



Cong.-AIUDF will open the gates to infiltrators in Assam: Amit Shah

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Rahul Gandhi flays government over hike in fuel prices

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U.S. vows support to Taiwan as Chinese incursions enter Day 2

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Ashwin relives the Australia tour and duels with Smith

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## NEARBY



Delhi records 185 fresh virus cases, nine deaths

NEW DELHI

The Capital recorded 185 new COVID-19 cases along with nine deaths and 315 recoveries in the past 24 hours. This is the second time that the number of daily new cases has dipped below 200 since January 15. The case tally now stands at 6,33,924, and the death toll at 10,808.

CITY ▶ PAGE 3

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EDUCATION PLUS ▶ PAGE 5

## K.P. Sharma Oli expelled from Nepal Communist Party

Political crisis as EC refuses to recognise both factions

KALLOL BHATTACHERJEE  
NEW DELHI

The ruling Nepal Communist Party, led by rebel leaders Pushpa Kamal Dahal 'Prachanda' and former Prime Minister Madhav Kumar Nepal expelled Prime Minister K.P. Sharma Oli from the party on Sunday.

The decision divided the party into two groups and sparked a dispute over the party symbol but the Election Commission declined to recognise either faction as the official party.

**Crisis deepens**  
The deepening crisis emerged weeks after Mr. Oli dissolved the Lower House,



K.P. Sharma Oli

Oli created a committee of his supporters, which indicated that he would launch a take over of the party in case of an adversarial action by the rebel leaders.

**Dictatorial behaviour**  
Mr. Nepal and Mr. Prachanda have in recent weeks alleged that Mr. Oli acted in a dictatorial manner and that he has "gone too far".

The main faction led by the rebels had gone to the Election Commissioner immediately after the dissolution of the Pratinidhi Sabha, seeking recognition as the official party.

CONTINUED ON ▶ PAGE 8

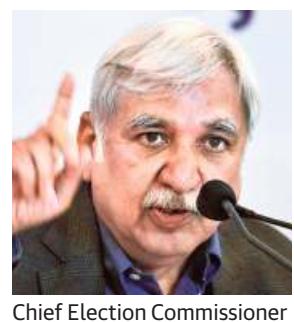
## Mock trials of remote voting project soon: CEC

Poll panel to launch e-EPIC today, voters will be able to download photo ID card

SPECIAL CORRESPONDENT  
NEW DELHI

Chief Election Commissioner Sunil Arora said on Sunday the trials of the Election Commission's remote voting project would be carried out soon. In his television and radio address on the eve of the National Voters Day, Mr. Arora highlighted the vision of the EC going forward.

**Research project**  
"We have already started a research project on remote voting using cutting-edge technology with IIT-Chennai and other leading institutions and it has made good progress. Mock trials of this pro-



Chief Election Commissioner Sunil Arora. ▶ THE HINDU

2020. Mr. Arora said "another significant change we can look forward to is grant of postal ballot facility to overseas electors".

He said the proposal was under "active consideration" of the Union Law Ministry.

**Digital move**  
In another development, electors will be able to download electronic versions of the voter photo ID card, or e-EPIC, from Monday with the Election Commission launching it during the National Voter Day celebration.

The EC said in a statement on Sunday that Law Minister Ravi Shankar Prasad would

ject will begin soon," he said.

The system being developed by the IIT-M uses block-

chain for two-way remote voting at designated centres, an EC official had said when the project was started in

hand out the e-EPICs to five new voters at the function.

The digital version of EPICs would be available for download from the voter helpline app, voterportal.eci.gov.in and nvsp.in, the EC said.

The e-EPIC would be a non-editable PDF version of the EPIC that can be downloaded on the phone and stored on the DigiLocker app or printed from a computer.

All general voters who have valid EPIC numbers would be able to do so from February 1 and those who applied in November and December will be able to download it from Monday till January 31.

**Release Bhima Koregaon activists'**

SPECIAL CORRESPONDENT  
NEW DELHI

The top human rights body of the United Nations has urged the Indian government to release the activists who are in prison for the 2018 Bhima Koregaon case, "at the very least on bail". Several prominent activists like Varavara Rao and Fr. Stan Swamy remain in custody even as the case is being investigated.

The Office of the High Commissioner for Human Rights raised concerns during the weekly briefing.

DETAILS ON ▶ PAGE 9

## Odisha sisters work for MGNREGS to pay fees

**They hope to pay off pending dues first**

SATYASUNDAR BARIK  
BHUBANESWAR

For the past 20 days, Rosy Behera, 20, has been working to build a road near her village in Odisha's Puri district where, instead of putting her civil engineering skills to work, she carries mounds of earth on her head as a daily wager under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS).

Two of Ms. Behera's sisters, who are B. Tech and



Making ends meet: Rosy Behera, in white, and her family returning from work, in Puri. ▶ SPECIAL ARRANGEMENT

also have to pay an outstanding amount of ₹24,000 to the diploma school," Ms. Behera told *The Hindu*.

After acquiring her diploma, Ms. Behera said she had enquired with a private engineering college if she could pursue a B. Tech programme on a government scholarship. She said since she belongs to a Scheduled Caste, her tuition fees would be borne by the government but she could not afford the hostel fee. "I could not find other options for earning money. I started working as a daily wager under the MGNREGS along with my parents,

eldest of five sisters, finish her higher studies.

**Higher studies**

"After completing my diploma in Civil Engineering in 2019, I am not able to arrange funds for my Bachelor's degree. I

sisters and grandfather," said Ms. Behera.

"My immediate younger sister came forward to help me despite she is pursuing a B. Tech programme in computer science. I think the wage accumulated by family members from the MGNREGS work would partly solve my problem [of repayment of dues]. But I have to arrange a lot of money," said Ms. Behera.

The MGNREGS work, she says, may continue for three months.

In 2019, an engineering graduate was seen working under the MGNREGS in Balangir district after he lost his job in Chennai.



**RUSHIKESH DUDHAT**

Reinventing Indian agriculture

Jan 26, 2021 | 6:00 PM

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## Police, farmers finalise routes for tractor parades

Three circular routes to cover 100 km



Gearing up: Preparations were on for the tractor rally at the Singhu border on Sunday. ▶ SUSHIL KUMAR VERMA

JAIDEEP DEO BHANJI  
PRISCILLA JEBARA  
NEW DELHI

Farmers' unions and the Delhi police fine-tuned plans for the tractor parades on three routes on Republic Day, with the protesters permitted to enter the Capital for about 100 km but restricted to the border areas.

After five or six marathon meetings with farmer unions that wanted to carry out a peaceful rally in the capital on Republic Day, Special Commissioner of Police (Intelligence) Deependra Pathak said the Delhi police had come to an in-principle understanding, which will be a "win-win situation for all".

As per one such contentious notice issued by Station House Officer (SHO), Suhwal, police said plying of tractors was prohibited in view of the high alert in the State for Republic Day and restrictions imposed under Section 144 of CrPC.

Noting that there were possibilities of farmers leading tractor marches at two places under the police station, the SHO's notice directed a petrol pump owner not to supply fuel to any tractor, or sell it in drums or cans from January 22-26.

The tractor parades will enter Delhi but remain in areas near the border from the three entry points. Each of the routes planned are approximately 60 km long

## Preparations in full swing at Singhu border

A four-bed hospital on wheels, special tractors fitted with CCTVs and lights, and measures to ensure no 'outsiders' infiltrate the protest site are among several arrangements being made at the Singhu border in the run-up to the Kisan Republic Day Parade. ▶ PAGE 2

and in total about 100 km is within the territory of the National Capital. Farmers will be allowed to enter the city only after the completion of the official Republic Day parade, he added.

"There will be a high level of security for the rally to ensure that no anti-social elements try to disturb the peace. We will work together with the farmers to create a secure environment for the rally," Mr. Pathak said.

After explaining to farmers the type of arrangements put in place to organise the parade on Rajpath, it was agreed to allow three circular routes from Ghazipur, Singhu and Tikri borders, he said.

The tractor parades will

enter Delhi but remain in areas near the border from the three entry points. Each of the routes planned are approximately 60 km long

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# REPUBLIC DAY 2021



Invitees to the Republic Day 2021 function at the Rajpath are requested not to bring the following prohibited items:

आमंत्रित अतिथियों से अनुरोध है कि राजपथ पर गणतंत्र दिवस 2021 के समारोह में निम्नलिखित प्रतिबंधित वस्तुएं साथ में न लाएँ:

Entry strictly through invitation card/ticket only.  
प्रवेश सिर्फ आमंत्रण पत्र/टिकट के द्वारा ही होगा।

## Prohibited Items

### Photo/फोटो Particulars / विवरण

	Eatables खाने-पीने की चीजें
	Bag, Briefcase थैला, ब्रीफकेस
	Radio, Transistor, Tape Recorder, CD, DVD, MP3 Players रेडियो, ट्रांजिस्टर, टेपरिकॉर्डर, सीडी, डीवीडी, एमपी३ प्लेयर
	Camera, Binocular, Handycam कैमरा, दूरबीन, हैंडीकैम
	Thermos Flasks, Water Bottles, Cans थर्मस, पानी की बोतल, कैन
	Inflammable Items, Match Boxes ज्वलनशील पदार्थ, दियासलाई
	Various Electronic Gadgets, Devices e.g. I-Pad, I-Pod, Palm Top/Laptop, Computer, Tablets, Power Bank etc. विभिन्न इलेक्ट्रॉनिक उपकरणों जैसे आई-पैड, आई-पोड, पाम टॉप/लैपटॉप, कम्प्यूटर, टैब्लेट, पावर बैंक इत्यादि

## वर्जित वस्तुएं

### Photo/फोटो Particulars / विवरण

	Cigarettes, Bidies, Lighter सिगरेट, बीड़ी, लाइटर
	Alcohol, Perfumes, Spray शराब, इत्र, स्प्रे
	Dagger, Sword, Cutting Material, Sharp/Pointed Edged Material, Screw Drivers नुकील हथियार, चाकू, पेंचकस
	Umbrella, Replica Fire Arms, Toy Gun or Toys छाता, आनेयाक्ष, खिलौना
	Knives, Scissors, Razors, Blades, Wire, Pluckers चाकू, कैंची, रेजर, ब्लेड, तार, प्लकर
	Arms & Ammunition, Fireworks, Crackers Explosive etc. हथियार और गाना बारूद, पटाखे आदि
	Avoid keeping Mobile Phones, Remote Controlled Car Keys as it may delay your entry due to checking मोबाइल फोन, रिमोट कंट्रोल कार कार चाबी रखने से बचें क्योंकि इसमें जांच के दौरान आपके प्रवेश में देरी हो सकती है।

Any unidentified object, if noticed, may be brought to the notice of the nearest Security Personnel.  
यदि, कोई लावारिस वस्तु दिखाई दे, तो निकटतम सुरक्षाकर्मी के नोटिस में लाएं।

Please co-operate with the police for searching/frisking.  
कृप्या तलाशी देने में पुलिस के साथ सहयोग करें।

Please be alert to your surroundings.  
कृप्या अपने आप पास नज़र रखें।



Keeping in mind the threat of Covid-19, don't forget to wear face mask/cover and maintain Social Distancing  
कोविड-19 के खतरे को ध्यान में रखते हुए फेस मास्क/कवर पहनना और दूसरों से उचित दूरी बनाए रखना ना भूलें।

E-mail to CP, Delhi at: cp.snsrivastava@delhipolice.gov.in | Write to: CP, Delhi at P.O. Box. No. 171, GPO, New Delhi  
FOR IMMEDIATE POLICE HELP CALL 112 TO SHARE INFORMATION CALL 1090

# Medical services to food, wheels set in motion for tractor parade

Farmers set up CCTV cameras, libraries inside vehicles for rally on Republic Day

HEMANI BHANDARI  
NEW DELHI

Besides numerous special tractors, tableaux of makeshift learning centres, measures to keep "outsiders" from infiltrating the site, there is a hospital on wheels as part of the preparations done by hundreds of volunteers for the Kisan Republic Day Parade.



A tractor with a board 'Kisan Hospital On Wheels' getting ready for Republic Day. ■ SUSHIL KUMAR VERMA

A tractor with the words – Kisan Hospital On Wheels – written on it is getting ready for the day. It has four beds along with necessary equipment and will roll along with the other tractors during the parade. It is being set up by a non-profit organisation (NPO), Life Care Foundation, which has been running a makeshift hospital at the border for three weeks.

Avtar Singh, who started the NPO, said many doctors have volunteered to be a part of the parade. He said atleast 10 doctors and two ambulances will be present at the spot. "There will be an ECG machine, electrolyte liquid and oxygen cylinders. Even if there is a minor emergency, we will be able to handle it at that very moment," Mr. Avtar said, adding that preparation for the tractor rally has been on since January 20.

"There will be an EC machine, electrolyte liquid and oxygen cylinders. Even if there is a minor emergency, we will be able to handle it at that very moment," Mr. Avtar said, adding that preparation for the tractor rally has been on since January 20.

Simran Singh, a 22-year-old farmer from Kapurthala, and his friends have come here with two trolleys carrying 11 tractors.

It also has weighing plates of 180kg. "It's just a show of power. The protest will be highly peaceful but just in case of an untoward incident, we should be prepared," he said. The front of the tractor has a hoarding that reads – "Grandfather saw 1947, father saw 1984, we are seeing 2020".

### 'Restricting outsiders'

Karanvir Singh (28) from Rupnagar said ensuring no "outsider" infiltrates the parade is of utmost importance. "There have been instances of attempts to tarnish the image of protest and we don't want that. Therefore, only those we know will

board our tractors," he said, adding that three flags – Indian, Khalsa and their Kisan Union – will be put up on the tractors. The farmers said they will prepare meals early morning and carry them along with dry food, including fruits, dry fruits, and biscuits among other edibles.

An open learning centre-cum-library, Sanjh Sath, which has been running at the Singhu border for over a month, is preparing tableaux inside a tractor.

"It will have bookshelves and paintings," said Satnam Singh from Rupnagar, a farmer. He said they will put up black flags on tractors as a mark of protest.

**Over 2,000 volunteers**  
Stage Management Committee member Amreek Singh, also a District Pradhan of Bharat Kisan Union Jalandhar (BKU), said over 2,500 volunteers will ensure peace at the parade.

"People will control lane driving. Our plan is to carry out a peaceful parade. All the district heads of BKUs will ensure their people remain peaceful and strict action will be taken against anyone who tries to create a nuisance," he said.

## Police have received inputs about efforts to disrupt rally'

SPECIAL CORRESPONDENT  
NEW DELHI

Special Commissioner of Police Intelligence Deependra Pathak on Sunday said the Delhi police have received inputs from various agencies that efforts are being made to disrupt the tractor rally on Republic Day.

Delhi Police, he said, will be working with farmers to

ensure that the rally that has been given an in-principle approval is secure and peaceful.

### '308 Twitter handles'

"We have found that over 308 Twitter handles have been generated from Pakistan that have been continuously trying to spread confusion and disturb the rally," Mr. Pathak said.

He said a high-level plan will be chalked out and a secured route will be organised so that the farmers can have a successful rally.

Sharing more details about the three circular routes from Singhu, Tikri and Ghazipur, which are of a "respectable distance", Mr. Pathak said: "The rally will start from Singhu border and pass through San-

jay Gandhi Transport Nagar, Kanjhawala, Bawana, Auchandhi Borer, Kundli-Manesar-Palwal expressway and will return to Singhu border. It will cover a stretch of around 62 km."

Delhi Police Commissioner S.N. Shrivastava on Sunday issued an order stating that all officials on Republic Day duty should be ready for the parade.

# TRAFFIC ADVISORY

Republic Day Celebrations on 26<sup>th</sup> January, 2021



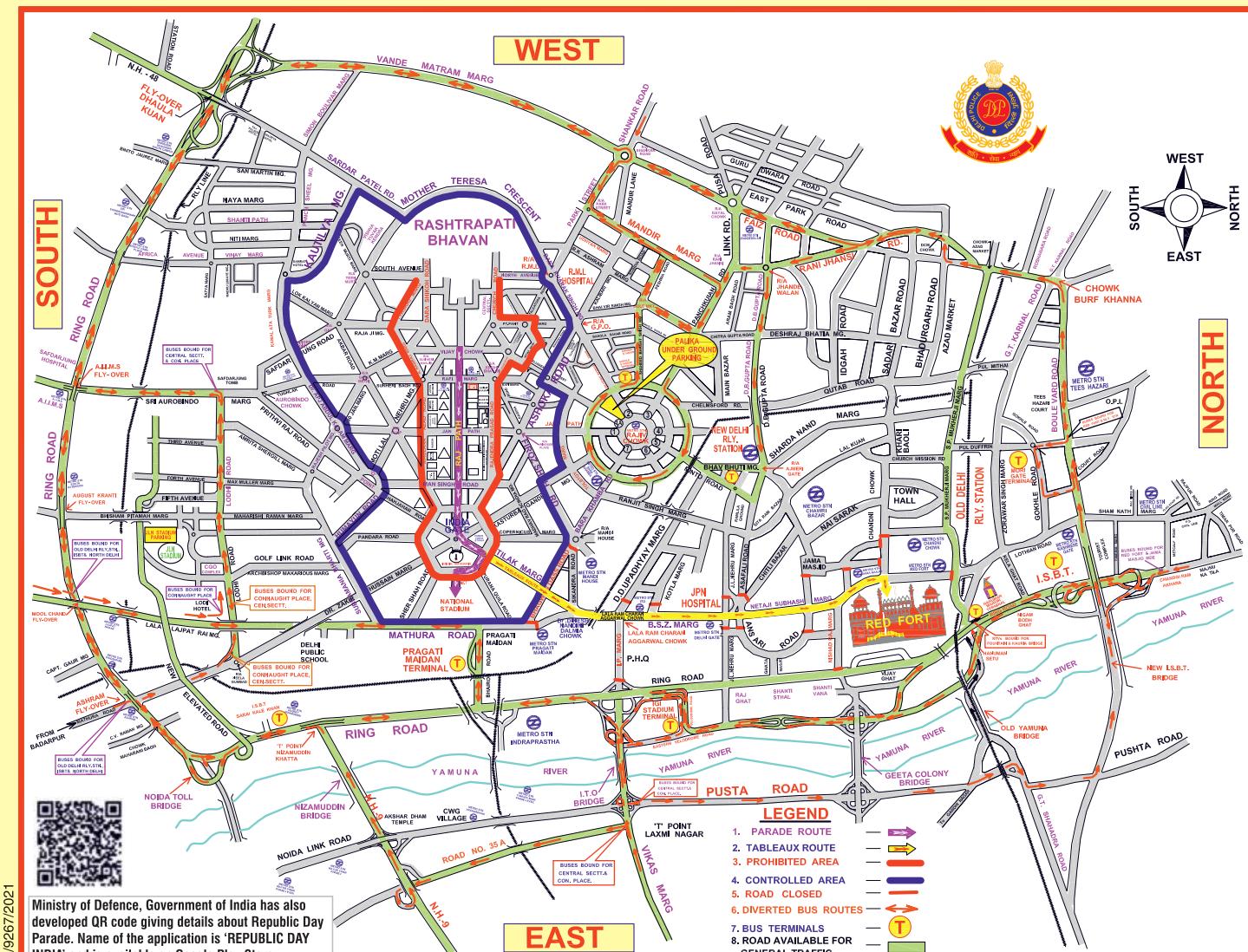
Republic Day will be held on 26th January, 2021. The Parade will start at 9.50 AM from Vijay Chowk and proceed to National Stadium, whereas Tableaux will start from Vijay Chowk and proceed to Red Fort Ground. There will be wreath laying function at National War Memorial at 09.00 AM.

There would be elaborate traffic arrangements and restrictions in place for smooth conduct of the Parade and Tableaux along the respective routes.

### ROUTE OF THE PARADE/TABLEAUX :-

(A) Parade Route:- Vijay Chowk - Rajpath - Amar Jawan Jyoti - India Gate - R/A Princess Palace-T/L Tilak Marg Radial Road - Turn right on "C" Hexagon - Turn left and enter National Stadium from Gate No. 1.

(B) Tableaux Route:- Vijay Chowk - Rajpath - Amar Jawan Jyoti - India Gate - R/A Princess Palace-T/L Tilak Marg - Bahadur Shah Zafar Marg - Netaji Subhash Marg - Red Fort.



DP/926/2021

Ministry of Defence, Government of India has also developed QR code giving details about Republic Day Parade. Name of the application is 'REPUBLIC DAY INDIA' and is available on Google Play Store.

Download App from

24 HOURS TRAFFIC HELPLINE 011-25844444/1095

Road users are requested to plan their journey in advance accordingly and avoid the route of Parade and Tableaux, from 0400 hours to 1230 hours, for their own convenience.

(II) Buses coming from NH-9 (NH-24) shall take right turn on Road No. 56 and terminate at ISBT Anand Vihar.

(III) Buses coming from Ghaziabad side will be diverted at Mohan Nagar towards Bhopra Chungi for Wazirabad Bridge.

(IV) All Inter State buses coming from Daula Kuan side shall terminate at Daula Kuan.

### METRO SERVICES

Metro Rail Service shall remain available for commuters at all Metro Stations during the Republic Day Parade on 26th Jan., 2021. However, Boarding/De-boarding at the below mentioned station will not be permitted as per schedule given:-

Name of Metro Station	Boarding/De-boarding not allowed
Kendriya Sachivalaya	From 5.00 AM till 1200 Noon on 26.01.2021.
Udyog Bhawan	
Lok Kalyan Marg (Race Course)	From 8.45 AM to 1200 Noon on 26.01.2021
Patel Chowk	
ITO	

### TSR/TAXIS

No TSR and Taxi will be allowed to enter or ply after 0700 hours on 26.01.2021 in the Area bound by:-

MOTHER TERESA CRESCENT - BABU KHARAK SINGH MARG - ASHOKA ROAD UPTO R/A PATEL CHOWK - SANSD MARG UPTO TOLSTOY MARG UPTO TOLSTOY MARG UPTO KASTURBA GANDHI MARG - KASTURBA GANDHI MARG UPTO FEROZESHAB ROAD - FEROZESHAB ROAD UPTO R/A MANDI HOUSE - BHAGWAN DASS ROAD - MATHURA ROAD - SUBRAMANIAM BHARTI MARG - HUMAYUN ROAD - A.P.J ABDUL KALAM MARG - KAMAL ATA TURK MARG - KAUTILYA MARG AND SARDAR PATEL ROAD (EXCLUDED).

