	CLOSING DATE 09.11.2020	NIL	<a href="http://www.hpgcl.org.in">www.hpgcl.org.in</a>	0180-2566015 xenmitcp1@gmail.com
6	HPGCL PANIPAT	(NIT NO.03/2020-21/CMDP-II/915) SUB:- DEWATERING & DE-SILTATION OF SUMP & MISC. WORKS OF RAW WATER SUMP OF UNIT-7&8 AT PTPS, PANIPAT	CLOSING DATE 13.11.2020	3.10 LACS	<a href="http://www.hpgcl.org.in">www.hpgcl.org.in</a>	0180-2566015 xenmitcp1@gmail.com
7	HARTRON	RATE CONTRACT OF THE A3 SIZE DIGITAL PRINTER CUM COPIER ON BEHALF OF VARIOUS GOVT. DEPARTMENTS/ORGANIZATIONS.	30.10.2020 30.11.2020	1 CRORE	<a href="https://etenders.hry.nic.in">https://etenders.hry.nic.in</a>	0172-2562456 agmhardawaridivision@gmail.com
8	HVPNL, SIRS	MAINTENANCE AND REPAIR/RECTIFICATION OF SCADA SYSTEM AT 220KV S/STN, CHORMAR.	23.10.2020 03.11.2020	3.75 LACS	<a href="https://www.hvpnl.org.in">https://www.hvpnl.org.in</a>	0172-2583789 prohvpnl@gmail.com
9	HVPNL, SIRS	PAINTING OF RUSTED STEEL STRUCTURE AT 220/132KV S/STN, HVPNL, SIRS.	23.10.2020 03.11.2020	4.91 LACS	<a href="https://www.hvpnl.org.in">https://www.hvpnl.org.in</a>	0172-2583789 prohvpnl@gmail.com
10	MUNICIPAL COMMITTEE, FARRUKHNAGAR	CONSTRUCTION OF IPB ROAD FROM HOUSE OF CHARAN TO HOUSE OF SURESH SAINI AND HOUSE OF RANDHRI TO HOUSE OF JANKI WARD NUMBER 10 MC FARRUKHNAGAR + 6 OTHER WORKS	CLOSING DATE 06.11.2020	76769/-	<a href="https://etenders.hry.nic.in/nl_cgcp/app">https://etenders.hry.nic.in/nl_cgcp/app</a>	798801914 secymcfarrukhnagar@gmail.com
11	KARNAL SMART CITY	TOTAL 4 NOS. WORKS/GOODS/ SERVICES IN KARNAL SMART CITY PROJECT	CLOSING DATE 20.11.2020	-	<a href="https://etenders.hry.nic.in">https://etenders.hry.nic.in</a>	smartcitykarnal@gmail.com
12	VITA HDOF	REQUEST FOR PROPOSAL FOR CONTRACTING OF EXTERNAL AGENCY FOR OUTSOURCING OF MANPOWER.	03.11.2020 24.11.2020	NA	<a href="http://www.vitaindia.org.in">www.vitaindia.org.in</a>	vitaindia@gmail.com
13	HVPNL, KARNAL	REPLACEMENT OF OLD/OBSOLETE 11 KV VCB'S AT 132 KV S/STN, HVPNL, KARNAL	26.10.2020 06.11.2020	1.19 LACS	<a href="http://WWW.HVPN.ORG.IN">WWW.HVPN.ORG.IN</a>	0172-2583789 prohvpnl@gmail.com
14	HVPNL, KARNAL	REPLACEMENT OF OLD/OBSOLETE 11 KV VCB'S PANEL BOARD SET OF 13/11 KV, 10/16 MVA T-3 T/F AT 132 KV S/STN, HVPNL, NILOKHERRI	29.10.2020 09.11.2020	1.29 LACS	<a href="http://WWW.HVPN.ORG.IN">WWW.HVPN.ORG.IN</a>	0172-2583789 prohvpnl@gmail.com
15	HVPNL, KARNAL	PROVIDING 33KV 1X5.436 MVAR CAPACITOR BANK FOR 132/33 KV, 20/25 MVA T/F T-2 AT 132 KV S/STN, HVPNL, SAGGA	26.10.2020 06.11.2020	1.83 LACS	<a href="http://WWW.HVPN.ORG.IN">WWW.HVPN.ORG.IN</a>	0172-2583789 prohvpnl@gmail.com
16	HVPNL, KARNAL	PROVIDING 33KV 1X5.436 MVAR CAPACITOR BANK FOR 132/33 KV, 20/25 MVA T/F T-2 AT 132 KV S/STN, HVPNL, SAGGA	26.10.2020 06.11.2020</td			