### INSTRUCTIONS TO GENERAL PUBLIC

- In case any unidentified object or suspicious person is seen, information must be conveyed to the nearest policeman on duty.
- Flying of sub conventional aerial platforms like paragliders, para motors, hang gliders, UAVs, UAS, microlight aircrafts, remotely piloted aircrafts, hot air balloons, small size powered aircrafts, quadcopters or para jumping from aircraft etc. are prohibited over the jurisdiction of National Capital Territory of Delhi from 20.01.2021 upto 15.02.2021 (both are inclusive).
- General public and motorists are advised to keep patience, observe traffic rules & road discipline and follow directions of traffic personnel deployed at all intersections and remain updated through Traffic Police Facebook page, Twitter handle and Traffic Police Helpline. People are requested to plan their journey in advance and keep sufficient time in hand to avoid inconvenience.

FOR IMMEDIATE POLICE HELP CALL : 112

TO SHARE INFORMATION CALL : 1090

**Timings**

**DELHI**

MONDAY, JAN. 25	
RISE 07:13	SET 17:55
RISE 14:45	SET 04:11
TUESDAY, JAN. 26	
RISE 07:13	SET 17:56
RISE 15:35	SET 05:08
WEDNESDAY, JAN. 27	
RISE 07:12	SET 17:57
RISE 16:31	SET 06:02

<b>Delhi Weather</b>	max	min
Delhi City	15	09
Safdarjung	15	09
Palam	15	11

**Delhi Palam Today**  
17°C Dense to very dense fog likely during morning. A cold day type condition may develop at few pockets with cool winds.

**Delhi Palam Tomorrow**  
18°C Dense to very dense fog likely to continue. Cold wave condition may develop at few pockets with mainly sunny sky.

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**THE HINDU**  
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**Delhi sees cold, overcast day**

**SPECIAL CORRESPONDENT**  
NEW DELHI

It was a cold, overcast day in Delhi on Sunday with the maximum temperature falling to 15 degrees Celsius, which is six degrees colder than normal for the season.

Fog engulfed the city in the morning with visibility falling under 100 metres at several places.

Due to cloud cover and overcast conditions, the minimum temperature settled at 8.8 degrees Celsius, which is one degree above normal.

## Toll gates in Haryana now a rallying point for farmers' stir

Politicians, activists frequent protest sites to address crowd

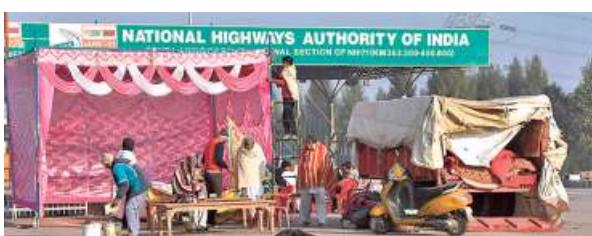
**ASHOK KUMAR**  
JIND

For more than a month, the 'Khatkar toll plaza' in Uchana here on National Highway-352, connecting Narwana, Jind and Rohtak, has been abuzz with protesters holding a sit-in against the three contentious farm reform laws and allowing free travel for commuters.

Not just the youth, those coming to this sit-in site at the toll plaza include the elderly, the women and the children from several surrounding villages. The protesters sit through a large part of the day - arriving in the morning and returning to their homes late in the afternoon.

While the male protesters spend their time playing cards and discussing politics over hookahs, it is an opportunity for the women folks to take some time off from the daily drudgery and be in the company of peers.

Local farm activists and politicians address the crowd sometimes, but folk singers and stand-up comedians putting across the message in lo-



Scene at Digjal toll plaza on NH 71 in Haryana on Sunday.

• V.V. KRISHNAN

cal dialect are major crowd-pullers.

Binaid Khap member Vikas Nain, a farmer rights' activists from Laun village, said the farmer unions' call to

picket the toll plazas in Haryana in December found a "huge" support among the locals and proved to be a catalyst to spread and strengthen the agitation in the State.

He explained how the villagers, forced to pay toll tax for travelling even small distances in the vicinity, saw the toll barriers as nuisance, especially with these plazas

now coming up across the State and therefore, the call to make them free struck instant chord.

"The sit-ins at the toll pla-

zas across the State attract crowd being close to the villages and gradually became a rallying point for the locals," he added.

Except in Gurugram and Faridabad, the toll plazas across the State, including Jind, Bhiwani, Rohtak, Kurukshetra, Sirsa and Hisar districts, are shut. Vice-president of All-India Kisan Sabha, Haryana, Inderjit Singh, said that committees, comprising Khap and farmer union leaders, were set up to spearhead the sit-ins plazas and these also helped in local co-ordination for the movement.

Political leaders, not allowed to share dais at the Tikri and Singhu borders, also frequent sit-ins at the toll plazas.

## Delhi records 185 new virus cases, 9 deaths

62,307 tests conducted in 24 hours

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The total number of cases now stands at 6,33,924, with 6,21,375 recoveries. The death toll has climbed to 10,808. The case fatality is 1.70%.

The health bulletin added that 62,307 tests were conducted with a positivity rate of 0.30%. The number of active cases was 1,741 on Sunday.

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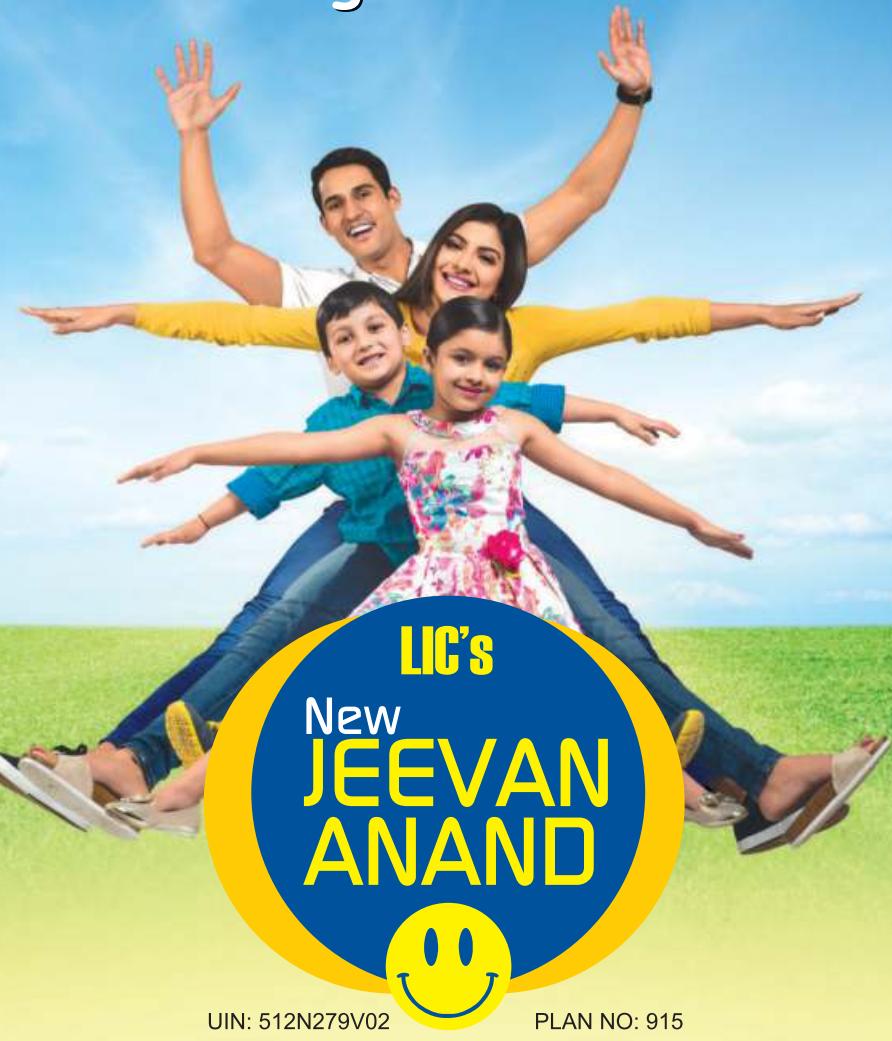
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**January 25, 2021 National Tourism Day**

# MAHARASHTRA TOURISM... CHARTERING NEW HEIGHTS

**HAPPY NATIONAL TOURISM DAY**



With National Girl Child Day just past, a look at the impact of the pandemic on the lives of adolescent girls and what needs to be done to help them

■ APARAJITA GOGOI

Like the rest of the population, as many as 120 million adolescent girls – roughly one-tenth of the nation – are experiencing a never-before situation. However, the disruption they are facing is likely to push back the gains made in the previous decades.

Adolescent girls' welfare and entitlements are linked to a host of development indicators, including women's workforce participation, morbidity rates and maternal mortality among others. This is a generation that was – until the pandemic struck – breaking a millennium of stereotypes and deprivation. Born just as the new century began, adolescent girls in India were seeing never-before school-going rates (10.3% out-of-schoolgirls in 2006 to 4.1% in 2019, according to the 2019 ASER report). They were pushing the boundaries of academic achievement with 92.15% pass percentage in class XII versus 86.19 % for boys in the 2020 CBSE board exams).

They were marrying later; the rate of child marriage was 50% in 2000 as against 27% today (UNICEF report on Ending Child Marriage). Fewer women were dying in childbirth, thanks to work done by the Government, health and education systems, NGOs, communities, and families.

Large-scale change makers including the Government were recognising that working with this age group could potentially

# Build a better FUTURE



nip a host of life-long deprivations like income poverty, food insecurity and preventable morbidities in the bud. And, then, the pandemic struck. Girls in schools, working towards their first professional degrees or gaining new exposure and perspectives from the world suddenly found themselves confined to the home.

## Adverse impact

The impact of such a phenomenon on day-to-day lives needs to be taken into account, says a recent survey among 7,200 teens from Bihar, Jharkhand, Chhattisgarh, and Odisha. Instead of going to school, girls reported spending more time cleaning the household (61%), cooking (59%), washing clothes (44%), washing utensils (41%), and taking care of siblings (23%). Boys, on the other hand, said they spent most of their time watching TV and farming, among others.

Nor did girls have optimal access to the Internet. Among girls, just 22% knew how to use online learning platforms. Just 12% had access to mobile phones against 35% for boys. More than half the girls surveyed said they did not have essential textbooks. Not surprisingly, more girls than boys felt they were likely to drop out of school.

Further, a high number of adolescent girls reported that they felt vulnerable to domestic violence and sexual harassment during the lockdown. Curbs on their mobility also increased; only 39% of girls said they were allowed to go out alone compared to 62% of boys of the same age. The closure of schools has also led to a lack of a safe space for girls.

All this underscores what

Instead of going to school, girls reported spending time doing household chores and caring for siblings...

practitioners have highlighted: without formal school and Internet access, practices such as domestic work, child labour, and early marriage become the only available coping strategies for families, often enforced through patriarchal norms.

## Address the challenges

At this juncture, recognising the impact of the pandemic on adolescent girls can help mitigate some of these problems. The Government of India's ambitious Rashtriya Kishore Swasthya Karyakram (RKS) and School Health and Wellness programmes, for instance, take a community and school-based approach towards health, nutrition, gender equity, injuries and violence, non-communicable diseases, mental health, and substance misuse. This can be harnessed to address the pandemic-induced challenges as well.

Another specific and scalable example is the Kerala State Education Department's 'First Bell' initiative, launched on June 1, 2020. Over 600 classes are now running via the 'KITE Victors' television channel, making lessons accessible to students without smartphone and internet access.

While the Government of India has programmes such as Beti Bachao Beti Padao, Skill India Mission and Digital India Mission, a localised approach needs to be worked out, considering the diversity of the country. Coordinated action to end the pandemic-induced crisis for adolescent girls calls for reinforcing programming strategies. Addressing health, empowerment, and education needs this early in life will not only help overturn the disruptions of 2020 but also help go a long way towards achieving the Sustainable Goals for Development.

The writer is the Executive Director of Centre for Catalyzing Change (C3)

## SCHOLARSHIPS

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**APPLICATION:** Online

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Courtesy: buddy4study.com

## YOUNG ACHIEVER

### "I want to be a changemaker"

Kartikeya Goel's mission to give back to society has resulted in three platforms that help empower the underprivileged and youth

■ KAUSHIK ANANDH



Kartikeya Goel (right, in white) coaching children at Assist. (Below) Karfa is a platform for artisans. SPECIAL ARRANGEMENT

"It's important to have big dreams but it's also very important to work hard," says Delhi-based Kartikeya Goel. "Just having a passion is not enough."

Eighteen-year-old Kartikeya has founded three organisations: Assist that gives underprivileged kids the opportunity to play basketball; an e-commerce platform Karfa to help artisans; the National Youth Parliament Organisation that gives young people a voice.

Excerpts from a chat with the changemaker, as he calls himself:

#### What made you start Assist?

In 2016, while playing at a stadium, I saw many underprivileged kids watching us. When I wondered why they weren't participating, my coach said, 'because they don't have the equipment to play.' He also pointed out that they could only give a few subsidised rates.

At home, I had a small basketball court on the terrace. So I started training the children of our domestic help. Over two months, there was a major change in their lifestyle, behaviour and discipline. That's what sports does to you.

Then, in 2018, I went to the IMG Academy to train and my coach asked me to start a project through which I could

help the community. So I came up with Assist. Just because they belong to a certain section in society, their basic right to play sports or enjoy their life shouldn't be denied.

You have been very vocal about your journey with ADHD. How has it impacted your life?

In India, mental health is a huge problem. People don't want to talk about it. I was diagnosed when I was young and, for me, to study in school was always a problem. My situation has improved because of playing sports, which really helps.

What was the reason to start Karfa?

I have always liked fashion and preferred to read *Vogue* over my school books. I also noticed that the prices of artisanal products differed at, say, a Santiniketan mela or Suraj Niketan mela and when sold commercially in a store. So I thought, why not create an e-commerce platform where the products can be sold without middle-men. The idea was to create a free and fair market for artisans.

Your most recent project is NYPO, through which you are holding the Budget Dialogues 2021. Why are the youth's opinions important?

In Budget Dialogues, we have children from across

tarians and to the PMO.

The youth makes up about 30% of the country but we don't participate in the budgeting decisions even though we are affected by it. Talking about the government's various acts or bills is not enough. I think it is important to take the youth's opinions on board.

#### What are your plans for the future?

I will be attending Babson College in Boston, the U.S. and all my projects can be carried forward.

I would like to start an assist collaboration with the college and take Karfa to the Lewis Institute of Social Innovation to get it incubated. I also hope to take NYPO to the US as it is a political organisation.

Small steps in the future and I hope we can do good things.

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## Troubled waters

The Palk Bay conflict is exacting a high toll, and cries for early resolution

**T**he tragic death of four fishermen from Tamil Nadu – one of them a Sri Lankan Tamil refugee living in India – allegedly when the Sri Lankan Navy was about to arrest them last week, is yet another instance of the unresolved fisheries conflict in the Palk Bay taking an unacceptable toll of lives. While fishermen in Tamil Nadu say the four were killed in an attack by the Sri Lankan Navy, the latter maintains that they died when their trawler collided with a naval vessel while trying to avoid being apprehended. India has lodged a strong protest with the Sri Lankan authorities, who have set up a committee to find a permanent solution to the incursions by Indian fishermen. It was less than a month ago that the two countries resumed discussions through their Joint Working Group on fisheries after a three-year gap. India sought the early release of fishermen arrested in Sri Lankan waters, as well as the boats in Sri Lankan custody. Sri Lanka underscored the need to curb the illegal fishing, which adversely affects the livelihood of its war-affected fishermen. When the two sides decided to create a joint working group some years ago, they had agreed that there would be no violence or loss of life in the handling of the fishermen and that a hotline would be established between the respective Coast Guards. It is unfortunate that the hotline is yet to be operationalised, and deaths continue to occur.

The humanitarian approach that has been expected to be the cornerstone of the approach to this conflict has not always been discernible. The plan to wean away Tamil Nadu fishermen from the tendency to exploit the remaining fishery resources on the Sri Lankan side by replacing their trawlers with deep sea fishing vessels has not really taken off. Attempts to forge a negotiated settlement through direct talks involving fishermen from both sides have also reached a stalemate. Sri Lanka favours joint patrolling by both countries, and a ban on unsustainable fishing practices by Tamil Nadu fishermen – such as bottom trawling – but the latter want a lengthy phase-out period. Political leaders in Tamil Nadu rarely acknowledge that the State's fishermen contribute immensely to the problem by crossing territorial waters. Nor is there sufficient recognition that the incursion into Sri Lankan waters is driven by trawler owners who force their poor employees to do so, who then get killed or arrested, leading to the festering conflict. So far there has not been enough political resolve to end this conflict. A comprehensive solution, one that would severely curtail unauthorised fishing and help in an orderly sharing of and sustainable use of resources by fishermen from both sides, is long overdue.

## After the storm

The RBI's plan to tighten scrutiny of large NBFCs is critical for financial stability

**T**he RBI has proposed a significant shift in its regulatory approach towards India's non-banking financial companies (NBFCs), from a general approach of light touch regulation to one that monitors larger players almost as closely as it does banks. If implemented, this could be the biggest overhaul of the regulatory framework for such finance companies (or shadow banks) in over two decades. After multitudes of investors were left high and dry as CRB group firms reigned on high-interest fixed deposits in 1997, Parliament bestowed greater powers over such firms to the central bank to fix the mess. The trigger now is similar though the scale of the problem has changed. The size of NBFC balance sheets is now more than a quarter of that of banks' balance sheets, from just about 12% in 2010. In absolute terms, their balance sheets have more than doubled, from ₹20.7-lakh crore in 2015 to ₹49.2-lakh crore in 2020. While this growth is a reflection of how lighter regulations have given them the flexibility to meet a range of financing needs, from home loans to micro-finance and large infrastructure projects, it also manifested into a systemic risk. And that risk was apparent when one of the largest infrastructure investment-focused NBFC players, IL&FS, unravelled in 2018, with its payment defaults catalysing a crisis for the entire sector. The collateral damage meant NBFCs could not raise funds easily, and faced liquidity pressures that escalated to solvency concerns in some instances.

The descent of one such player, Dewan Housing Finance Corporation Limited (DHFL), began around the same time – its creditors approved a resolution plan for the firm last week. The RBI's proposed regulatory reaction to such large NBFC failures that have had a systemic impact on the sector, could not have come sooner. It has sought to strike a balance between the need to be nimble and mitigate systemic risks, with a four-tiered regulatory structure. This entails a largely *laissez-faire* approach for smaller NBFCs, plugging some of the arbitragers available to mid-sized NBFCs *vis-à-vis* banks, and imposing tougher 'bank-like' capitalisation, governance and monitoring norms for the largest players and those which could pose a systemic risk due to the nature of their operations. A top tier has been envisaged with even more scrutiny, but the RBI wants to ideally use this approach only when a certain large player poses 'extreme risks'. Given the banking sector's own woes over the past two years (PMC Bank, Yes Bank, Lakshmi Vilas Bank), a holistic reboot of the oversight mechanism for NBFCs and banks is critical to retain confidence and maintain financial stability which central bank Governor Shaktikanta Das has termed a 'public good'. It is hoped that the blueprint for the regulation of NBFCs which can lend for activities banks often do not support, be it micro-loans or infrastructure projects, is formalised soon. This would ensure the fledgling economic recovery is not hampered by funding constraints.

# On Iran, it is decision time for Biden

Unless the new administration reaches an agreement with Tehran soon, bilateral ties could be mired in hostility



MOHAMMED AYOOB

**U**S. President Joe Biden faces a number of challenges at home and abroad. In the foreign policy arena, relations with China and Russia pose the most intractable problems, as does the estrangement of key European allies who former U.S. President Donald Trump alienated by his isolationist rhetoric and gratuitous insults.

However, the most pressing issue facing the Biden administration is America's relations with Iran given the concern that the present scenario may upset Washington's non-proliferation strategy and increase tensions in the energy-rich Gulf region. Several of Mr. Biden's top appointees in the foreign policy and security arenas were involved in the negotiations with Iran that led to the nuclear deal of 2015. They include Wendy Sherman, the original deal's primary negotiator, who has been nominated Deputy Secretary of State, and William Burns, who was involved in the early stages of forging the Iran nuclear deal, as head of the Central Intelligence Agency (CIA).

**Trump action, Iran reaction**  
In May 2018, Mr. Trump unilaterally withdrew the U.S. from the Joint Comprehensive Plan of Action (JCPOA) – reached by the five permanent members of the UN Security Council, plus Germany and the European Union with Iran – and re-imposed sanctions, especially on shipment of Iranian oil, to put 'maximum pressure' on Tehran to force it to accept America's maximalist demands that went far beyond the agreement. The Trump administration argued that the 15-year time limit on Iran's nu-

clear programme was insufficient and that Tehran must renounce in perpetuity its right to enrich uranium. Washington also demanded that a moratorium be imposed on Iran's ballistic missile programme and that Tehran withdraws its support to regional allies and proxies opposed to U.S. policies.

After waiting a year for the European signatories of the JCPOA to persuade Washington to return to the agreement, Iran decided in 2019 to breach the limit for uranium enrichment imposed by the JCPOA. It also began increasing its stockpile of enriched uranium beyond the amount permitted under the agreement. In a confidential document, the International Atomic Energy Agency (IAEA) estimated that as of November 2, 2020, Iran's stockpile of low-enriched uranium had reached more than 2,442 kilograms, eight times the limit permitted by the JCPOA.

These developments indicated that Mr. Trump's policy of exerting maximum pressure had produced the exact opposite result, bringing Iran closer to weaponisation. This outcome has generated additional pressure on the Biden administration to reverse course and bring Tehran into compliance with the JCPOA by renewing America's commitment to the agreement and lifting sanctions.

### Biden strategy, complexities

Mr. Biden's Press Secretary, Jen Psaki, in her very first press conference, clearly stated that the new administration intends to constrain Iran through diplomacy, not sanctions, and reaffirmed Mr. Biden's position that he would be willing to return to the JCPOA if Tehran does the same. On its part, the Iranian regime has signalled that it is willing to honour the agreement and reverse the steps undertaken recently if the U.S. withdraws all sanctions imposed on Tehran by the Trump administration. Hours before Mr. Biden's inauguration, Iran's Foreign Minis-



ter Mohammad Javad Zarif reiterated Iran's readiness to return to the JCPOA, but went on to say: "We are not in a hurry...If they lift the sanctions and comply with their obligations, we will also fulfil our obligations."

However, a return to the JCPOA is not as simple as it sounds, as there is wide divergence between Washington's expectations and those harboured by Tehran. The U.S. sees a return to the JCPOA as the first step towards curbing Iran's missile programme as well as its regional ambitions that clash with those of the U.S. and its allies, especially Israel and Saudi Arabia.

On the other hand, Iran considers the JCPOA as a stand-alone agreement covering only Iran's nuclear programme. Mr. Zarif told journalists on the day of Mr. Biden's inauguration that subjects such as Iran's missile programme and its regional policy were extraneous issues and should not be linked to the nuclear deal.

Furthermore, opinions in both Washington and Tehran have hardened over the past two years. The consensus in the U.S. has shifted to a much more uncompromising position because of Iran's refusal to change the course of its West Asian policy and its deleterious consequences for U.S. interests. Iran's Islamic Revolutionary Guard Corps has trained proxy militias that have played a major role in helping the Assad regime in Syria to turn the tide of war against U.S.-supported opposition forces. Tehran continues to finance and arm

the fiercely anti-Israeli Lebanese Hezbollah and is the principal supporter of the Houthis in Yemen who have not only fought Saudi Arabia to a standstill but also attacked major Saudi oil facilities with Iranian-supplied drones and missiles. It also continues to train and arm Shia militias in Iraq and to checkmate American policies in that country.

### Boost to hardliners

At the same time, the U.S. decision to unilaterally withdraw from the JCPOA has played into the hands of the Iranian hardliners and discredited those such as Mr. Zarif and Iran's President Hassan Rouhani who had argued in favour of the JCPOA, and by implication improved relations with the U.S. The Rouhani government signed the JCPOA in 2015 with the reluctant endorsement of Iran's supreme leader, Ayatollah Ali Khamenei, who has become far more sceptical now after the unilateral re-imposition of stringent sanctions by the Trump administration. This clearly expressed opposition of America's leading regional allies, Israel and Saudi Arabia, who consider Iran to be their principal antagonist, will add to the constraints on the Biden administration about re-engaging with Iran on the nuclear issue and removing sanctions imposed in 2018.

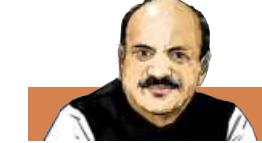
It is decision time for the Biden administration. Unless it is able to overcome the multiple hurdles in its path and reach an agreement with Iran in the next couple of months, it could lead to the installation of a more hardline administration in Tehran in June, thus ensuring that U.S.-Iran relations will be mired in hostility well into the future and will continue contributing hugely to instability in West Asia.

Mohammed Ayooob is University Distinguished Professor Emeritus of International Relations, Michigan State University

Even if the Biden and Rouhani

# In agri-credit, small farmers are still outside the fence

The agriculture sector's performance has not been commensurate with the increasing subsidised credit it receives



A.S. MITTAL

**F**armers on the warpath would mean that agriculture reforms have again occupied centrestage not just in the minds of the politicians but also policy-makers. To enable small farmers to diversify their crops or improve their income they must have access to credit at reasonable rates of interest. This has been an agenda of the triad of the Centre, the States and the Reserve Bank of India (RBI) for decades. Unfortunately, while the volume of credit has improved over the decades, its quality and impact on agriculture has only deteriorated. Agricultural credit has become less efficient in delivering agricultural growth. Otherwise, why should over 85% of farmers' income remain stagnant over the years? Any other sector which has access to a low rate of interest credit has always boomed and ballooned so much so it has created a bubble of its own.

Every year, the central government announces an increase in the target of subsidised agriculture credit limit and banks surpass the target. On February 1, Budget day, the Union Finance Minister will again set a new agricultural credit

target for 2021-22. In 2011-12, the target was ₹4.75-lakh crore; now, agri-credit has reached the target of ₹15-lakh crore in 2020-21 with an allocated subsidy of ₹21,175 crore. The question is: where is the credit and subsidy going and are they really benefiting the farmers?

**Most small farmers left out**  
In the last 10 years, agriculture credit increased by 500% but has not reached even 20% of the 12.56 crore small and marginal farmers. Despite an increase in agri-credit, even today, 95% of tractors and other agri-implements sold in the country are being financed by non-banking financial companies, or NBFCs, at 18% rate of interest; the banks' long-term loans rate of interest for purchasing of the same is 11%.

The central bank, the RBI, has also questioned agricultural households with the lowest land holding (up to two hectares) getting only about 15% of the subsidised outstanding loan from institutional sources (bank, co-operative society). The share is 79% for households belonging to the highest size class of land possessed (above two hectares), beneficiaries of subsidised institutional credit at 4% to 7% rate of interest. As in the Agriculture Census, 2015-16, the total number of small and marginal farmers' households in the country stood at 12.56 crore. These small and marginal holdings make up 86.1% of the total holdings. As



in the Situation Assessment Survey of Agricultural Households by the National Sample Survey Office (NSSO), Ministry of Statistics and Programme Implementation, the share of institutional loans rises with an increase in land possessed – showing that the bulk of subsidised agri-credit is grabbed by big farmers and agri-business companies.

A loose definition of agri-credit has led to the leakage of loans at subsidised rates to large companies in agri-business. Though the RBI had set a cap that out of a bank's overall adjusted net bank credit, 18% must go to the agriculture sector, and within this, 8% must go to small and marginal farmers and 4.5% for indirect loans, bank advances routinely

breach the limit.

In 2017, 53% of the agriculture credit that the National Bank for Agriculture and Rural Development (NABARD) provided to Maharashtra was allocated to Mumbai city and suburbs, where there are no agriculturists, only agri-business. It made indirect loans to dealers and sellers of fertilizers, pesticides, seeds and agricultural

implements undertaking work for farmers.

### Many irregularities

A review by the RBI's internal working group in 2019 found various inconsistencies. It found that in some States, credit disbursal to the farm sector was higher than their agriculture gross domestic product (GDP) and the ratio of crop loans disbursed to input requirement was very unevenly distributed. Examples are in Kerala (32%), Andhra Pradesh (254%), Tamil Nadu (245%), Punjab (231%) and Telangana (210%). This shows the diversion of credit for non-agriculture purposes. One reason for this diversion is that subsidised credit disbursed at a 4%-7% rate of interest is being refinanced to small farmers, and in the open market at a rate of interest of up to 36%.

Subsidised credit should be the 'cause for viable agriculture but, unfortunately, the agriculture sector's performance has not been commensurate with the subsidised credit that it has received'. Even new farm laws have not addressed the reform in the agriculture credit system.

The way forward is to empower small and marginal farmers by giving them direct income support on a per hectare basis rather than hugely subsidising credit. Streamlining the agri-credit system to facilitate higher crop loans to farmer producer organisations, or the FPOs of small farmers

against commodity stocks can be a win-win model to spur agriculture growth.

### Technology as a solution

With mobile phone penetration among agricultural households in India being as high as 89.1%, the prospects of aggressive effort to improve institutional credit delivery through technology-driven solutions can reduce the extent of the financial exclusion of agricultural households. Farmers have been able to avail themselves of loans through mobile phone apps, says a media report. These apps use satellite imagery reports which capture the extent of land owned by farmers in States where land records are digitised and they grow the crop to extend the Kisan Credit Card loans digitally. Instant, otherwise, farmers have to produce the certified land record copy from the revenue department, which is much time consuming. Other steps are reforming the land leasing framework and creating a national-level agency to build consensus among States and the Centre concerning agriculture credit reforms to fill the gap and reach out to the most number of small and marginal farmers.

A.S. Mittal is Vice Chairman (cabinet minister rank), Punjab State Planning Board and Sonalika Group, and Chairman ASSOCHAM (Northern Council). The use of various media reports and documents is acknowledged. The views expressed are personal

## LETTERS TO THE EDITOR

Letters emailed to letters@thehindu.co.in must carry the full postal address and the full name or the name with initials.

### Farm laws

It is the central government's adamancy and no-compromise attitude that have resulted in the government-farmer talks being prolonged. The farmers have been protesting for more than two months amid the cruel winter in Delhi. Their simplest demand is to repeal the three controversial farm laws introduced surreptitiously during the lockdown. Is the offer of keeping the said laws in abeyance for 18 months a concession, as claimed by the Centre? The fear of the farmers is genuine. Where is the guarantee that the Centre may not enforce the laws

later on? The government should realise that the farmers are feeders and not enemies of the country.

MANOHAR MUTHUSWAMY,  
Chennai

### Four capitals

West Bengal Chief Minister Mamata Banerjee's call for four capitals for India may sound far-fetched (Page 1, January 24). However, her words, in some ways, reflect the sense of alienation felt in different parts of the country. The proceedings in Parliament nowadays create an impression as if non-Hindi speaking areas do not exist. The names being given to the central government's sponsored schemes are

gibberish in the south. Federal principles are being steadily eroded. The rulers in Delhi need a vision.

MANOHAR ALAMBATH,  
Kannur, Kerala

### Man, the beast

Cruelty towards animals, both domestic and wild, is on the rise. The recent case of cruelty towards a wild elephant in the Nilgiris by using fire (a burning bag) that eventually caused its death, is heinous. The agony the animal would have experienced cannot be fathomed. This is as bad as the case, in Kerala, where another elephant ate a pineapple that had a bomb, which proved fatal. Stringent punishment is the

only remedy to stop such crimes.

MOHAN MANGATTUSERY,  
Kochi

### Dr. V. Shanta

Towards the end of 1963, my mother, with advanced uterine cancer, was admitted to the Cancer Institute, Adyar on the recommendation of Dr. Kamakshi Kabir of Rajaji Hospital, Madurai. Dr. Shanta, as I saw her then, a young and charismatic doctor, was on her rounds. She had words of comfort though it was clear that nothing more could be done in my mother's case. In those days the Institute faced financial constraints and had barely adequate

medical facilities. B.S. Baruah, PA to the Governor, Bishnuram Medhi, used to visit my mother as he was known to our family. Dr. Shanta

would remember my mother as the one who was visited by the PA to the Governor. In response to my gift of donations to the Institute, Dr. Shanta wrote me a letter in which she had referred to my mother as 'your revered mother'. KAMALA THOTHADRI, Chennai

**A pat for Team India**  
I just wanted to congratulate readers in India on their wonderful cricket team. I have really enjoyed watching the

progress of the brave and resilient but depleted Indian cricket team battling away against the world's best bowling outfit. In addition, the team needs to be congratulated for the way it conducted itself. Australia should not have forgotten that cricket is a gentleman's game – play the game hard, but fair, and treat the game, the opposition, umpires and fans with respect. Perhaps then, Test cricket will survive. Cricket Australia now has the opportunity to reset the sport's rancid culture.

EDDIE WRIGHT,  
Mira Mar, Western Australia



# The shipping sector is at sea

Sagarmala provides hope for improving carrying capacity and developing infrastructure and ports



R.N. JOE D'CRUZ

The major economies of the world have always realised the potential of shipping as a contributor to economic growth. Today, for instance, control of the seas is a key component of China's Belt and Road Initiative (BRI). China is trying to take control of the Bay of Bengal and the Indian Ocean Region.

However, geographically, China is not as blessed as India. It has a great variety of climates and it has a coast only in the east; yet, seven of the top 10 container ports in the world are in China, according to the World Shipping Council. What aided China's growth are strong merchant marine and infrastructure to carry and handle merchandise all over the world.

Prior to the 16th century, both India and China were equal competitors on GDP. Historical records prove that India had maritime supremacy in the world. But over the past 70 years, India has lost its global eminence in shipping due to poor legislation and politics.

**Helping foreign shipping liners**  
Starting from the establishment of new ports in independent India to the establishment of the present-day Chabahar Port in Iran, all of India's actions on the shipping front have been counter-effective. This is due to a visionless administration. All the shipping infrastructure in peninsular India only helps foreign shipping liners. India has concentrated only on short-term solutions.

In the past, colonial traders had strong merchant marine, but they also developed optimum shore-based infrastructure with road and rail connectivity to facilitate their trade. There was balanced infrastructure onshore and at sea. Shore-based infrastructure was developed to cater to the carrying capacity. This needs to be understood with a clear economic sense.

Foreign ship owners carry our inbound and outbound cargo. This is the case in container shipping too. As a country, we have still not optimised our carrying capacity. Foreign



Containers piled up at a terminal at the Jawaharlal Nehru Port Trust in Mumbai. —AP

carriers and their agents continue to ransack EXIM trade with enormous hidden charges in the logistics cycle. Much of foreign currency is drained as transhipment and handling cost every day.

Given this state of affairs, members of our maritime business community have also preferred to be agents for foreign ship owners or container liners rather than becoming ship owners or container liners themselves. This is a historical mistake and a major economic failure of the country. As a result, there is a wide gap between carrying capacity and multi-folded cargo growth in the country.

Today, Ministry officials are happily relaxing "Cabotage" regulation in the name of coastal shipping. This benefits only the foreign container-carrying companies and not Indian shipowners. Official actions allow foreign carriers to enjoy the situation here and push the Indian tonnage owners to vanish from the scene. Starting from the Swadeshi Steam Navigation Company of V.O. Chidambaram Pillai to the Scindia Steam Navigation Company of our times, Indian owners have not got the blessings of successive governments.

In the port sector, instead of creating regional cargo-specific ports in peninsular India, the bureaucracy has repeatedly allowed similar infrastructural developments in multiple cargo-handling ports. As a result, In-

dian ports compete for the same cargo. If we make our major ports cargo-specific, develop infrastructure on a par with global standards, and connect them with the hinterlands as well as international sea routes, they will automatically become transhipment hubs. We need to only concentrate on developing the contributing ports to serve the regional transhipment hubs for which improving small ship coastal operations is mandatory.

It is our long-cherished dream to be competent and cost-effective in international supply chain logistics. We need quality products to be available in global markets at a competitive price. This will happen only if we develop balanced infrastructure onshore as well as at sea.

## A ray of hope

Sagarmala, a government programme to enhance the performance of the country's logistics sector, provides hope. Its aims are port-led industrialisation, development of world-class logistics institutions, and coastal community development. When Sagarmala initiates infrastructural development on the shoreline, this will also get reflected in domestic carrying capacity.

As of now, shipbuilding, repair and ownership are not preferred businesses in peninsular India. The small ship-owning community in India also prefers foreign registry for

their ships instead of domestic registration. If this has to change, there needs to be a change in the mindset of the authorities and the maritime business community.

With the call for 'Make in India' growing louder and with simultaneous multi-folded cargo growth in the country, we need ships to cater to domestic and international trade. Short sea and river voyages should be encouraged. The ship-owning spirit of the Indian merchant marine entrepreneur has to be restored. Shipbuilding and owning should be encouraged by the Ministry. The National Shipping Board is an independent advisory body for the Ministry of Shipping, where the Directorate General of Shipping (DGS) is a member. The NSB should be able to question the functioning of the DGS, which is responsible for promoting carrying capacity in the country.

Sagarmala should include coastal communities and consider evolving schemes to harness the century-old ship-owning spirit and sailing skills of peninsular India. Coastal communities should be made ship owners. This will initiate carriage of cargo by shallow drafted small ships through coast and inland waterways. All minor ports in peninsular India will emerge as contributing ports to the existing major ports and become transhipment hubs on their own. Old sailing vessel owners should be encouraged to become small ship owners.

It is sad that most of the global shipping companies which depend on Indian cargo for their business have Indians as either commercial heads or Indian crew onboard their ships. The creamy layer from management and nautical institutions are employed out of India. When the most creative human resource is not used in the country, what is the point of declaring that India has the number one youth population in the world?

The youth population is merely a number, not a skill-based strength. In the coastal region, their strength has not been tapped. This is a point of concern and Sagarmala should concentrate on consolidating the strength of the coastal youth and make them contribute to the nation's economy with pride.

R.N. Joe D'Cruz is the CEO of Sasi Logistics Pvt Ltd, Chennai

## FROM THE READERS' EDITOR

# The starting point for self-regulation

Independent, internal ombudsmen are the need of the hour



A.S. PANNEERSELVAN

Ever since the Mumbai Police filed a supplementary chargesheet containing about 1,000 pages of WhatsApp messages between Republic TV Editor Arnab Goswami and former Broadcast Audience Research Council CEO Partha Dasgupta, the discussions in the media have been about ethical transgressions, manipulating institutional arrangements to show increased audience reach, and breaching the line meant to protect the autonomy and efficacy of regulating bodies and external research entities. For a news ombudsman, the main issue is that an effective institution of self-regulation for the Indian media does not exist.

## Media regulation

There are four bodies in India for media regulation. The first is the Press Council of India, created through an act of Parliament. It is headed by a former Supreme Court judge. Its mandate is to preserve the freedom of the press and to maintain and improve the standards of newspapers and news agencies in India. It has 28 members – six editors; seven senior journalists; six media managers; one representative from a news agency; one nominee each from the Bar Council of India, the University Grants Commission, and the Sahitya Akademi; three members of the Lok Sabha; and two members of the Rajya Sabha. The tilt is towards the executive writ. This reminds us of Lord Justice Leveson's recommendation while examining multiple ethical breaches in the U.K. media. He suggested that the regulatory body should be free of serving editors and MPs. But this idea has been rejected by governments everywhere.

The second is the News Broadcasting Standards Authority created by the News Broadcasters Association (NBA), an industry body. The broadcast industry has a third body, the Broadcasting Content Complaints Council, to deal with complaints against entertainment and general segment television programmes. A fourth body was created by those who left the NBA, called the News Broadcasters Federation. This is promoted by Mr. Goswami's Republic TV.

However, a close examination of the functioning of these bodies reveals their inability

to implement their primary mandate – ensuring freedom while adhering to agreed ethical and professional standards.

## In-house mechanism

If media organisations are serious about effective self-regulation that ensures freedom not only from the government, but also from other vested interests, the need of the hour is to actively build in-house mechanisms. For instance, the Readers' Editor (RE) of *The Hindu* is an independent, full-time internal ombudsman. Readers and other complainants have a designated pointperson to reach out to. As the newspaper's RE, I not only examine all the complaints that come to us but also effect course correction if the paper errs. The Organization of News Ombudsmen and Standards Editors spelled out the responsibility in unambiguous terms: "promote the values of accuracy, fairness and balance in news reporting for the public good... assist media organizations to provide mechanisms to ensure they remain accountable to consumers of their news..." Many studies reveal that having an internal mechanism often helps news media organisations to improve transparency and develop trust with their audience.

The latest rigorous study about media regulation happened in South Africa. The South African National Editors' Forum (Sanef) commissioned a panel, headed by retired judge Kathleen Satchwell, to conduct an inquiry into the ethical challenges facing South African journalism. They commissioned this study because "when humanity is crying for facts, truth-telling, fair reporting and accountability, sometimes ethical journalism seems to be on the ropes." The panel's recommendation rightly observed that the statute of ombudsmen would become effective and beneficial to both the news platform and the industry in general only when "news managers heed their rulings."

Unless the news-consuming public demands for an independent, internal ombudsman from outlets from which they receive news, the ethical conundrum will continue to haunt us. We have to remember that the legal route rarely addresses the importance of a toxic-free information ecology. A programme, 'Bindas Bol-UPSC Jihad', by Sudarshan TV was found offensive by almost everyone – from the Information and Broadcasting Ministry to the Supreme Court. But that did not prevent the spread of venom and vitriol in our public sphere.

readerseditor@thehindu.co.in

# A big push for education

The pandemic gives us a chance to make education systems more inclusive, flexible, and resilient

ERIC FALT

On January 24, we celebrated the third edition of the International Day of Education, a day proclaimed by the United Nations General Assembly to honour education and its value to humanity and sustainable development. This day provides an opportunity to discuss the importance of education for citizens around the world, and to find ways to advocate for inclusive quality education.

**Education disrupted**  
Our theme for 2021, 'Recover and Revitalize Education for the COVID-19 Generation', places an emphasis on the way the pandemic has negatively affected learning outcomes for students globally and how we should innovate and combine resources to invest more in education.

About 1.6 billion students from some 190 countries were affected by the shutdown of schools caused by COVID-19, reversing years of progress in education. In India, more than 1.5 million school closures affected about 286 million schoolchildren. This added to the six million girls and boys who were already out of school prior to the crisis.

According to UNESCO estimates, schools worldwide were closed for an average of three and a half months since the onset of the pandemic. This figure rises to more than five months when localised school closures are taken into account.

Because of dire fiscal challenges and the overwhelming need to prioritise public health and social safety spending, global education financing has been significantly reduced. UNESCO estimates that of the \$1.8 trillion global COVID-19 fiscal response, a mere 0.78% (\$91 billion) was allocated to education, with \$73 billion spent in high-income countries.

Yet, the governments of South Asia have made some real progress towards protecting education funding. On average, it is estimated that South Asia allocated 0.85% of its fiscal package to education, compared to 0.73% for Europe and North America and 0.69% for Latin America and the Caribbean.

These shifts in public expendi-

tures were mainly driven by Information and Communication Technology measures to support the delivery of education through a mix of radio, television, and mobile technology, as well as the home delivery of printed learning materials for the most vulnerable students who are excluded from technology.

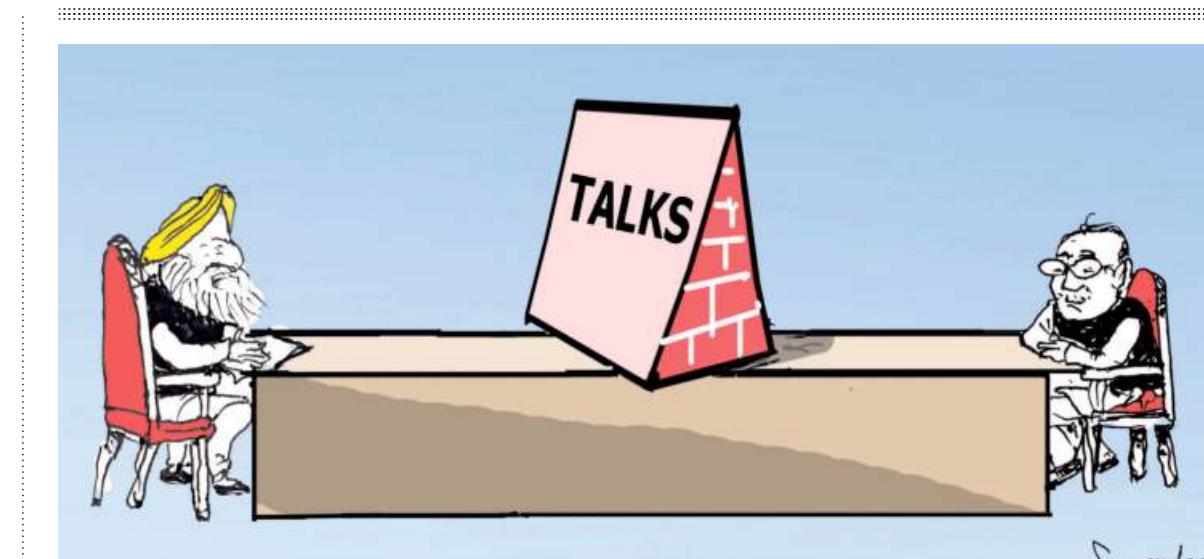
In India, inspired by the release of the National Education Policy (NEP), the Education Ministry has made significant efforts to develop courses to reach all learners via the Internet and the airwaves. The introduction of the NEP and the counter-effects of the pandemic have in fact provided a groundswell of change on which true reform is riding.

Still, much more needs to be done as remote learning remains out of reach for more than 500 million students globally. As we continue to struggle through this volatile situation, it is more than ever our duty to ensure that learning never stops. To highlight the remaining challenges, the introduction of the NEP and the counter-effects of the pandemic have in fact provided a groundswell of change on which true reform is riding.

The learning crisis brought about by the pandemic therefore represents a clarion call to governments, development partners and businesses to increase funding and make education systems more resilient, inclusive, flexible, and sustainable.

Now is the time to step up collaboration and international solidarity and place education at the centre of the recovery and the transformation towards more inclusive, safe, and sustainable societies. The pandemic has been devastating but we can also see it as an opportunity to rededicate ourselves to a big push for education across South Asia.

Eric Falt is the Director and Representative of the UNESCO New Delhi cluster office covering Bangladesh, Bhutan, India, the Maldives, Nepal and Sri Lanka.



## DATA POINT

### Dropping out

Himachal Pradesh and Delhi had the lowest dropout rates among girl children in primary and upper primary classes. The highest dropout rates were found in the north-eastern States along with Bihar, Jharkhand and Uttar Pradesh. India celebrated National Girl Child Day on January 24

**ALL INDIA** | Of an initial enrolment of 100 girl students on an average, 95.7 students graduate from the primary level without dropping out. Among upper primary level students, 94.9 graduate without dropping out

Initial	100
Primary	95.7
Upper primary	94.9

**DISPARITY PERSISTS** | Girl students belonging to the SC and ST communities had relatively higher dropout rates across both primary and upper primary levels compared with others

Social category	Initial	Primary	Upper primary
SC	100	95.1	93.5
ST	100	94.8	93.5
OB	100	95.8	94.4
General	100	96.4	97.2



**STATE-WISE NUMBERS** | Outside the Northeast, Bihar had the highest share of girl children dropping out at the upper primary level. While Gujarat had a relatively low share of dropouts at the primary level, many girl children dropped out at the upper primary level

State	Initial	Primary	Upper primary
Meghalaya	100	84.7	76.6
Arunachal	100	86.9	80.0
Bihar	100	93.2	81.0
U.P.	100	90.1	81.7
Jharkhand	100	95.4	85.7
Nagaland	100	88.8	86.0
J&K	100	93.1	86.1
Gujarat	100	98.1	89.0
M.P.	100	97.0	90.2
Chhattisgarh	100	96.5	90.2
Mizoram	100	93.0	90.7
Rajasthan	100	95.2	90.7
Odisha	100	96.1	91.1
Manipur	100	94.9	92.1
Uttarakhand	100	96.5	93.1
Tripura	100	97.5	93.9
Sikkim	100	95.4	94.9
Punjab	100	98.7	95.7
Maharashtra	100	98.9	96.4
Assam	100	97.4	96.7
West Bengal	100	97.1	97.1
Goa	100	98.6	97.4
Tamil Nadu	100	98.4	97.5
Haryana	100	100	97.7
Delhi	100	100	99.2
Himachal	100	99.5	99.2

Source: Unified District Information System for Education (UDISE)

**A HUNDRED YEARS AGO** JANUARY 25, 1921

The Duke's visit

## FROM PAGE ONE

## 'Chinese using Indian roads for trespass'



Chinese civilians reportedly entered Indian territory and asked villagers to leave the area. ■ SPECIAL ARRANGEMENT

As reported by *The Hindu*, since April 2020, Indian troops have been denied access to patrolling points (PPs) number 9, 10, 11, 12, 12A, 13, 14, 15, 17, 17A from Depsang Plains in the north to Pangong Tso (lake) in the south. In all, there are more than 65 PPs from the base of Karakoram to Chumar in the south.

The PPs are the end points along the undefined LAC up to which Indian troops patrol after starting

from their respective base camps.

China has ingressed about 8 km in the Finger area of Pangong Tso and Indian troops have not been able to patrol beyond Finger 4 since the last week of April 2020, when China started amassing troops. Earlier, Indian troops could patrol up to Finger 8. The other areas where buildup continues are the Depsang Plains, Galwan, Gogra-Hot Springs and the south bank of Pangong.

## Sharma Oli expelled from Nepal Communist Party



Pushpa Kamal Dahal, also known as Prachanda

pend on the Election Commission and the Supreme Court which is examining the writ petitions filed against the dissolution of the Lower House.

## Police, farmers finalise routes for parades



All set: Tractors parked on the national highway in New Delhi on Sunday. ■ SUSHIL KUMAR VERMA

"We have faith and trust that the farmers will exit the route from where they entered and will not try to create any confusion in the Capital," he added.

Apart from tens of thousands of protesters from Punjab, Haryana and western Uttar Pradesh, who have been camped on Delhi's borders for the last two months, small contingents of farmers are streaming in from other parts of the country, as distant as Kerala, Gujarat and Odisha, to join the Republic Day parades.

"All organisations have approved this route plan. We will ensure that the parade is carried out peacefully in cooperation with the police. No one will be allowed to bring drugs or alcohol to the parade," said Harinder Singh Lakhawal, general secretary of one faction of the Bharatiya Kisan Union, speaking at a late evening press conference at the Singhu border.

"There will be no limit on the number of tractors which will be allowed to enter Delhi," said Harjeet Singh Ravi of the Kisan Sangharsh Committee, adding that the cars of the farm union leaders will form the frontline of the parade.

The police themselves have estimated that there will be one lakh tractors and if they move at the rate of one kilometre in 15 minutes, then it could take as long as 48 hours for the last tractors to reach the end," said Hanan Mollah, general secretary of the All India Kisan Sabha. He explained that Monday would be spent in intense preparation, creating tableaux and training thousands of volunteers and drivers to facilitate smooth and peaceful movement.

"We have given out the slogan, 'If it is peaceful, we win; if it is violent, Modi wins'. Our credibility is at stake. The police prepare for one month for the Republic Day parade [on Rajpath]. We will have just a few days to do the same thing," he added.

"There will be no limit on the number of tractors

## 2 die in A.P., Telangana days after COVID-19 shot

Deaths trigger AEFI inquiry; job, land promised for kin of A.P. health worker

P. SAMUEL JONATHAN  
K. SHIVA SHANKER  
GUNTUR/ HYDERABAD

Days after being vaccinated for COVID-19, Bokka Vijaya-lakshmi, a 42-year-old Accredited Social Health Activist (ASHA) from Undavalli in Andhra Pradesh, died at the Government General Hospital (GGH) on Sunday. In Telangana, a 45-year-old woman healthcare worker died, four days after receiving a vaccine.

Vijayalakshmi, along with other doctors and staff members, got the vaccine from the first vial at the Primary Health Centre (PHC) in Tadepalli. Doctors said the woman might have died from thrombogenic ischaemic demyelination, a brain stroke.

Ischaemic demyelination is a condition listed among those falling under Adverse

Events Following Immunisation (AEFI), but an investigation was being carried out by the State AEFI Committee.

The woman was stable, with mild cough after vaccination on January 20. A day later, she developed fever and complained of dizziness and pain in the epigastric region of the abdomen. The woman's family shifted her to the NRI General Hospital at Mangalagiri on January 21 and the GGH in Guntur the next day. She was admitted to the Neurology Department ICU early on Sunday in semi-conscious condition. She was disoriented, with incoherent speech and drooling. Doctors put the woman on ventilator, but she died soon after.

Her death triggered a protest with hundreds of ASHA workers staging a sit-in at the



Seeking answers: ASHA workers protesting outside the GGH in Guntur on Sunday after their colleague died. ■ T. VIJAYA KUMAR

GGH demanding that the family of the deceased be given a job, farm land and ₹50 lakh as compensation.

District Collector I. Samuel Ananda Kumar rushed to the GGH and consoled the family members. He assured them of a job and land and promised to take up the compensation issue with the

Chief Minister's Office.

Later in the day, the AEFI committee, comprising heads of the departments of pathology, virology and other wings, held an emergency meeting at the GGH and discussed the event. A post-mortem examination was being done.

Senior doctors said this

could be an AEFI case study that may provide vital information about complications after vaccination.

"This, perhaps, comes under the rare episode of thrombogenic ischaemic demyelination caused by vaccination. However, we have to make a detailed investigation. Her family history shows a record of stroke. In fact, her mother had a similar stroke last year. But we are not making any conclusive statements for now," said a senior doctor.

## Vaccinated at Urban PHC

The 45-year-old woman-healthcare worker in Telangana got vaccinated at the Urban Primary Health Centre (UPHC) in New Shayampeta, Warangal Urban, on January 19.

She passed away in the early hours of January 24, the State's Director of Public Health G. Srinivasa Rao, said. The District AEFI committee

was examining the matter. This was the second death of a health worker in Telangana after vaccination. A 42-year-old male health worker who got a vaccine in Kuntala Primary Healthcare Centre in Nirmal district, was brought dead to a government hospital on Wednesday.

Citing a preliminary report of the post-mortem examination, the senior official said the health worker suffered a myocardial infarction. The Central Forensic Science Laboratory (CFSL), and National Institute of Virology (NIV) in Pune, were analysing samples to determine the cause of death, as per AEFI death inquiry procedures. It would take around two weeks to receive the reports.

The District AEFI committee examining the death of the female health worker will submit its report to the State AEFI committee.

## CBI asked to probe rape charges

Kerala govt. issues extraordinary notification against former Cong. CM Chandy

SPECIAL CORRESPONDENT  
THIRUVANANTHAPURAM



A file photo of a protest by the Left parties seeking action in the solar scam case.

The Kerala government on Sunday promulgated an extraordinary notification authorising the Central Bureau of Investigation (CBI) to probe at least five top Congress leaders, including leading United Democratic Front (UDF) campaigner and former Chief Minister Oommen Chandy, on the charge of rape.

Additional Chief Secretary, Home, T.K. Jose, issued the order based on a complaint filed by a woman arraigned as accused in the sensational solar investment fraud case that had bedevilled the previous Oommen Chandy government.

Ministers Adoor Prakash and A.P. Anil Kumar; Hiby Eden, MP; and Abdullah Kutty, currently a top Bharatiya Janata Party (BJP) functionary; are the other respondents in the case.

**Police file cases in 2018**  
The State police, in 2018, registered six cases against the politicians. However, the investigation had come to a dead-end. The crime had spanned Kerala, New Delhi, and other States. The cases have their provenance in a damning observation by the judicial commission appointed by Mr. Chandy to probe the solar scam.

The commission recommended that the police probe those persons named by the woman as her sexual exploiters. It concluded that demanding and accepting sexual favours for official patronage was tantamount to illegal gratification under the Prevention of Corruption Act.

The Pinarayi government, which came to power in 2016, accepted the recommendation and ordered a Crime Branch investigation.

Meanwhile, the Congress has cried foul. The government had attempted to breath new life into a set of discredited allegations to tarnish the Congress leadership. The action smacked of political vendetta, the party leadership said.

## A.P. farmer dies of undiagnosed illness

29 persons fell sick in three days

RAJULAPUDI SRINIVAS  
VIJAYAWADA

A 65-year-old farmer from Komireppali village in Andhra Pradesh's West Godavari district died on Sunday, after showing symptoms of epilepsy and convulsions.

Twenty-nine persons were admitted to the Primary Health Centre at Denduluru, Eluru Government General Hospital and other hospitals with similar symptoms in the last three days and discharged later.

The farmer, Yesupadam, collapsed suddenly in an irrigation canal, said his family members and attributed his death to the undiagnosed illness. More than 700 persons had fallen sick with the mysterious disease in Eluru, Pilla, Denduluru and other villages in West Godavari district in a month-and-a-half.

Officials of the medical, health and public health departments, researchers and experts from the World Health Organization and the AIIMS had collected samples of blood from patients, water, vegetables, milk, chicken, fish, mutton, rice, and pulses and sent them for analysis to ascertain the reason behind the unknown disease. "The reports are awaited," said an official.

## 14 held for paper leak in Karnataka

SPECIAL CORRESPONDENT  
BENGALURU

The Central Crime Branch police, which uncovered a question paper leak racket on Saturday – a day before the competitive examination for the post of First Division Assistant organised by the Karnataka Public Service Commission was scheduled to be held – have arrested 14 people so far. The examination has since been cancelled and new dates will be announced.

According to the police, Chandru, who is the prime accused in the racket, is an inspector with the commercial tax vigilance squad. "He was running the racket with his associate, Rachappa, a native of Belagavi. The investigation so far revealed that Chandru obtained the question paper two days ago and prepared handwritten answer-scripts, which he would deliver to his customers in person," said a senior police official.

The CCB team is yet to ascertain how they got the question paper in the first place and source of the leak. "We have reason to believe that some Karnataka Public Service Commission staff were also involved in the racket," the official added.

The gang was arrested in Ullal on Saturday after the police received a tip-off.

STAFF REPORTER  
KALPETTA

The Wayanad district administration on Sunday ordered the closure of a resort at Elambilery, near Meppady, where a tourist was killed in an attack by a wild elephant on Saturday night.

The victim Shahan, a 26-year-old lecturer from Kannur district, was part of a tourist group and was staying in a tent put up at the resort.

Wayanad Collector Adeela Abdulla told *The Hindu* after a brief visit to the Rain Forest resort on Sunday that she had directed the Meppady gram panchayat officials to close the resort as it was found that it had been functioning without a licence. The resort owners had also failed to maintain safety standards in the makeshift

tents on the property, Ms. Abdulla said.

The District Disaster Management Authority (DDMA) would issue an order soon to check the functioning of resorts and setting up of makeshift tents on their premises, she said. The order would be issued in consultation with officials of local administrative bodies and the Forest Department, she said.

**No fence**  
The resort owners had set up close to 30 tents on the banks of the rivulet without erecting any fence on the forest fringes to keep wildlife at bay, the sources said.

Wayanad Prakruti Samrakshana Samiti, an environmental organisation in the district, said hundreds of private resorts were functioning on the fringes of the South and North Wayanad Forest Divisions and the Wayanad Wildlife Sanctuary without necessary permission.

**Forest on three sides**  
The Vythiri tahsildar was directed to submit a report on the functioning of the resort, Ms. Abdulla said. The resort is situated in a remote area

## Resort shut after elephant kills visitor

Woman was staying in a tent at a property in Wayanad that did not have licence



No safety: Some of the tents put up at the Rain Forest resort at Elambilery in Wayanad. ■ SPECIAL ARRANGEMENT

Special judge approaches Supreme Court

SPECIAL CORRESPONDENT  
KOCCHI

The special court trying the actor rape case here has sought six more months from the Supreme Court for completing the trial.

Honey M. Varghese, spe-

cial judge, who is considering the case, approached the Supreme Court last week through the registry of the Kerala High Court.

The top court, which had earlier extended the deadline by six months, had asked the trial court to complete the proceedings by February 4 this year. However, the proceedings got delayed by a host of factors and the prosecution could so far exa-

mine only 82 of the nearly 300 witnesses listed in the case.

The prosecution case is that the actor was abducted and raped in a moving car and the accused recorded the crime on a mobile phone. Actor Dileep is the eighth accused in the case. He has been charged with conspiracy.

Listing the factors that prevented the completion of

the trial on time, the judge said the COVID-19 lockdown had caused much delay. Though the pace of the trial picked up after the partial lifting of the lockdown, the proceedings had to be put on hold after the prosecution informed the court on October 15 that it had approached the High Court seeking transfer of the case to some other court, the judge said.

## Stop illegal mining, Karnataka CM directs district officials

SPECIAL CORRESPONDENT  
HASSAN

Karnataka Chief Minister B.S. Yediyurappa has instructed all Deputy Commissioners to stop all forms of illegal mining in their districts.

His directive comes in the wake of a blast at a stone quarry at Hunasodu in Shivamogga on Thursday night,

which claimed six lives.

Speaking to presspersons at the Shivamogga helipad, he said, "I have not said illegal mining will be regularised. Those into mining have to seek permission with all the relevant documents. The officials concerned will inspect the spot and take further action as per the law. Ille-

gal activities will not be entertained."

There are reports of illegal mining in different places. "The mining at Baby Bettia in Mandya district could impact the KRS. I have instructed officials to stop the illegal mining immediately," he claimed.

The State government has appointed a committee

headed by Shivamogga Deputy Commissioner K.B. Shiva-kumar to probe the blast at Hunasodu. Shivamogga Superintendent of Police K.M. Shantheraju and three technical experts are also part of the committee.

K.B. Prasanna Kumar, former MLA and Congress leader, alleged that the investi-

gation by the committee

was just an eyewash. "Nothing will come out of this. For a fair investigation into the case, the Minister in charge of the district, K.S. Eshwarappa, should resign first. The matter should be handed over to the CBI or a probe by a sitting High Court judge should be ordered," he said.

## APPEAL

I, Sri Selva Seethalakshmi, aged 11 years, need your support to bring a new hope in my life. I suffer from Cellulitis, Lymphangiomyomatosis and require Rs. 8,00,000 towards Chirurgycare, at Menakshi Mission Hospital & Research Centre, Madurai. Donations sent by ChD/DNET Transfer (Syndicate Bank, Nungambakkam Branch, A/C. No: 60182010063310, IFSC No: SYNB0006018) or GOOGLE PAY favouring WOMEN'S WELFARE SYNDICATE.

(Please do not mention patient's name on the cheque). All Correspondence is done through WWS, Regd. Public Charitable Trust, Flat No. G1, Cordon Apartments, O.N.C. 29, Nall. Pycroft Garden Lane, Chennai - 600005. Ph: 044-4217401 / 2823524. Email ID: womenwelfaresyndicate@gmail.com Website: www.sriselva-seethalakshmi.org

CM YK

# India, China hold military talks

Ninth round of Corps Commander-level meeting is under way at Moldo

DINAKAR PERI  
NEW DELHI

The ninth round of Corps Commander-level talks between India and China were under way on Sunday at the Moldo border personnel meeting point on the Chinese side opposite Chushul in Eastern Ladakh as both sides attempt to work out a phased disengagement and de-escalation plan to end the nine-month stand-off.

A defence official said the talks began at 10 a.m. Talks were still on at the time of going to print.

#### Disengagement plan

Officials said a broad disengagement plan had been worked out but it was held up over some issues. Both sides would attempt to work that out at the talks, a second official said. This was the reason for the delay in scheduling the ninth round of



An IAF fighter jet flying over Leh on January 15. ■ PTI

talks. The eighth round was held in November last year.

The Indian delegation is led by Lt. Gen. PGK Menon, General Officer Commanding of the 14 Corps, and includes Naveen Srivastava, Additional Secretary (East Asia) from the External Affairs Ministry. A Ministry representative has been part of the previous few rounds of talks as well. The delegation includes two Major Generals

and two Brigadiers, and Deepsanjit Seth, Inspector-General, North West Frontier, Indo-Tibetan Border Police.

Officials have stated on several occasions that any withdrawal will be phased and will take time, given the large number of troops and equipment deployed by both sides and also verify compliance on the ground by the Chinese side at each step.

The talks are guided by the five-point-plan for disengagement and de-escalation agreed to by External Affairs Minister S. Jaishankar and his Chinese counterpart, Wang Yi, in Moscow on September 10 last year. After the sixth round of talks on September 21, both sides for the first time issued a joint statement agreeing to "stop sending more troops to the frontline" and "refrain from unilaterally changing the situation on the ground".

# Trinamool, BJP spar over slogans at event

SHIV SAHAY SINGH  
KOLKATA

The Trinamool Congress and the Bharatiya Janata Party on Sunday continued to spar over 'Jai Shri Ram' slogans being raised at an event at Victoria Memorial Hall on Saturday. At an event to mark the 125th birth anniversary of Subhash Chandra Bose in Kolkata in the presence of Prime Minister Narendra Modi on Saturday,

Chief Minister Mamata Banerjee was upset by chants of 'Jai Shri Ram'. She refused to speak at the event, saying she felt insulted.

#### 'Dirting Bengal's soil'

"The BJP is trying to dirty the soil of Bengal by bringing in religion. The contest for Bengal will be between 10 crore people of the State and a jumla party [referring to the BJP]," said Trinamool

Congress MP and head of party youth wing Abhishek Banerjee.

Senior Trinamool Congress leader and Minister Firhad Hakim said it was not proper for the BJP to bring in "Netaji in petty politics". The party leadership also held a press conference at the party headquarters, where senior party leader Bratya Basu said the development at Victoria Memo-

rial was unfortunate and brought shame to the people of the State.

BJP national general secretary Kailash Vijayvargiya said that by not speaking at the event, Ms. Banerjee had insulted Subhas Chandra Bose. Mr. Vijayvargiya raised questions as to what problems the Chief Minister had with 'Jai Shri Ram' chants, which was meant as greeting to the leaders.

# Number of tractors swell at U.P. border

SPECIAL CORRESPONDENT  
GHAZIABAD

The number of tractors swelled at the Ghaziabad border on Sunday evening as farmers prepare to march to Delhi on Republic Day. While earlier, the tractors were lined up only on the Delhi-Meerut expressway, tractors and trolleys are now lining up from Delhi-Ghaziabad towards Vaishali on the Link Road.

Dharmendra Malik, media in-charge of the Bhartiya Kisan Union said two to 2.5 lakh tractors will reach Delhi by the eve of Republic Day.

"It is a reaction to some spokespersons of the BJP who had said on January 6 that the country had 40 lakh registered tractors and only 60,000 were participating in the rally. Now we will show them the number in lakhs and if they still don't consider it substantial, they should be prepared for more," he said after a meeting with the Delhi Police officers at the makeshift media centre at the border.

"The march will cover 300-350 km. The Ghaziabad parade will be of about 50 km," Mr. Malik said.

# Farmers hold protests across the country

15,000 from Nashik reach Mumbai; teams arrive in Delhi for the Republic Day tractor parade

PRISCILLA JEBARAJ  
NEW DELHI

Riding bullock carts, motorbikes, tractors and vans, farmers from across the country are preparing to join rallies on Republic Day, declaring that their agitation goes beyond the spotlight on Delhi's borders.

In Maharashtra, more than 15,000 farmers walked down the 7 km Kasara Ghat on the border between Nashik and Thane, and then got into vehicles for a procession towards Mumbai.

#### Azad Maidan meeting

They will join a sit-in of farmers and agricultural workers under the banner of the Samyukta Shetkari Kamgar Morcha at Azad Maidan, where political leaders, including NCP chief Sharad Pawar, are expected to speak on Monday. On Tuesday, they plan to hoist the flag and then head to the Raj Bhavan to submit a memorandum to the Governor.

"Many of these farmers are from the same areas in Nashik that took part in the 'long march' in 2018. There are more protests across the country now, and more unity among different farmers' organisations, so they are



**Holding the line:** Thousands of farmers from various parts of Maharashtra reached Mumbai to participate in a protest rally on Monday. ■ EMMANUEL YOGINI

marching with hope that the government will have to listen to them now," said All India Kisan Sabha leader Vijuji Krishnam, who helped lead the 180 km foot march from Nashik to Mumbai in 2018.

Five hundred farmers, including 200 women from the Gujarat Khedut Samaj, who have moved the High Court after they were refused permission to hold protests in Surat and other parts of the State, will be joining the unions at Shahjahanpur on the Rajasthan-Haryana border.

In Madhya Pradesh, farm-

ers from northeastern districts such as Gwalior, Bhind, Morena and Shivpuri are heading towards Palwal near Delhi with 400 tractors, while those from the rest of the State will hold protests in their own district headquarters, said Rashtriya Kisan Mahasangh spokesperson Abhimanyu Kohar.

"The BJP is trying to present the movement as only from the northwestern States, but we want to show that it is nationwide," he said.

In the south, Karnataka's

rallies in Bengaluru and Belagavi, but say there may be as many bullock carts as tractors. "In our area, there are not so many tractors. Also, the sugarcane season is going on. So one or two tractors will come from each village, but there will be people on bullock carts, motorbikes and on foot, coming to salute the flag in Belagavi," said Jayashree Gurannanavar, leader of the Karnataka Ra-Jya Raitha Sangha (KRRS).

Northern Karnataka has

sent some 100 people in four mini-lorries for the Delhi protest, while another 1,000

# UN rights body calls for release of Bhima Koregaon activists

At least release them on bail while they await trial: OCHCR

SPECIAL CORRESPONDENT  
NEW DELHI

The top human rights body of the United Nations has urged the Indian government to release the activists who are in prison for the 2018 Bhima Koregaon case, "at the very least on bail".

The Bhima Koregaon case dates back to January 1, 2018, which marked the 200th anniversary of the Bhima Koregaon battle. The event was organised to celebrate the victory of the British army, which included a large number of Mahars, against Peshwa Baji Rao II's army. One person was killed and several others were injured during the 2018 event.

"We continue to be concerned about the situation of activists detained in India, including in the context of the Bhima Koregaon events. We encourage the authorities to release these individuals, at the very least, on bail while they await trial," the Office of the High Com-

missioner for Human Rights (OHCHR) said on Friday during a weekly briefing, *The Wire* has reported.

The Bhima Koregaon case dates back to January 1, 2018, which marked the 200th anniversary of the Bhima Koregaon battle. The event was organised to celebrate the victory of the British army, which included a large number of Mahars, against Peshwa Baji Rao II's army. One person was killed and several others were injured during the 2018 event.

Several human rights activists, including Sudha Bhardwaj, Varavara Rao and Gautam Navlakha, were arrested during the course of the investigation.

The OHCHR, in its weekly

briefing, also reiterated the concerns that were expressed by UN High Commissioner for Human Rights Michelle Bachelet last year, who had spoken about the arrests of activists in India and about the Foreign Contribution Regulation Act (FCRA). India's recent human rights record has repeatedly come in focus in its exchanges with the OHCHR as well as with the members of the U.S. Congress.

Responding to Ms. Bachelet, the Ministry of External Affairs in October 2020, said, "The framing of laws is obviously a sovereign prerogative. Violations of law, however, cannot be condoned under the pretext of human rights."

**BANGALORE WATER SUPPLY AND SEWERAGE BOARD**  
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6th Floor, Cauvery Bhavan, K.G. Road, BANGALORE - 560 009.  
No.: BWSSB/EIC/CE(W)/ACE(W)-I/DCE(M)-II/TA(M)-II/4678/2020-21 Date : 20-01-2021  
**INVITATION FOR TENDER** (Through e-Procurement Portal Only)  
BWSSB invites item rate tenders in Two Stage Tender System from eligible Contractors for the work of "Providing and Laying New 600 mm dia MS Line in place of Leaky existing PSC Line from 21st Cross CHBS Layout, 8th Main to Hosahalli Metro Station and from Samudra Hotel to Kailaseshwara Temple Marenahalli Main Road coming under Vijayanagar OHT Service Station area of AEE(W-3) Sub Division."  
Amount put to tender: Rs. 315.08 Lakhs.  
Last date for submission of completed tender document on 08-02-2021 upto 15.00 hrs and the Date & Time of Opening of Tender will be on 09-02-2021 after 17.00 hrs. The details regarding the tender and participation in the e-Procurement can be obtained by logging on to https://eproc.karnataka.gov.in. For further details, contact the office of the undersigned during working hours.  
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6 Feet  
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# Reinventing Indian agriculture

Like any other private enterprise, it requires government support, private investment, and technological upgradation

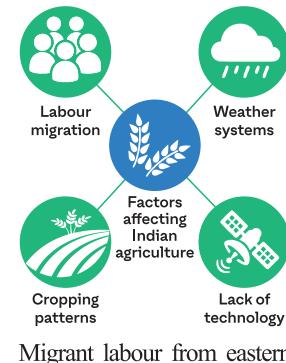


Rushikesh Dudhat  
Top Unacademy Educator

address this, we need to shift the excess people from agriculture to other economic activities. This will translate to job creation that will not be restricted only to large metros but will also make the rural economy self-sufficient and resilient.

Focus on handicrafts, food-processing, MSME and skill development is required. MSME can be the backbone as well as a stepping stone towards further industrialisation.

Paintings, hand-made soaps, wooden toys, and bamboo products are in huge demand both domestically and internationally as people shun toxic materials. As for the price, large scale manufacturing and supply chain management can help reduce the cost.



Nearly 41% of the Indian population is employed in agriculture while its contribution to the GDP is around 18%. This means that more people are engaged in agriculture and hence the per capita income decreases. In economic terms, it is known as disguised unemployment where too many people are filling too few jobs. To

Migrant labour from eastern India forms the majority of industrial and agricultural labour. As a result, brain and labour drain in the source regions is affecting development. Reverse migration of labour will help regenerate agriculture in eastern India. This will require institutional as well as technological intervention.

As far as complaints of wrong cropping patterns go, the solution lies with the

Government. Declaring MSP for all crops will incentivise farmers to grow crops as per

Register Now



Scan the code to watch the free live class on 'Reinventing Indian agriculture' on Jan 26 at 6 PM. Use code UPSCCSE.

# Opposition to chalk out plan for farm laws' repeal

Parties push for combined efforts

SPECIAL CORRESPONDENT  
NEW DELHI

#### Congress MP assaulted at Singhu border

CHANDIGARH  
Congress MP Ravneet Singh Bittu was on Sunday allegedly assaulted, pushed around and his turban pulled off in what he described as a "murderous attack" by some "mischievous elements" at the Singhu border during a "Jan Sansad" programme. The Ludhiana MP's vehicle was damaged too.

Mr. Bittu, grandson of former Punjab Chief Minister Beant Singh, has been holding a protest at the Jantar Mantar in Delhi in support of the farmers' agitation. PTI

Bhattacharya, the statement urged the government to stop being "obstinate" and called the government proposal to suspend the laws for 18 months a "farce".

"Already the government has conveyed its willingness to suspend these laws for 18 months. Acts that are legislated by Parliament, signed by the President of India and notified by the Gazette are law of the land. They cannot be suspended. Unless they are repealed, they are enforceable," the statement said.

#### Joint statement

As a first step, the Left parties on Sunday issued a joint statement on the issue.

Signed by CPI(ML) general secretary Sitaram Yechury, CPI general secretary D. Raja, CPI(ML) general secretary Dipankar Bhattacharya, All India Forward Bloc general secretary Debabrata Biswas and Revolutionary Socialist Party general secretary Manoj

# KERALA MEDICAL SERVICES CORPORATION LTD.

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No.KMSCL/ED/447/2020 Date : 23.01.2021

## E-TENDER NOTICE

Online bids are invited from manufacturers/direct importers / loan licensees on behalf of Department of Health, Govt. of Kerala for the procurement of following categories of drugs / supplies for the year 2021-22.

Sl. No.	Tender No. and Date	Category	No. of Items
1.	KMSCL/ED/I&II/RC/2021/002 dt: 23.01.2021	Drugs	390
2.	KMSCL/ED/III-VIII/RC/2021/003 dt: 23.01.2021	Consumables & Surgical items	155
3.	KMSCL/ED/SPL/RC/2021/004 dt: 23.01.2021	Specialty Drugs	197

Pre-tender meeting will be conducted online

	Date	Time
Pre-Tender meeting	02.02.2021	11.00 a.m. onwards
Last date of online uploading of tenders	22.02.2021	upto 05.00 p.m.
Date of technical bid opening	26.02.2021	11.00 a.m. onwards

## Cong. MLA files suit against Patra

STAFF REPORTER  
BHUBANESWAR

A Congress MLA has filed a defamation suit against BJP national spokesperson Sambit Patra seeking criminal prosecution.

"In November 2020, Mr. Patra had given a statement in New Delhi that nine MLAs of the Congress had taken money from the Biju Janata Dal [BJD] to maintain silence on the murder of a girl child in Nayagarh, which was an utter lie," said Mohammed Moquim. Mr. Moquim, Congress MLA from Barabati-Cuttack, moved the court of the sub-divisional judicial magistrate, Cuttack, after a legal notice seeking an apology from the BJP spokesperson went unanswered. Mr. Patra's alleged statement had come at a time when both the BJP and the Congress were attacking the BJD over the murder of five-year-old girl in Nayagarh in the State Assembly in November last year.

## Will digitise affiliation system: CBSE

PRESS TRUST OF INDIA  
NEW DELHI

The Central Board of Secondary Education (CBSE) is restructuring the affiliation system for schools, and making the process completely digital and based on data analytics with least human intervention, officials said.

The new system, which would come into effect from March 1, has been restructured as per various recommendations for systemic reforms laid down in the new National Education Policy (NEP), 2020. "Although, the CBSE affiliation system has been online since 2006, the restructured system will be completely digital and based on data analytics," CBSE Secretary Anurag Tripathi said.

## 'Million shots in under a week'

More than 31,000 health workers vaccinated in five States on ninth day: govt.

SPECIAL CORRESPONDENT  
NEW DELHI

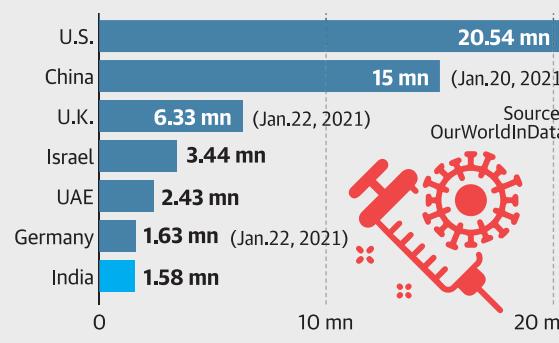
India took less than a week to vaccinate over a million beneficiaries, the Union Health Ministry said on Sunday, stating that the country is ahead of the U.S. (10 days) and the U.K. (18) in achieving this mark.

More than 31,000 healthcare workers have been vaccinated in five States on the ninth day of the country-wide COVID-19 vaccination programme. A total of 31,466 beneficiaries were vaccinated till 7.30 p.m. on Sunday in Haryana (907), Karnataka (2,472), Punjab (1,007), Rajasthan (24,586) and Tamil Nadu (2,494), said the Ministry in a release.

It added that a total of 693 sessions were held till 6.30

### Counting the doses

Over 63 million doses of COVID-19 vaccinations have been administered around the world till January 23, 2021



p.m. on Sunday.

The cumulative number of healthcare workers vaccinated has crossed 16 lakh (16,13,667) till 7.30 p.m. on Sunday through 28,613 ses-

sions, as per the provisional report.

"A total of 10 AEFIs [Adverse Events Following Immunisation] have been reported till 7.30 p.m. on the

ninth day of the vaccination drive," the Ministry said.

On Sunday, India's active COVID-19 cases stood at 1,84,408, with 15,948 recoveries in the last 24 hours. Five States – Kerala, Maharashtra, Karnataka, Uttar Pradesh and West Bengal – accounted for 75% of the total active cases in the country. Kerala reported the maximum number of single-day recoveries, with 5,283 recoveries. Maharashtra followed with 3,694 recoveries.

A total of 14,849 new cases have been recorded in the last 24 hours and 80.67% of the new cases were concentrated in six States and Union Territories. Kerala reported the maximum daily new cases numbering 6,960 in the last 24 hours.

## 2 found dead inside stranded vehicle in J&K

PRESS TRUST OF INDIA  
BANJAL/JAMMU

Two men were found dead inside a mini-truck on Sunday in Banjali along the Jammu-Srinagar National Highway, which was opened for Kashmir-bound stranded vehicles after remaining closed for a day due to snowfall, officials said.

The 270-km highway was cleared on Sunday afternoon for vehicles going to Kashmir, they said.

Shabir Ahmad Mir (22) and Majid Gulzar Mir (30), both residents of Kralpora village in Kupwara district, were on their way to Srinagar but left stranded after snowfall around the Jawa-har Tunnel forced closure of the highway early on Saturday, the officials said.

They said the duo was found unconscious inside their vehicle on Sunday morning and rushed to a nearby hospital, where both of them were declared brought dead. It was not immediately clear whether they died of severe cold or asphyxiation, they said.

The names of the messaging apps have been withheld for security reasons.

While one of the apps is owned by a company based in the U.S., the second is

## Cong. flays fuel price hike, blames high excise duty

‘People are suffering, but govt. is busy with tax collection’



Rahul Gandhi

petrol was ₹23.78 a litre and on diesel ₹28.37. In May 2014, Mr. Maken said, the excise duty on petrol was just ₹9.20 a litre and on diesel ₹3.46.

"The Modi government has earned ₹20,00,000 crore in the past six-and-a-half years by increasing the excise duty on petrol and diesel alone."

**Select few**  
Mr. Maken accused the government of fleecing the common man and filling the pockets of a select few corporate groups who were friendly with it.

"The government should explain where exactly this money has gone, considering it has frozen the dearness allowance of government servants and just about every section of society is feeling the pinch," Mr. Maken said.

trol. "When the Congress-UPA government was in power, the price of crude oil was \$108 a barrel. Petrol and diesel were at ₹71.51 and ₹57.28 a litre, which has increased to ₹85.70 and ₹75.88 in Delhi today despite the price of crude oil being far less than half the rates during the UPA regime," Mr. Maken said.

Without the excise duty,

the price of petrol would be ₹61.92 a litre and diesel ₹47.51. The excise duty on

## Terror groups in Pakistan switch to new messaging apps

They have the ability to work with slowest Net connections

PRESS TRUST OF INDIA  
SRINAGAR

Amid a raging debate over data privacy while using messaging platforms such as WhatsApp, terrorist groups and their handlers from Pakistan are switching to new applications, including one developed by a Turkish company, officials here said.

The three new apps came to light from evidence collected following encounters with terrorists or from details provided by those who surrendered before the Army about the mode of radicalisation by the groups, they said.

The names of the messaging apps have been withheld for security reasons.

One of the new messaging apps used by terrorists to radicalise the youth in the Valley does not even ask for phone numbers or emails,

the officials said.

Efforts are on to block such apps, they said.

This comes at a time when the security agencies in the Valley are fighting the menace of virtual SIM cards.

The new apps have the ability to work with the slowest Internet connections using 2G technology.

All encryption and decryption happen directly on the devices, reducing third-party intervention at any point and these apps use encryption algorithm RSA-2048, which was adopted as the most secure encrypted platform. The RSA is an American Network Security and Authentication company founded in 1982.

One of the new messaging apps used by terrorists to radicalise the youth in the Valley does not even ask for phone numbers or emails,

The penetration of this technology came to light in 2019 when a request was sent to the U.S. to seek details from a service provider of virtual SIMs used by a Jaish-e-Mohammed suicide bomber in the attack on a CRPF convoy in Pulwama that left 40 personnel dead. A detailed investigation by the National Investigation Agency (NIA) indicated that over 40 virtual SIM cards were used in the attack alone.

## Govt. has taken many steps to empower the girl child: Modi

PRESS TRUST OF INDIA  
NEW DELHI

The Central government has undertaken many initiatives that focus on empowering the girl child, including access to education, better healthcare and improving gender sensitivity, Prime Minister Narendra Modi said

on National Girl Child Day on Sunday.

India celebrates National Girl Child Day, an initiative of the Ministry of Women and Child Development, every year on January 24.

"On National Girl Child Day, we salute our #DeshKi-Beti and the accomplish-

ments in various fields," Mr. Modi said in a tweet.

"Today is also a day to specially appreciate all those working towards empowering the girl child and ensuring she leads a life of dignity and opportunity," the Prime Minister said in another tweet.

On National Girl Child Day on Sunday, the Central government has undertaken many initiatives that focus on empowering the girl child, including access to education, better healthcare and improving gender sensitivity, Prime Minister Narendra Modi said

daughters who was found crying. The child told her that when the man tried to remove her clothes, she started crying but he put his hand on her mouth. The police filed an FIR under Sections of the IPC and Section 8 (punishment for sexual assault) of the POCSO Act. The special court framed charges under Sections 361 (kidnapping from lawful guardianship) of the IPC also.

A single Bench of Justice Pushpa Ganediwala was hearing an appeal filed by Ragde challenging an order sentencing him to three years of imprisonment.

The High Court held,

that the man tried to remove the girl's clothes and put his hand on her mouth.

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SWETA AKUNDI

## At home in the GYM

In the summer of 2020, partners Rhea and Raunaq Singh Anand watched their friends and family dive into a new-found rigour of daily workouts. Behind the frantic endeavour was the belief that being fitter than they were meant the better their body's chances of contracting COVID.

They decided to make space for and build a home gym in their Delhi house. It was then that a business idea took shape. Close to a year later, the partners have launched Flexnest, one of India's first personal fitness brands selling 12 essentials solely for home use.

Rhea and Raunaq have identified that though home gyms were all the rage in June 2020 when we believed that the cure was just one magic vaccine away, the big picture is that home workouts are becoming a way of life for many. Gyms may be back in business, but that does not preclude the booming market of at-home fitness gear. Even US President Joe Biden reportedly does not want to give up virtual classes on his Peloton bike as he moves to his new home, and he is 78.

"Our aim is to make everything you will ever need for a complete home workout," says Rhea. "We are working with a design team from Germany to

create signature products ranging from smart dumbbells, kettlebells, yoga mats to inter-lockable gym tiles that can fit anywhere inside your house." The speciality is space-saving adjustable equipment, like dumbbells that you just turn a dial on, taking the weight from 2.5 to 24 kilograms.

While the brand is pan-Indian, it is also in touch with fitness influencers in New York and Paris to keep tabs on the diaspora market there. After all, the lockdown saw the rise of fitness influencers like Chloe Ting and MadFit in India too.

### Home high ground

Noting the demand for fitness gear, during the last week of December 2020, Amazon announced an on-going Fitness Fest, with heavy discounts on equipment, trackers, apparel, and more. "The sellers on Amazon.in have seen a significant surge in demand for products in the health and fitness category," says an Amazon representative.

The e-commerce platform points to its search trends:

'treadmills' has gone up 1.5 times, 'home gyms' is up by 1.3 times and 'weights' by 1.2 times. Other sub-categories such as sports equipment, fitness bikes, yoga, and activity trackers also saw a considerable uptake, according to the company.

"It's not like every other year, where we observe a horde of fitness enthusiasts hitting the gym for membership in January. People are conscious about risking themselves and their families by going to public classes. Plus, at the gym, there are restrictions of social distancing and wearing a mask while exercising," says Prachi Bhargava, spokesperson for Decathlon.

The sports retail brand says that fitness gear contributed to almost one third of its total turnover share for 2020, and almost 80% of those sales came from enthusiasts wishing to workout indoors — "mostly

**Fitness indoors** Dumbbells from Flexnest

\*SPECIAL ARRANGEMENT

With adjustable dumbbells, skipping ropes and yoga blocks flying off shelves, the market for at-home fitness equipment is going strong even in 2021

from rowing machines (recorded a 315% growth) and self-powered elliptical machines (recorded a 195% growth).

Fitness centre Cure.Fit has pivoted to online classes, clocking 5,00,000 sessions on a daily basis (they have begun reopening their physical spaces now), with over 1,00,000 subscribers.

### Sohrab's must-haves for beginners

Coach to celebrities such as Alia Bhatt, Sohrab Khushrushahi's academy SOHFIT offers virtual personalised and buddy training programmes, bootcamps and challenges. Speaking from his experience of coaching online, he says, "Beginners need gear that gives them enough variety to mix and match. Your gear should be durable and not take up too much space. You don't need to build a full home gym, start with the basics and progress to more challenging equipment."

**Skipping rope:** It is the best form of cardio if you cannot go out for a run.

**Dumbbells or kettlebells** Either is fine, you can buy a few different weights: heavier for the lower body and lighter for upper body. If you do not have access to them, resistance bands also work.

**A plyo box or a sturdy bench:** You can do box jumps, step ups, chest presses and more with this.



"Our trainers as well as the app specifically call out what kind of equipment will be required for a certain class," says Tshering Wangdi Yolmo, Business Lead at CultSport, the workout gear arm. "Our TPE yoga mat with stance marking sold out within a week of its launch. We are bringing it back in February," he says. "Free weights (dumbbells, kettlebells), yoga accessories (mats, blocks, straps) and resistance bands are doing very well."

### The year in fitness

With the investment people have made in equipment, COVID still on everyone's minds, and trainers and trainees now used to an online format, it is likely that workout from home is here to stay in 2021 too. Personal training online is lower priced for those looking for a coach, the commute time is cut out, and people have carved out a space to exercise at home.

Then there is social media. With everyone online, fitness influencers began putting out challenges, ranging from Kitty Kalra's squats for a minute for 14 days to Sohrab Khushrushahi's 21-day (and his current 40-day one).

Sports equipment retailer Grand Slam Fitness registered maximum leads through July 2020 with the top keyword search being for 'motorised treadmill'. It has however seen a significant decrease in month on month leads through e-commerce website IndiaMart. Prateek Sood, Director of Grand Slam, said in a press statement that this could be that gyms have resumed.

It could also mean that the future of fitness at home is in smaller pieces of equipment that can be stowed away easily, that with parks and roads being open, cardio can be taken outdoors, while strength and flexibility training is done at home. "All we can say is it is still too early to predict consumer behaviour and upcoming trends," says Sood, in a world that has now accepted uncertainty as a part of life.

### COULD IT BE THAT...

## In 2021, the F word will dominate?



GETTY IMAGES/ISTOCK



SUNALINI MATHEW

In 2021, we are going to have to take those, and add one more element: feedback. Last year, it was about surviving, about me, my family, and what we could do to keep sane. This year, it is about listening to what other people say about us, about taking the feedback and working with it to be our best possible selves in a world that is still coming to terms with a sudden loss of connection.

When I ask my colleagues for feedback, it shows that I care about the work; when I ask my son for feedback, it tells him I want to be a better parent.

It is my ability to take constructive criticism, to hear some hard truths, and then act on them. It is also saying to the people I care about: I'm listening.

Feedback, management professionals tell us, is a catalyst for change, and in a world that is quickly adapting, leads back to flexibility. Many of us who have been around for some decades find change hard. Heck, I don't even want my dining table moved. The pandemic, the lockdowns, the stilling of the body have all turned our lives upside down – it is just the right time to enable change in ourselves, and consequently, in the world.

### CONVERSATIONS WITH SELF

## We need resilience and relevance



GETTY IMAGES/ISTOCK



T Srinath

One cannot say or write with assurance what the pandemic has caused to the psyche of most people, yet there is no doubt that it has shaken the very edifice of human existence. From hope, be it false or real, that the vaccine, which has begun to be administered, will restore optimism, to fear that death is stalking each of us, the spectrum is vast.

Given the fact that all our lives, the way we live and relate, has altered interminably, how do we look to the future?

Every home has been touched in some way by the pandemic. Some of the evident ways include:

1. Needing less than what we thought we could not do without.

2. A lack of separation between 'me time' and the time we offer work and others.

3. The dividing line between day and night becoming unclear.

4. Discretionary spending suffering.

The list can go on. What is it we are then contending with?

## Wellbeing, disrupted for the better

From wearable helmets to predict Alzheimer's to an award-winning app to record epilepsy episodes, CES 2021 saw a brave new world of health tech

DIVYA KALA BHAVANI

While a part of the world is going back to work, the topic of 'health at home' has remained prevalent – and Consumer Electronics Show 2021 was no different. Taking place virtually instead of the usual Las Vegas setting, the globally popular tech expo saw more than 2,000 exhibitors, of which more than a quarter were in the health-tech space. We look at some of the technologies which are bound to have a profound impact on the way we look at our bodies, inside out.

### A helmet to predict Alzheimer's?

Artificial Intelligence has long been a tool for neurologists, and the Alzheimer's space is part of the solution drive. Korea-based iMediSync unveiled an electroencephalogram (EEG) digital biomarker for early detection of Alzheimer's and dementia on their AI cloud platform, iSyncBrain. How does this work? The platform's mild cognitive impairment (MCI) classifier screens and discriminates Alzheimer or non-Alzheimer type of amnesia MCI to prevent dementia at the preclinical stage. However, the product is awaiting clearance from the USFDA and has not hit the market yet.

Oftentimes, policy is a bit of a laggard with the technology which advances much more rapidly than policy. We should not lose hope though.

With smart health principles guiding design, the care location of the future is everywhere... Human-centred design techniques really drive a degree of empathy and trust in the way in which care is delivered across different venues.

ALOHA MCBRIDE, GLOBAL HEALTH LEADER, ERNST & YOUNG  
'Next-gen Technologies to Transform Health Care'

Oftentimes, policy is a bit of a laggard with the technology which advances much more rapidly than policy. We should not lose hope though.

DR HASSAN A TETTEH, WARFIGHTER HEALTH MISSION CHIEF, JOINT ARTIFICIAL INTELLIGENCE CENTRE, DEPARTMENT OF DEFENSE  
'The Trade-Off Between Staying Secure and Staying Healthy'



### A digital epilepsy journal

An award-winner at this year's CES, Epsy took home 'Best of Innovation Award' for Health and Wellness, and an 'Innovation Award' for Software and Mobile Apps. Yes, it is just an app available for iOS and Android; no wearable here! Epsy helps those with epilepsy track seizures and medication, as well as help identify triggers. This data collection – a HIPAA (Health Insurance Portability and Accountability Act of 1996)-compliant platform that uses secure data encryption – is helpful to share with a doctor for future steps forward for living with the neurological disorder.

### A sleep sticker kit

Curious and curiouser about sleep tech? This is only natural given the pandemic of 'COVID-somnia'. These unprecedented shifts in our sleep patterns are finally being addressed on a data level. Meet TatchSleep, a sticker wearable kit that comprises Bluetooth-connected patches and a native app for data collection.

This data is shared securely with a sleep specialist at Tatch who provides actionable, personalised insights delivered to users the next day. Also learn about sleep positions, breathing quality, and other key parameters.

Join the waiting list for Tatch (\$60) at [tatchsleep.com](http://tatchsleep.com)



### A hydration device

HidrateSpark's new STEEL smart bottle is a gadget that blinks when it's time to top up and syncs with its own app to keep your daily goal updated. The company has formulated a 'Hydration Equation' which calculates your daily goal based on age, height, weight, sex, altitude, activity (whether you are swimming, hiking). Of course, there is a social aspect that connects the user with friends through the app in the name of friendly competition.

Available in the U.S. via [hidratespark.com](http://hidratespark.com)

Feelmore Labs unveiled their digital therapeutics non-invasive headset, Cove, which claims to be a 'stress-cancelling' device. Through 20-minute sessions, Cove applies specific vibrations behind your ears to gently activate the part of your brain that regulates anxiety, so you can stress less and sleep better. In trial studies, 90% of subjects reported reduced stress and improved sleep after using Cove. Cove is available in the U.S. for \$490 from [feelcove.com](http://feelcove.com)

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# U.S. vows support to Taiwan as Chinese incursions enter Day 2

Aircraft carrier enters South China Sea to promote 'freedom of the seas'

ASSOCIATED PRESS  
REUTERS  
BEIJING

A total of 15 Chinese aircraft, including 12 fighter jets, entered the southwestern corner of Taiwan's air defence identification zone on Sunday, the island's Defence Ministry said, the second day of incursions by China.

A map provided by the Ministry showed the Chinese aircraft again flew in between the southern part of Taiwan and the Taiwan-controlled Pratas Islands in the South China Sea.

## 'Intimidation' bid

The U.S. State Department said it was concerned by China's "pattern of ongoing attempts to intimidate its neighbours, including Taiwan."

"We urge Beijing to cease its military, diplomatic, and economic pressure against Taiwan and instead engage in meaningful dialogue with



Renewed tensions: A file photo of an F/A-18F Super Hornet taking off from the deck of the USS Theodore Roosevelt. ■ AP

Taiwan's democratically elected representatives," Ned Price, a spokesman for the department, said in the statement.

The State Department statement said Washington will continue to deepen ties with Taiwan and ensure its defence from Chinese threats, while supporting a peaceful resolution of issues between the sides. Meanwhile, a U.S. aircraft carrier group led by the USS Theo-

dore Roosevelt has entered the South China Sea "to ensure freedom of the seas, build partnerships that foster maritime security", the U.S. military said on Sunday.

Taiwan's Defense Ministry said China on Saturday sent eight bombers capable of carrying nuclear weapons and four fighter jets into its air defence identification zone just southwest of the island. The ministry said China on Sunday sent another

15 military aircraft of various types into the same area.

## Missiles deployed

The Ministry said Taiwan responded by scrambling fighters, broadcasting warnings by radio and "deploying air defence missile systems to monitor the activity."

There was no immediate Chinese response.

The overflights were part of a long-standing pattern of incursions aimed at pressuring the government of President Tsai Ing-wen into caving to Beijing's demand that they recognise Taiwan as a part of Chinese territory.

This comes on the heels of U.S. President Joe Biden's inauguration, emphasising the island's enduring position amidst a host of divisive issues between Beijing and Washington that also include human rights, trade disputes and, most recently, questions about China's initial response to the pandemic.

# U.S. interfering in domestic affairs: Russia

Washington condemns 'harsh tactics' against protesters seeking Navalny release

AGENCE FRANCE-PRESSE  
WASHINGTON

The Kremlin on Sunday accused the U.S. Embassy of interfering in Russia's domestic affairs after the mission distributed a "demonstration alert" to U.S. citizens in Russia recommending they avoid protests.

Nearly 3,500 protesters were arrested at demonstrations in support of jailed Kremlin critic Alexei Navalny on Saturday, a monitor reported, as Russian authorities probed violence on the part of both protesters and police.

Police clashed with demonstrators in Moscow as tens of thousands took to the streets across the country on Saturday following Mr. Navalny's call to demonstrate against President Vladimir Putin's 20-year rule.

Ahead of the demonstrations, the U.S. Embassy issued a safety warning to Americans based in Russia. "Of course, these publications are inappropriate," President Vladimir Putin's spokesman Dmitry Peskov



Showdown in snow: Police detaining protesters during a demonstration in Yekaterinburg, Russia, on Saturday. ■ AP

told a state TV channel.

"And of course indirectly, they are absolutely an interference in our domestic affairs," he added.

He accused the U.S. Embassy of "indirectly" supporting the violation of Russian legislation and backing "unauthorised protests".

The Russian Foreign Ministry on Saturday said the representatives of the U.S. Embassy would be summoned and would have to "explain themselves".

A U.S. mission spokeswoman earlier on Sunday said U.S. Embassies and consulates around the world routinely issue safety messages to U.S. citizens. "This is a common, routine practice of many countries' diplomatic missions," she told AFP.

Washington on Saturday rebuked Moscow over its use of "harsh tactics" against protesters demanding the release of Mr. Navalny.

"The U.S. strongly condemns the use of harsh tactics against protesters and journalists this weekend in cities throughout Russia," State Department spokesman Ned Price said in a statement.

"We call on Russian authorities to release all those detained for exercising their universal rights and for the immediate and unconditional release of Navalny," Mr. Price said.

François said on Sunday that mass arrests of Russian demonstrators posed "an intolerable affront" to the rule of law and indicated a drift towards authoritarian rule.

"We urge Russia to fully cooperate with the international community's investigation into the poisoning of Alexei Navalny."

Polish President Andrzej Duda has called for the EU to step up sanctions against Russia.



Prayer and help: Rescue workers helping a miner as he is pulled out of the Hushan gold mine in Qixia, Shandong province, on Sunday. ■ REUTERS

# Scottish leader seeks 'legal referendum'

If SNP wins elections in May, Sturgeon says she will seek another vote despite Johnson's opposition

AGENCE FRANCE-PRESSE  
LONDON

Scotland's First Minister Nicola Sturgeon on Sunday said she planned to hold a legal referendum on independence from Britain despite Westminster's opposition, as an opinion poll showed a majority would vote yes.

If her Scottish National Party (SNP) wins a strong showing in regional elections in May, Ms. Sturgeon said she would seek a fresh referendum even though Prime Minister Boris Johnson has said such a vote should only be held once in a generation.

"I want to have a legal referendum, that is what I am going to seek the authority of the Scottish people for in May and if they give me that authority, that's what I intend to do," she told the BBC's Andrew Marr Show.

She spoke as the Scottish National Party (SNP) was due to discuss its "roadmap to a referen-

the demand," The Sunday Times quoted senior government sources as saying.

Ms. Sturgeon cited the fact that "the polls now show that a majority of people in Scotland want independence".

A Sunday Times poll found 50% of Scottish voters wanted another referendum in the next five years and 49% would vote for independence, while 44% would reject it.

A 2014 referendum saw 55% vote "no".

## Victory projected

The newspaper quoted a forecast that the SNP will win "landslide" in May polls from the British Parliament, giving Ms. Sturgeon a basis to call for the vote.

She spoke as the Scottish National Party (SNP) was due to discuss its "roadmap to a referen-



Nicola Sturgeon

dum" at a policy forum on Sunday.

The SNP says it will request a Section 30 order from the British government allowing the holding of another referendum. If this is refused it intends to push through its own legislation to prepare for a referendum and

"vigorously" oppose a legal challenge from London.

"Scotland could hold a preliminary referendum, calling for negotiations on independence," Alan Trench of University College's constitutional unit said.

The newspaper poll found 50% of Scottish voters wanted another independence referendum in the next five years, despite the fact that only 22% thought an independent country would be better off economically.

"Brexit and the coronavirus crisis... appear to be driving Scottish voters away from England," the newspaper wrote.

According to the poll, 22% thought Mr. Johnson had done a good job in tackling the pandemic, versus 61% for Ms. Sturgeon.

The poll also found 53% in Scotland would vote to rejoin the European Union.

Prayer and help: Rescue workers helping a miner as he is pulled out of the Hushan gold mine in Qixia, Shandong province, on Sunday. ■ REUTERS

ASSOCIATED PRESS  
BEIJING

Eleven workers trapped for two weeks by an explosion inside a Chinese gold mine were brought safely to the surface on Sunday.

State broadcaster CCTV showed workers being hauled up one-by-one in baskets on Sunday afternoon, their eyes shielded to protect them after so many days in darkness.

One worker was reported to have died from a head wound following the blast that deposited massive amounts of rubble in the shaft on January 10 while the mine was still under construction.

The fate of 10 others who were

underground at the time is unknown. Authorities have detained mine managers for delaying reporting the accident.

The official China Daily said that seven of the workers were able to walk to ambulances on their own.

CCTV showed numerous ambulances parked alongside engineering vehicles at the mine in Qixia in Shandong province.

Increased supervision has improved safety in China's mining industry, which used to report 5,000 deaths per year. However, demand for coal and precious metals continues to prompt corner-cutting. Two accidents in Chongqing last year killed 39 miners.

# Johnson presses Biden for new trade deal

U.S. had signalled it had no set timeline for such a pact as the focus is on the pandemic

ASSOCIATED PRESS  
WASHINGTON



Boris Johnson

ween the allies is a higher priority for Mr. Johnson than it is for Mr. Biden. The U.K. regained control over its national trade

policy at the start of the month following the end of a post-Brexit transition period.

White House press secretary Jen Psaki said on Friday that the administration had no timeline for forging a new trade deal as Biden's attention is largely focused on getting the coronavirus pandemic under control and pressing Congress to pass the President's \$1.9 trillion coronavirus relief plan.

Janet Yellen, Mr. Biden's Treasury secretary nominee, also signalled during her confirmation hearing earlier this week that Mr. Biden wasn't eager to negotiate new trade deals until the administration makes "major investments in American workers and our infrastructure".

Downing Street said on Saturday that Mr. Biden and Mr. Johnson discussed "the benefits of a potential free trade deal between our two countries," and Mr. Johnson "reiterated his intention to resolve existing trade issues as soon as possible."

The White House in its own statement said that the two leaders spoke about combating climate change, containing COVID-19, and ensuring global health security. But the statement notably made no mention of discussion on trade.

Office of the Project Director, Madhya Pradesh Skills Development Project, Directorate of Skill Development, Madhya Pradesh

Invitation for Bids No.: MPSDP/15/2020-2021 Date: 27.01.2021

Loan No. and Title: Loan No.: 3710-IND / Madhya Pradesh Skills Development Project

Contract Package No. and Title: MPSDP/ITI/Equipment/15; Procurement of Training Simulators for 6 ITIs.

Deadline of Submission of Bids: 01.03.2021 at 13.30 hrs (IST)

1. The Government of India has received a loan from the Asian Development Bank (ADB) towards the cost of 'Madhya Pradesh Skills Development Project' and it intends to apply part of the proceeds of this financing to the payment under the Contract Package named above. Bidding is open to Bidders from eligible source countries of ADB.

2. The "The Project Director, Madhya Pradesh Skills Development Project, Directorate of Skill Development, Madhya Pradesh represented by The Director ("the Purchaser") invites sealed bids from eligible Bidders for the Procurement of Training Simulators for 6 ITIs including installation and commissioning at the Industrial Training Institutes.

3. National Competitive Bidding will be conducted in accordance with ADB's Single-stage: Two- envelop bidding procedure and is open to all Bidders from eligible countries as described in the Bidding Document.

4. To obtain further information and inspect the bidding documents, Bidders should contact: The Project Director Madhya Pradesh Skills Development Project (MPSDP), Directorate of Skill Development, 1st Floor, Global Skills Park - City Campus ITI Campus Govindpura, City: Bhopal, District: Bhopal, Madhya Pradesh ZIP code 462023 Country: India, Telephone & Fax: 0755-2986606, Email - proc.mpsdp@gmail.com

5. To purchase the bidding documents in English, eligible Bidders should write or visit at the office of the Purchaser at address stated above and pay a non-refundable fee of INR 5,000 in the form of Bank Demand Draft. In case of written request, the document will be sent by post and no liability will be accepted for loss or late delivery.

6. The eligible bidders may otherwise purchase the bidding document in English language by downloading the document from the website <http://mpsdp.mp.gov.in>. Such bidders shall be required to submit INR 5,000 with their bid in the form of Bank demand draft in the name of the Project Director Madhya Pradesh Skills Development Project, Directorate of Skill Development, Bhopal towards the cost of purchasing the bidding document following provisions in the bidding document (Section 2: Bid Data Sheet, ITB clause 11.2(i)(3)).

7. Deliver your bid to the address above on or before the deadline: 01.03.2021 at 13.30 hrs (IST) together with a Bid Security as described in the Bidding Document.

8. Bids will be opened on 01.03.2021 at 14:00 hrs, (IST) in the presence of Bidders representatives who choose to attend.

9. The Purchaser will not be responsible for any cost or expenses incurred by the bidder in connection with the preparation or delivery of bids.

G-18010/2021

Directorate of Skill Development

# Italy to take legal action against vaccine makers over delays

Pfizer had said it was slowing supplies to Europe

REUTERS

MILAN

Italy will take legal action against Pfizer Inc and AstraZeneca over delays in deliveries of COVID-19 vaccines to secure agreed supplies rather than seek damages, Foreign Minister Luigi Di Maio said on Sunday.

"We are working so our vaccine plan programme does not change," Mr. Di Maio said on RAI state television.

On Saturday, Italian Prime Minister Giuseppe Conte said the delays in vaccine supplies were "unacceptable" and amounted to a serious breach of contractual obligations, adding that Italy would use all available legal tools.

Italy will have to rethink its whole vaccination programme if supply problems persist, a senior health official warned.

Asked why he thought the pharmaceutical companies had been forced to announce reductions, Mr.

Di Maio said he believed they had simply bitten off more than they could chew.

"We are activating all channels so the EU Commission does all it can to make these gentlemen respect their contracts," he said.

Pfizer last week said it was temporarily slowing supplies to Europe to make manufacturing changes that would boost output.

On Friday, a senior official told Reuters that AstraZeneca had also informed the European Union it would cut deliveries of its COVID-19 vaccine to the bloc by 60% because of production problems.

The cut in supplies announced by the two companies will put back vaccination of those aged 80 and above in Italy by about four weeks and the rest of the population by about 6-8 weeks, Deputy Health Minister Pierpaolo Sileri said.

"This kind of delay affects the whole of Europe and a good part of the world," he said.

TENDER NOTICE						
CENTRE FOR DEVELOPMENT OF IMAGING TECHNOLOGY (C-DIT) Thiruvananthapuram-27 Mob: 9895788211						
TENDER NOTICE						
C-DIT invites sealed tender for supply of Virtual Desktop Solution in Cloud mode						
Last date : 08.02.2021 , 3.00 PM For details visit <a href="http://www.cdit.org">www.cdit.org</a>						
23.01.2021 Registrar, C-DIT						
Tender No: KSWAN/32/2016-KSITM Date: 19/01/2021						
Kerala State IT Mission TENDER FOR THE "ANNUAL MAINTENANCE CONTRACT OF NETWORK EQUIPMENTS UNDER NII PROJECT". Bids shall be accepted only through online at <a href="http://etenders.kerala.gov.in">etenders.kerala.gov.in</a> and no manual submission of the same will be entertained. Detailed Notification and bid documents may be downloaded from <a href="http://etenders.kerala.gov.in/nicgp/app">http://etenders.kerala.gov.in/nicgp/app</a> .						
Government of India, Department of Atomic Energy, Nuclear Fuel Complex, Civil Engineering Division, 2nd Floor, Sarathi Building, ECIL Post, Hyderabad - 500 062 . (an ISO 9001, ISO 14001 & OHSAS 18001 Organisation)						
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## THINK INVESTOR

## Why SIPs are brain-friendly

VENKATESH BANGARUSWAMY

Emotions are good for your overall well-being, but those can sometimes get in the way of your financial decision making.

For instance, the possibility of a negative future outcome from an investment could prompt you to not take a decision today even though that investment may be required to achieve your life goal. It is, therefore, important that you distance yourself from your investment decisions.

Here, we discuss how systematic investment plans (SIPs) help moderate emotions and improve your chances of achieving life goals. The possibility of regret in the future because of a bad outcome prompts many to postpone taking a decision today. Suppose you want to accumulate money to make down payment for a house 7 years hence. You know that investing in bank deposits is not enough; lower post-tax returns would mean you have to save more to achieve your goal. But investing in equity could lead to losses. That is why SIPs are helpful.

First, SIPs eliminate the need for you to take a decision every month. The more active decisions you take, the more regret you could experience! An SIP is set up as an automatic debit from your designated bank account into your preferred investment.

Such active distancing from an investment decision reduces regret. It also offers a disciplined approach to saving. How? Analytical thinking as opposed to intuitive thinking consumes energy and can be tiring. That is why our brain typically applies mental shortcuts (heuristics in behavioural psychology) to take decisions. You order food from a restaurant that has good reviews. You do not 'analyse' this restaurant before placing the order. Investment decisions are different. A wrong decision could reduce your chances of achieving a life goal. So, you cannot risk applying heuristics to choose investment products. But applying analytical thinking each time you make a decision can be overwhelming and stressful. We, therefore, often tend to avoid taking such decisions.

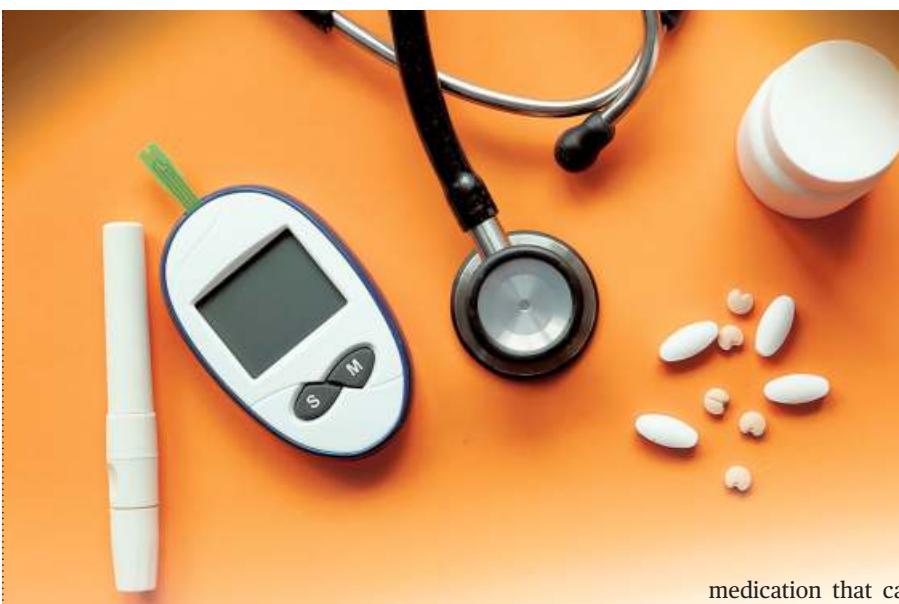
By setting up an SIP, you eliminate the need to apply analytical thinking each month you make the investment.

## Active distancing

Active distancing works well if the entire process is mechanical. First, set up a savings account in a bank other than the one where your monthly income is credited. We call this the master investment account. This savings account is the one designated for all our equity SIPs. It can also be used to set up a recurring deposit with the same bank. Second, every month, transfer your monthly savings from your salary account to this master investment account. This should be set up to happen on the day your salary is credited. Third, your equity SIP should be preferably invested equally over two dates every month if you are allocating 50% or more of your monthly savings to equity.

Note that redemptions and dividends from your investments will be credited into this master account, making it easy for you to use the money only for the intended purpose. We cannot set aside emotions when we take decisions. But we can set up a process that can help us moderate the negative effects of emotions when we take financial decisions. SIPs for all your life goals are the best way to temper inertia and regret. Note that an SIP can be set up for all your investments – equity, bonds and even real estate (EMIs). The active decision you have to make is when you set up the SIP – how much to invest, which product to choose and the days of the month the investment should be made. Thereafter, you have to engage your analytical brain only for redemption requests.

*(The writer offers training programmes for individuals to manage their personal investments)*



AMIT CHHABRA

A swift change in the lifestyle habits of Indians is taking a severe toll on their health. As per a report by the Organisation for Economic Co-operation and Development, India's total healthcare spending in the financial year 2019-20 was at 3.6% of GDP.

This is mostly because the country carries along a significant share of several critical health issues, the most severe being diabetes. Also known as the 'silent killer', diabetes is one such condition that severely impacts an individual's life, both physically and financially.

Unfortunately, India currently accounts for 50% of the world's diabetes burden, with an estimated 78 million cases of diabetes. Considering the current pace at which the number

of diabetes cases are rising in India, the figure is expected to reach up to 100 million by the end of 2030 in the 20-79 age group. It is also learnt that Indians develop diabetes at a much younger age than other races of the world.

## A costly affair

Diabetes is a chronic illness that mostly occurs when your body is unable to metabolise the sugars and starch present in the human body efficiently. As a result, sugar starts to build up in the blood and reaches high levels of concentration.

High blood sugar can have detrimental effects on your body. Diabetes is classified into two different categories – Type 1 and Type 2. You can control diabetes through medication, strict diet and regular exercise.

However, due to rising medical costs, diabetes management can be expensive as it entails

medication that can turn out costly, frequent doctor visits, and sugar monitoring tests. As patients age, the probability of hospitalisation also rises for diabetics. At the same time, dealing with the economic impact of diabetes is equally important.

On an average, a diabetes patient may have to spend in the range of ₹8,000-10,000 a month, including on tests, medicines, insulin shots, customised diet. As per a study by the Association of Physicians of India, the people in urban and rural parts of the country spend 34% and 27% of their income, respectively, on the treatment of diabetes.

## An efficient solution

An effective solution to the meet the rise in cost of treatment of diabetes is securing yourself with a comprehensive health insurance policy. A plan with an adequate sum insured is enough for an individual to

meet all the hospitalisation expenses arising out of diabetes. There was a time when buying a plan to cover diabetes was a daunting task. Initially, people had to undergo mandatory physical medical tests to buy medical insurance, and had to serve a waiting period of 24-48 months to get coverage for diabetes. Moreover, people with long-standing diabetes or severe conditions were often denied coverage for the condition.

In the last few years, with the change in underwriting policies, it has become easier for people to buy health insurance plans to cover diabetes. Insurers now issue health cover to diabetics through three different options which include telemedical, policy on the basis of past medical reports and through Straight Through Process – completely on the basis of customer declarations.

With such changes and to make sure adequate coverage is available for diabetes and other possible illnesses, insurers have

come up with plans that provide coverage for diabetes from Day 1. Customers suffering from Type 1 or 2 diabetes, people on insulin, and those suffering from long-standing diabetes can now easily buy a health insurance policy with or without a waiting period.

However, customers must note that health insurance covers that come without a waiting period are slightly more expensive than regular health covers which come with a defined waiting period.

## A quick glance at pricing

With numerous changes in the underwriting process, the pricing of various health insurance policies that offer adequate coverage for diabetes has become quite affordable. While buying a health insurance cover for the ailment, you may choose a policy as per the waiting period you wish to serve.

For a 35-year-old individual, a health insurance cover is available ranging from ₹6,500-

11,500 per annum for a sum insured of ₹5 Lakh. A comprehensive health insurance policy that comes with a waiting period of four years to cover diabetes can be bought for an annual premium as low as ₹6,600. Similarly, plans with three-year and one-year waiting period for diabetes are available for an annual premium of ₹8,100 and ₹9,900 respectively. However, people who have severe diabetic conditions and want to avail coverage for the ailment from Day 1, the plan is available for an annual premium of ₹11,400.

All the above-mentioned premiums are applicable to a 35-year-old male residing in a metro city buying a plan with ₹5 lakh sum insured. It is important to note that all health insurance policies provide adequate coverage for diabetes regardless of how long-standing the condition is once the waiting period is served, as there are no other terms attached.

*(The writer is Head - Health Insurance, Policybazaar.com)*

## ASK US

## Choosing the frequency of an MCLR reset for your loan

AARATI KRISHNAN

**Q.** I have a loan account in one of the government banks and my interest is based on MCLR with a lock-in period of one year. My loan interest was reset in April and the rate of 8.5% will continue for a year. I feel I may be missing out on reduced interest rates due to this one-year reset. I am not able to conclude if it is a good idea to change the tenure of MCLR to 6 months or 3 months, or continue with the prevailing one year. Any guidance on this will help me greatly in concluding and finalising the MCLR frequency.

NITIN KUMAR

**A.** With the Monetary Policy Committee reducing rates, interest rates on loans have been falling quite sharply in the last couple of years. Therefore, yes, having a one-year reset on your MCLR loan has led to delay in these rate cuts being passed on to you. However, whether a shorter reset will benefit you depends on the direction of interest rates from here.

When interest rates fall, it is beneficial for borrowers to have a shorter reset period as rate cuts will be passed on quickly to your EMI. But if rates are going to rise, then a longer reset will be to your advantage as rate increases will only slowly show up in your EMI.

Today, after falling steadily for the last five years, we be-

lieve that the fall in India's interest rates may have bottomed out. The RBI's repo rate, the benchmark rate for the economy, is already at its lowest level in over two decades.

While it bottomed out at 4.75% in the previous cycle during the global financial crisis, now it is already at 4%. With high inflation rates and an economy that is returning to growth after a COVID-induced recession, the MPC has also been in pause mode after last cutting the repo rate in May 2020. It therefore looks as if market interest rates will either stay sideways or rise over the next few months to one year.

If the economy normalises quickly, market interest rates may also increase sooner, from the unusually low COVID-induced levels. Given this possibility, this is the wrong time to move to shorter resets on your floating rate home loan.

A longer reset will be more useful as it will delay the impact of rate increases on your EMI outgo. However, if your home loan rate is 8.5% currently, you do seem to be paying higher rates compared to rates available for the best borrowers in the market, which are at less than 7%. Do check out if moving to a repo-linked home loan at the same bank (this loan is directly linked to RBI's repo rate) will work out cheaper.

You can also examine if trans-

ferring your loan balance to another bank or housing finance company can reduce your EMI by giving you a more competitive rate. Even after such a switch though, you will be at risk of a rise in rates. Therefore, do opt for longer resets after a switch.

**Q.** I just started working a year ago. I wanted to start saving for my future. I really don't have any idea about where to invest. I got to know about RBI issuing sovereign gold bonds and bought 16 gm valued at ₹74,832. Was that a good move? Gold prices have been increasing during the lockdown. Was this a good time to buy these bonds?

ARUN JP

**A.** While Sovereign Gold Bonds

(SGBs) are a good vehicle through which you can add gold to your portfolio, investing all your savings in one asset is not a prudent course of action as poor performance or lack of liquidity in that asset can materially affect your financial position.

In future, it would be best for you to save and invest your earnings in line with a well-thought-out financial plan. While it is good that you are thinking about saving so early in your career, investing requires a bit of planning first. Your first move while embarking on your investment journey should be to create an emergency fund amounting to about six months' basic expenses.

This sum should be parked in fixed deposits from leading

banks for you to draw upon any time you have a need.

Do get a medical insurance plan too, if your employer doesn't offer one. Before deciding where to invest the rest of your money, it would be advisable to map out financial goals towards which you would like to save or invest.

Do list out, with the help of your family if need be, the key life goals you have in mind over the short term (within three years), medium term (3-7 years) and long term (seven years plus). Mapping out your goals

in this fashion will then help you decide how much you should save and how you can allocate your savings among assets such as gold, fixed deposits, debt and equities.

Usually for goals that are less than three years away, bank fixed deposits are your best bet. For 3-7 years you can consider post office schemes such as NSC, debt mutual funds, company FDs and gold. For goals that lie seven years or more from now, you can consider allocating among equity funds (index or multicap funds), debt funds, public provident fund and SGBs – as they have an 8-year maturity.

Despite the recent surge in prices, gold is not an asset that can generate double-digit returns for your portfolio in the long run.

It is an asset that performs the role of insurance by protecting your portfolio value from drastic swings in other assets. Gold tends to perform well when other assets such as equities or debt don't deliver.

We suggest investing 5-10% of your overall savings in gold in a systematic manner either through SGBs or gold exchange-traded funds.

*Readers can send in queries on personal finance and investing to moneywise@thehindu.co.in. Our experts who write on personal finance will answer these queries. Moneywise will not give specific recommendations for investment in a particular mutual fund scheme, share or fixed deposit.*



**Safe bet:** A longer reset will delay the impact of rate increases on EMI outgo. ■ GETTY IMAGES/ISTOCK

## LOOSE CHANGE

RAVIKANTH



"No, no, I am not THAT smart! I said I passed B.Sc., with honours, not BSE with honours!"

## Bank fixed deposit rates

Bank Name	Highest Slab	1-year tenure	3-year tenure	5-year tenure
<b>SMALL FINANCE BANKS</b>				
Suryoday Small Finance Bank	7.50	6.75	7.15	7.50
Jana Small Finance Bank	7.25	6.75	7.00	7.00
Equitas Small Finance Bank	7.00	6.60	7.00	6.75
Utkarsh Small Finance Bank	7.00	6.75	6.75	6.75
AU Small Finance Bank	6.75	5.50	6.75	6.50
ESAF Small Finance Bank	6.50	6.50	6.00	5.50
Ujjivan Small Finance Bank	6.50	6.50	6.05	5.80
Fincare Small Finance Bank	6.50	6.00	6.30	6.00
Capital Small Finance Bank	6.40	6.00	6.00	6.00
<b>PRIVATE SECTOR BANKS</b>				
State Bank of Mauritius	7.75	7.75	7.75	6.50
IndusInd Bank	6.50	6.50	6.50	6.50
RBL Bank	6.75	6.50	6.75	6.40
DCB Bank	6.75	6.25	6.75	6.75
Nainital Bank	6.35	5.25	5.35	5.35
IDFC First Bank	6.00	5.75	5.75	5.75
Bandhan Bank	6.00	5.75	5.65	5.50
City Union Bank	6.00	5.50	5.75	5.50
Karur Vysya Bank	6.00	5.50	5.65	5.75
Tamilnad Mercantile Bank	5.75	5.75	5.50	5.50
Karnataka Bank	5.70	5.30	5.55	5.55
Dhanlaxmi Bank	5.60	5.25	5.40	5.50
South Indian Bank	5.50	5.40	5.50	5.50
<b>PUBLIC SECTOR BANKS</b>				
Federal Bank	5.50	5.10	5.35	5.50
Axis Bank	5.50	5.15	5.40	5.50
HDFC Bank	5.50	4.90	5.15	5.30
ICICI Bank	5.50	4.90	5.15	5.35
DBS Bank	5.50	4.25	5.50	5.50
Jammu & Kashmir Bank	5.30	5.10	5.30	5.30
CSB Bank	5.25	5.00	5.25	5.25
Kotak Mahindra Bank	4.75	4.50	4.75	4.50
<b>FOREIGN BANKS</b>				
Deutsche Bank	5.50	3.85	4.50	5.50
HSBC Bank	4.00	3.		

# 'Made sure people spoke about me after the series'

Ace India off-spinner Ashwin dwells on his duels with Smith, Sydney knock and the remarkable triumph in Australia



**Pulling his weight:** Ashwin, in the company of Vihari, denied Australia in Sydney and set up a thrilling finale at Brisbane.

S. DIPAK RAGAV  
CHENNAI

After a successful tour of Australia, where he produced impactful performances with bat and ball, R. Ashwin relives the experience. *Excerpts*

In recent times, your batting has come under criticism. How important was the Sydney knock for you?

There have been questions raised over my batting since the West Indies tour of 2016. One thing that had to be considered was that I was playing in all formats at that time. Ever since, I have just been playing Tests. It is pretty much one game here or there, and I'm constantly fighting for a place for the lone spinner.

If I had to be judged purely on my batting skills and averages, I felt that taking into account only an innings or two wasn't justified. When I am fighting for a spot, I need to emphasise my primary skill, which is to pick up wickets. I think over the last two years against the SENA (South Africa, England, New Zealand and Australia) teams, I have done justice to say I was the best spinner.

Is this the best you have bowled in Australia?

I have always maintained that you cannot really say

this is the best or anything as something else could lie in front of you. In all honesty, it didn't look like I was going to start the series at Adelaide. Only because Jadeja pulled his hamstring in the T20 series, I got an opportunity in the first Test. Over the last two years, I feel I have been bowling well, how it's come out of the hand. 2018-19 was

good, but 2020-21 was one of the best if you compare the last three years.

How did your role change after the first Test? You were more involved and in the bowlers' ear

There was no considerable change, it was probably the requirement of that particular day. We had quite a bit of inexperience in the attack.

Earlier, my communication might not have been in the right direction as I have not wondered how people would receive it. Now I know how I should be communicating so that they understand.

Comparisons with Lyon and duels with Smith

There has been a lot of noise about how I am bowling, and pitting me against someone like Nathan Lyon. During the previous tour, I picked up six wickets at Adelaide and kept bowling despite a tear in the abdomen. After the match, there was a comparison between us with suggestions of how well Lyon bowled. I felt it was extremely insensitive towards a good performance. That was the lowest I ever felt in my life after Southampton (2018).

So rather than competing against Lyon, I thought I must be competing against Smith. There were records that Smith had never got out to spinners in Australia. I wanted to turn that around. I am entitled to think I am, probably, the best in the world. A lot of people were talking about who will dismiss Smith. But nobody even gave me a chance. I made sure that people spoke about me after the series.

## 'Extraordinary journey'

SPORTS REPORTER  
CHENNAI

R. Ashwin, when asked about T. Natarajan's rise, said that it has been an "extraordinary journey."

"I have seen a lot of cricketers emerge from the districts and perform well in the junior category. More often than not, those who come from humble backgrounds tend to choose a Railway or ICF job over their professional careers.

"Natarajan is a stark contrast in this regard. He could have settled down well by taking up a Railway or government job, but decided to stay with Chemplast and prolong his career.



Natarajan.  
■ E. LAKSHMI NARAYANAN

"He did well in the TNPL and that fetched an IPL contract. I think it's only justified given the risk he has taken. You must take risks in order to be rewarded. He fully deserves all the accolades," said Ashwin.



Natarajan. ■ AP

cult to handle the time between the birth of his child and donning the National colours, the 29-year-old said his family was proud that he was playing for the country.

Natarajan, who has started Natarajan's Cricket Academy with the aim of supporting youth from his village, said that he is an example of what hard work can do.

"I dream of playing for Tamil Nadu and now have got the opportunity to play for India".

Tamil Nadu Cricket Association secretary R.S. Ramaasamy and office-bearers from the Salem Cricket Association were present at the interaction.

## Juve eases past Bologna

AGENCE FRANCE-PRESSE  
MILAN

Brazilian midfielder Arthur scored his first goal for champion Juventus in a 2-0 win over Bologna on Sunday to pile the pressure on the Milan teams.

AC Milan held top spot in Serie A on Saturday despite falling 3-0 at home against Atalanta after second-placed Inter was held goalless at Udinese.

**The results:** Serie A: Juventus 2 (Arthur 15, McKennie 71) bt Bologna 0; Hellas Verona 3 (Dimarco 34, Barak 62, Zaccagni 79) bt Napoli 1 (Lozano 1); Genoa 1 (Destro) bt Cagliari 0.

LaLiga: Elche 0 lost to Barcelona 2 (De Jong 39, Puig 89).

Bundesliga: Schalke 0 lost to Bayern Munich 4 (Muller 33, 88, Lewandowski 54, Alaba 90).

**Saturday:** LaLiga: Sevilla 3 (En-Nesyri 35, 39, 62) bt Cadiz 0; Real Sociedad 2 (Isak 48, Oiarzabal 57) drew with Real Betis 2 (Canales 85, Joaquin 90+2); Alaves 1 (Joseba 59) lost to Real Madrid 4 (Casemiro 15, Benzema 41, 70, Hazard 45+1).

Serie A: AC Milan 0 lost to Atalanta 3 (Romero 26, Illicic 53-pen, Zapata 77); Udinese 0 drew with Inter Milan 0; Fiorentina 2 (Bonaventura 20, Vlahovic 32) bt Crotone 1 (Simey 66).

Bundesliga: Hertha Berlin 1 (Cordoba 45+2) lost to Werder Bremen 4 (Selke 10-pen, Toprak 29, Bittencourt 57, Sargent 77).

## Stokes lands in Chennai

S. DINAKAR  
CHENNAI

team, currently in Sri Lanka, will land in Chennai on January 27.

It appears that the ECB has requested the BCCI to conduct all the four Tests of the series under closed doors with no spectators.

TNCA secretary R.S. Ramaasamy said there had been no communication yet to this effect from the BCCI to the TNCA.

The rest of the England

will undergo a period of quarantine at Hotel Leela Palace and begin training only from February 2.

Root continues to shine, Embuldeniya scalps seven

REUTERS  
GALLE

Joe Root became the first England batsman to score more than 150 in consecutive Tests in 16 years as he tormented Sri Lanka and led his side to 339 for nine in its first innings on day three of the second and final Test here on Sunday.

Left-arm spinner Lasith Embuldeniya returned with career-best figures of seven for 132.

### SCOREBOARD

**Sri Lanka – 1st innings:** 381.

**England – 1st innings:** Z. Crawley c Thirimanne b Embuldeniya 5, D. Sibley lbw b Embuldeniya 0, J. Bairstow c O. Fernando b Embuldeniya 28, J. Root run out 186, D. Lawrence c Thirimanne b Embuldeniya 3, J. Buttler c O. Fernando b Mendis 55, S. Curran c Thirimanne b Embuldeniya 13, D. Bess c Thirimanne b Embuldeniya 32, M. Wood c Thirimanne b

Embuldeniya 1, J. Leach (batting) 0; Extras (b-8, lb-3, nb-5); 16; Total (for nine wkts. in 114.2 overs): 339.

**Fall of wickets:** 1-4, 2-5, 3-116, 4-132, 5-229, 6-252, 7-333, 8-337, 9-339.

**Sri Lanka bowling:** Lakmal 16-7-31-0, Embuldeniya 41-6-132-7, A. Fernando 10-2-31-0, Perera 31-2-38-0, Mendis 16-1-48-1.

However, the cramping England captain was dismissed in the final over of the day for 186, run out after clipping the ball to short leg Oshada Fernando. England still trails by 42 runs.

Left-arm spinner Lasith Embuldeniya returned with career-best figures of seven for 132.

## Team TVS Racing to the fore; Samuel overall winner



### MOTORSPORTS

RAYAN ROZARIO  
COIMBATORE

**Best on two wheels:** TVS Racing's trio of Samuel Jacob, second from left, Imran Pasha and R. Nataraj with the chief guest Deeban Kumar. ■ SPECIAL ARRANGEMENT

overall winner and the Group A Pro Expert class.

The rider from Udupi registered the lowest penalty of 01:01:03.089 to finish on top. J. Imran Pasha put up a stellar show as well with a 01:01:39.601. It paid off as he bagged the overall runner.

The track was fast and flowing and it did test the riders and their machines. But both Samuel and Pasha handled the stages one better for the top two slots.

"There were many challenging aspects that did test our abilities. Also, the event ran as per the clock and without any delay," said Sa-

muel. The total distance was approximately 80.22 kms with the Special Stage being 67 kms.

Local lad K. Saravananmar won the Star of Tamil Nadu category run exclusively for riders from this part of the State.

Deeban Kumar, District Manager (Coimbatore), MRF Limited, the chief guest of the day, gave away the prizes.

**The results:** Overall: 1. Samuel Jacob (TVS Racing) 01:01:03.089; 2. J. Imran Pasha (TVS Racing) 01:39.601; 3. R. Nataraj (TVS Racing) 01:02:28.714.

## Sandeep has the last laugh; perfect 12 for Amir

RAYAN ROZARIO  
COIMBATORE

Chennai's A. Sandeep Kumar (Dark Don, 66 pts) edged out teammate Ashwin Datta (63 pts) by three points to emerge the Formula LB48 champion of the 23rd JK Tyre National racing championship at the Kari Motor Speedway here on Sunday.

The national championship class went right down to the wire. Going into the weekend, Ashwin, with 39 points, looked calm and composed to wear the crown.

But, Sandeep had other ideas. It was just one point that separated the two going

into the final race and it looked like anybody's game.

The duo, starting from the back of the grid, planned it well but Ashwin crashed out in the very first lap, while Sandeep hung on to finish fifth. He earned four points, enough to lift the title. Vishnu (54pts), who emerged the winner, was third place in the overall standings.

"I did my maths before going into the last race. But we both decided to race clean and let the best man win on track," said Sandeep.

Amir Sayed (MSport) had sealed the JK Tyre Novice Cup title with miles to spare but

he did not wish to go slow. He further upped his pace to make it a perfect 12/12 finish.

**The results (Provisional):** **FLGB4:** Race 1: 1. Mohamed Ryan (MSport) 20:21.929; 2. Vishnu Prasad (MSport); 3. A. Sandeep Kumar (Dark Don). **Race 2:** 1. T.S. Diljith (Dark Don) 23:58.426; 2. A. Sandeep Kumar; 3. Sarosh Hataria (Ahura Racing). **Race 3:** 1. Vishnu Prasad 21:01.907; 2. Mohamed Ryan; 3. Sarosh Hataria.

**JK Tyre Novice Cup:** Race 1: 1. Amir Sayed (MSport) 14:17.157; 2. Chetan Surineni (Motomart); 3. Aman Chaudhary (DTS). **Race 2:** 1. Amir Sayed 16:34.084; 2. Chetan Surineni; 3. Neym Rizvi (Msport).



**Ready to race:** A. Sandeep Kumar, right, T.S. Diljith, centre and Ashwin Datta before going into the final race of the 23rd JK Tyre National Racing championship. ■ SPECIAL ARRANGEMENT

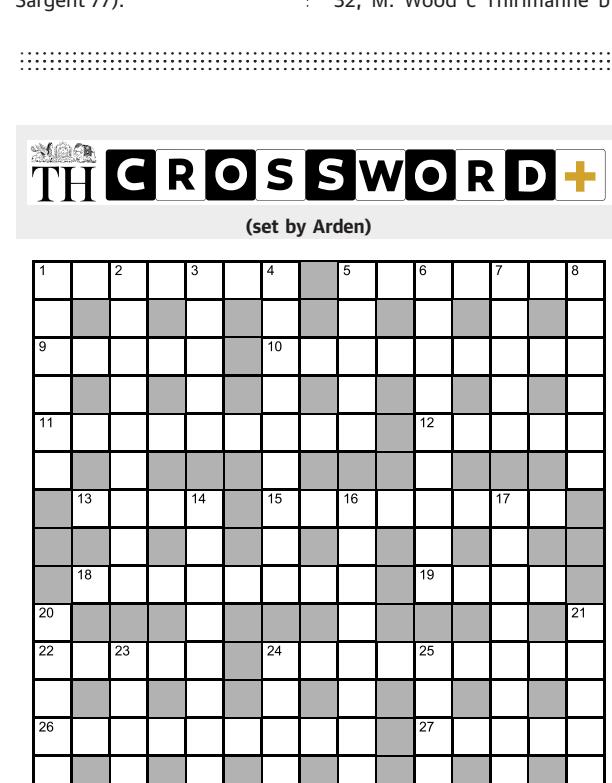
### FAITH

## Mukti experience

Based on the sastras, the Visishtadvaita philosophy teaches the truths pertaining to the jiva, the Ishwara and to the world of creation, with the aim of helping every jiva to get freed from the cycle of birth. A jivatma bound by samsara is known as the baddha jiva. Once released from this cycle, the jiva becomes a Muktmatma and in Moksha, he experiences the joy and bliss gained by rendering uninterrupted service to the Lord who is the sole ruler of all. So, if by the grace of God a baddha jiva gets the chance to imbibe the scriptural teachings of the acharyas and azhwars, the desire to seek release from samsara will take root in him, pointed out Asuri Sri Madhvachariar in a discourse. He is then known as a munukshu, one who desires mukti or moksha.

The path of saranagati promises this release by making the jiva realise that the atma is free of doshas. With this bhaava, the baddha jiva learns to shed krodha, krodha and the tendency to commit other sins. He spends the rest of his lifetime contemplating on the experience of the liberated atma who will be forever in the presence of the Lord and be engaged in His service.

In the eighth chapter of the Bhagavad Gita, the way to meditate on the infinite glories of the Lord is clearly spelt out and can be practised by those jivatmas desirous of mukti. 'The Lord is the Kavi or the all omniscient Knower, the Purana Purusha. He has no beginning or end. He is greater than the greatest and controls all the affairs of the entire prapancham. He is subtler than the subtlest, more subtle than the atma. He supports all with ease. None can fathom the extent of His immeasurable greatness. His form is beyond Prakriti and all darkness. He is the essence of endless brilliance and effulgence.'



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SCAN TO PLAY



- 15 Punishment from Bridge expert (8)  
18 It's small matter to accept some money arbitrarily (2,6)  
19 Renounce study by university finally (4)  
22 Place to have an argument, perhaps (3-2)  
24 Could be roaming with us, but one doesn't know (9)  
26 Opposed to history before independence, aren't they appetising? (9)  
27 Turner's left with two articles (5)  
28 Finish off anxiety to get some fish (7)  
29 Intent on picking the odd runner in Asia (7)
- DOWN
- 1 It's huge climb, in Paris it's good to be a monkey (6)  
2 Probably best guy to cover electromagnetism, you're welcome! (2,2,5)  
3 Bard's bar hopping, gets to Brisbane (5)  
4 Bar is evacuated, after evacuation it's limited (9)  
5 Thing took the bottom off the mask (5)  
6 Preserve in a bottle – too many here (3-6)  
7 We break egg – wake up (5)  
8 One and the same, in the third place is a song (6)  
14 Vegetable said to be very good, but nothing's visible in this (3-6)  
16 Some are calm and inexpressive like a stone (9)  
17 Refuse a new entry – getting tense within just a short distance (9)  
20 Bank mark breaks record (6)  
21 Rise for a small change (6)  
23 Went to temple carrying an icon (5)  
24 Place to shoot a small picture (5)  
25 King provides rights to protect even bullies (5)

ACROSS

1 Talk that's held between both sides and God's messenger (7)

5 Ex PM, chap's regularly seen in a Mediterranean resort (7)

9 Robert covers miles, nevertheless, finally fails (5)

## TV PICKS

**ISL:** Star Sports 2 & 3 (SD & HD), 7.30 p.m.  
**Sri Lanka vs England:** Sony Ten 2 (SD & HD), 9.45 a.m.  
**FA Cup:** Sony Ten 2 (SD & HD), 1.15 a.m. (Tuesday)

**Sangita and Sushma on target for India**

PRESS TRUST OF INDIA

The Indian women's junior hockey team notched up a 2-0 victory over the Chile senior side at the Prince of Wales Country Club here.

Playing its fifth match of the tour of Chile, goals from Sangita Kumari (48th minute) and Sushma Kumari (56th minute) in the last quarter gave India the win.

**Harikrishna holds Carlsen**

RAKESH RAO

NEW DELHI

P. Harikrishna drew with top seed Magnus Carlsen in the seventh round of the Tata Steel Masters chess tournament at Wijk aan Zee on Saturday.

On a day that produced five decisive games and four new leaders, Harikrishna and Carlsen agreed to draw after just 30 moves, when each player had a rook and four pawns each. The result saw them slip to joint-fifth spot at four points.

**Seventh-round results:** Magnus Carlsen (Nor, 4) drew with P. Harikrishna (4); Tari Aryan (Nor, 2.5) lost to Jorden van Foreest (Ned, 4.5); Fabiano Caruana (USA, 4.5) bt Maxime Vachier-Lagrave (Fra, 2.5); Anish Giri (Ned, 4.5) bt Nils Grandelius (Swe, 4).

Alireza Firouzja (FIDE, 4.5) bt Jan-Krzysztof Duda (Pol, 2.5); Radoslaw Wojtaszek (Pol, 3) lost to Andrey Esipenko (Rus, 4); David Anton Gujjar (Esp, 2.5) drew with Alexander Donchenko (Ger, 2).

# Duhan – loaded with potential

Gaurav says he was confident his ward would win the ITF grade-4 crown

KAMESH SRINIVASAN  
NEW DELHI

These are exciting times in Indian tennis. There is a lot of talent on view, especially the 6'4" tall Chirag Duhan who won the ITF grade-4 title on Saturday.

"Chirag is definitely a good package. He has tennis intelligence and is smart on the court," said Sidharth Rawat, one of the leading tennis players in the men's circuit, who trains with Chirag under coach Gaurav Sharma at the Defence Colony Club.

**Mental stability**  
"I was confident he would win the title. We have been working on his game for the past three months. He is playing good tennis and has the mental stability. Chirag didn't drop a set and beat players who had defeated him before," said Gaurav.

Revealing that Duhan's second serve and "transition play" were getting sharpened, the coach said that lower body work was being



**Coach's pride:** Duhan's achievements have pleased Gaurav no end. ■ SPECIAL ARRANGEMENT

done to ensure better coordination and flexibility.

Winning an international junior title may be a breakthrough, but Duhan has been winning the men's events soon after playing in

the Road to Wimbledon under-14 event in UK.

"He is playing a lot of men's tournaments right from the age of 15. It helps in the development of his game and also improves his maturity level," said Gaurav.

it level," said Gaurav.

Comparing Duhan with Yuki Bhambhani in terms of build and grasp of the game, Gaurav said that the boy had the potential to be a top-50 player in the men's professional circuit if he continued to work on his fitness and stayed injury-free.

Duhan's father Rambir has done a great job in guiding the boy with his own resources.

He is desperately seeking help to ensure international participation for his son in the coming months.

"We just need tickets and the accommodation to play in tournaments abroad," Rambir said.

Though Duhan had emerged champion in singles and doubles in the Kheleo India Youth Games at Guwahati, no financial backing has come his way.

Given that he has arguably the best potential in the country at the moment, it's probably only a matter of time before he finds support.

# Duhan, Shruti the players to beat

KAMESH SRINIVASAN  
GURUGRAM

It will be another opportunity for the Indian players to boost their world ranking when the ITF grade-4 tennis tournament begins at Tennis Project on Monday.

Chirag Duhan and Shruti Ahlawat, who cashed in on the chance last week in Delhi, will start favourites again.

Meanwhile, 13-year-old Manas Dhamne remained in focus, beating Rushil Khosla

in the third and final round for a berth in the main draw. He had shocked Agriya Yadav in the second round.

**The seedings:**

**Boys:** 1. Nishant Dabas, 2. Sanjith Devineni (US), 3. Nikhil Narajan (US), 4. Aman Dahyia, 5. Chirag Duhan, 6. Denim Yadav, 7. Dhruv Tangri, 8. Krishan Hooda.

**Girls:** 1. Sanjana Sirimaya, 2. Reshma Maruri, 3. Vaishnavi Adkar, 4. Riya Uboveja, 5. Veera Raju Prapurna, 6. Hetvee Chaudhari, 7. Suhitha Maruri, 8. [10-8].

Bhakti Shah.

**The results (third and final qualifying round):** Boys: Aryan Shah bt Parv Nage 6-1, 6-4; Ronin Lottikar bt Arunava Majumder 6-3, 6-2; Bushan Haobam bt Bhicky Sagolshen 6-0, 6-1; Manas Dhamne bt Rushil Khosla 6-1, 3-6, [10-3].

**Girls:** Sanvi Ahluwalia bt Aaditi Bhat 7-5, 6-3; Lakshmi Prabha bt Harleen Kaur Dhanda 6-3, 6-1; Kavya Khirwar bt Rachita Talwar 6-1, 6-1; Tanushri Pandey bt Mahi Tyagi 4-6, 6-1, [10-8].

## DELHI ROUND-UP

### Haryana Academy triumphs

Man-of-the-match Jayant Lakhan's 58 and off-spinner Vivek Yadav's five for 11 helped Haryana Academy beat LB Shastri Cricket Club by 75 runs in a curtailed final to win the B.R. Sharma memorial tournament.

The match was reduced to 20 overs-a-side due to bad light.

**Special awards:** Best batsman: Sanan Sangwan;

best bowler: Raunak Dabas; best wicket-keeper: Kapil Rao; best fielder: Vikas Dixit; Player-of-the-tournament: Aman Gurnani.

**The scores:** Haryana Academy 195/8 in 20 overs (Jayant Lakhan 58, Kuldeep Dewatwal 46, Swastik Chhikara 38, Ansh Chaudhary 3/38, Anish Alvi 3/42) bt LBSC 120 in 17.5 overs (Vivek Yadav 5/11).

### Easy for Suryavanshi Foundation

Rohit Gahlawat and Kirti Kaushik scored unbeaten half-centuries as Suryavanshi Cricket Foundation beat RKBA Academy by nine wickets in the Marathon Cricket League.

**The scores:** RKBA 150 in 29.5 overs (Aadeep Tomar 59) lost to SCF 152/1 in 17 overs (Rohit Gahlawat 67 n.o., Kirti Kaushik 59 n.o.).

## Nets ward off the Heat

### NBA

AGENCE FRANCE-PRESSE  
LOS ANGELES

Kevin Durant scored a team-high 31 points as the new-look Brooklyn Nets solved some of its defensive woes on Saturday and beat Miami Heat 128-124.

Golden State Warriors star Steph Curry surpassed Reggie Miller for second-most three-pointers in NBA history, reaching the milestone in Saturday's 127-108

loss to the Utah Jazz. His fourth 3-pointer pushed him past Miller.

Curry now has 2,562, 411 behind Ray Allen.

Lakers scored a 101-90 win over the Bulls.

**The results:** Dallas 108 lost to Houston 133; Brooklyn 128 bt Miami 124.

Utah 127 bt Golden State 108; Phoenix 112, lost to Denver 120 (2OT); Chicago 90 lost to LA Lakers 101; Minnesota 120 bt New Orleans 110; Detroit 110 lost to Philadelphia 114.

## Marin, Axelsen in fine form

### THAILAND OPEN

AGENCE FRANCE-PRESSE  
BANGKOK

Spain's Carolina Marin and Viktor Axelsen from Denmark on Sunday claimed their second Thailand Open badminton titles in a fortnight.

After the restart, Arshdeep was in action again, first to keep a swerving freekick from Opseth away and then ward off a botched clearance from defender Gaurav Bora. On the hour mark Onwu found Jerry with a splendid through ball, but it was saved well by Gurpreet.

**The result:** BFC 1 (Paartalu 82) drew with Odisha FC 1 (Mauricio 8); JFC 0 drew with HFC 0. **Monday's match:** CFC vs MCFC.



**Unstoppable:** Carolina Marin just had too much firepower in her arsenal for Tai Tzu-Ying to handle. ■ AFP

(Mas) 21-13, 21-18.

**Women:** Carolina Marin (Esp) bt Tai Tzu-Ying (Tpe) 21-19, 21-17. **Doubles:** Lee Yang & Wang Chi-Lin (Tpe) bt Aaron Chia & Soh Wooi Yik

(Kor) 21-18, 21-19.

**Mixed doubles:** Sapsiree Taerattanachai & Dechapol Puavaranukroh (Tha) bt Seo Seung-A & Chae Yujung (Kor) 21-16, 22-20.

by pinning Services' Monu in less than three minutes, Kadian insisted that it was never easy on the mat, but said he was satisfied with the triumph nevertheless.

"Every wrestler prepares with an aim to knock out his opponent at the earliest and a quick win is always welcome. But, on the mat, anyone can win. Winning a National title is special," Kadian said.

After a first-round exit at the World Cup last month, this was an opportunity for Kadian to stake a claim for a second shot at the Olympic

absence of archrival Mausam Khatri due to injury made things easier for Kadian. Winning his title clash

qualifiers. The 97kg is one of the three categories where India is yet to book a spot for Tokyo. The winners at the National championships are likely to be named for the Matteo Pellicon rankings series in Rome from March 4 to 7. The trials for the Olympic qualifiers in April are expected to be held in March.

In the other Olympic weight category (65kg), the 21-year-old Rohit came back from an 8-0 deficit to win 12-8 against Sharvan in the final, scoring all his points in the second half. This was Rohit's first senior National in a

category that has Bajrang Punia as the numero uno.

**The results:**

**65kg:** 1. Rohit (Har), 2. Sharvan (SSCB), 3. Amit (SSCB) and Anuj (Har); **70kg:** 1. Vishal Kaliraman (RSPB), 2. Parveen (RSPB), 3. Karan (SSCB) and Sushil (Har); **79kg:** 1. Rahul Rathore (RSPB), 2. Pritam (RSPB), 3. Veerdev Gulia (SSCB) and Pradeep (SSCB); **86kg:** 1. Praveen Charhar (Del), 2. Vetal (Mah), 3. Deepak (RSPB) and Sanjeet (SSCB); **97kg:** 1. Satyavart Kadian (RSPB), 2. Monu (SSCB), 3. Sumit Gulia (Har) and Ashish (Del).

**Team:** 1. RSPB (192 points), 2. SSSC (162), 3. Haryana (138).

Rohit, the 65kg winner.

■ SPECIAL ARRANGEMENT

## Kadian shows he's still the best; Rohit roars back

### NATL. WRESTLING

UTHRA GANESAN  
NOIDA

On a day when he was the only high-profile name in action, Satyavart Kadian proved he was still the best wrestler in the 97kg category, sailing through his bouts to win his sixth National title at the 65th men's freestyle National championships which concluded on Sunday.

The absence of archrival Mausam Khatri due to injury made things easier for Kadian. Winning his title clash

by pinning Services' Monu in less than three minutes, Kadian insisted that it was never easy on the mat, but said he was satisfied with the triumph nevertheless.

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**Team:** 1. RSPB (192 points), 2. SSSC (162), 3. Haryana (138).

Rohit, the 65kg winner.

■ SPECIAL ARRANGEMENT

## It's Prevalent Force vs. Well Connected

**BENGALURU:** Prevalent Force and Well Connected may fight out the finish in the Bangalore Race Course 158th Year Commemoration Trophy (1,600m), the chief event of the races to be held here on Monday (Jan 25).

False rails (width about 4m from 1,600m to the winning post) will be in position.

**1. STEP A SIDE PLATE (DIV. I)** (1,400m), Maiden, 3-y-o only (Cat. II); **BAUDELAIRE** (Suraj Narredu) 1, Akido (Aksh