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NEARBY



Capital reports 1,091 new cases, 26 deaths

NEW DELHI
Delhi recorded 1,091 new COVID-19 cases in the past 24 hours, along with 26 deaths and 1,275 recoveries, said a health bulletin released by the Delhi government on Sunday. There are 10,148 active cases in the city.
CITY ▶ PAGE 3

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EDUCATIONPLUS ▶ PAGE 5

At 3.4°C, Delhi records coldest day of season

SPECIAL CORRESPONDENT
NEW DELHI

The mercury continued to dip in the Capital with Sunday recording the coldest minimum temperature – 3.4 degrees Celsius – for the season. This was five degrees colder than the normal for this time of the year.

The maximum temperature on Sunday was 22.4 degrees Celsius, which was normal for the season.

DETAILS ON ▶ PAGE 2

Nepal set to face fresh election

Prime Minister Oli gets Parliament dissolved after weeks of tension within govt.

KALLOL BHATTACHERJEE

NEW DELHI

In an emergency Cabinet meeting held on Sunday morning, Prime Minister K.P. Sharma Oli recommended the dissolution of Parliament of Nepal and called for general election.

The decision was ratified by President Bidhya Devi Bhandari in an official announcement hours later.

"Prime Minister Oli had the mandate to govern Nepal but there were lingering problems among the higher ranks of the ruling party as senior leaders were unable to go with the PM. There is a tradition in democracy to deal with such situations by going back to the people and Prime Minister Oli has decided

Difficult journey

A brief timeline of the events in the Himalayan country

Nov.-Dec. 2017: K.P. Sharma Oli wins the first poll held under the new Constitution of Nepal

May 17, 2018: Nepal Communist Party formed after the merger of Oli's CPN (UML) and Prachanda's CPN (Maoist-Centre)

June 2020: Amid the Kalapani dispute with India, Prachanda complains about lack of consultation



within the government
June-July: Tension intensifies. Oli talks of plots being hatched in India to topple his government
June-Dec.: Prachanda complains of unilateral ministerial appointments by the PM. Oli introduces Constitutional Council ordinance to gain control over the party but fails

ed to seek fresh mandate," Rajan Bhattacharai, Foreign Affairs Adviser to Prime Minister Oli, told *The Hindu* from Kathmandu.

The President has called

for a two-phase election to be held on April 30 and May 10 next year. The dramatic move came after weeks of tension with challenger Pushpa Kamal Dahal 'Prachanda', who has been demanding that Mr. Oli change his style of governance.

Protests break out

Immediately, after the announcement, seven Ministers close to Mr. Prachanda announced their resignation at a press conference.

Mr. Oli's announcement was followed by deployment of quick action forces across capital Kathmandu and other major Nepal cities and towns where protests broke out spontaneously.

Nepal held election in November-December 2017 and the elected 275-member Pratinidhi Sabha is expected to serve a full five-year term.

CONTINUED ON ▶ PAGE 8

'BJP's Bengal CM will be a son of the soil'

Shah counters Trinamool's 'outsider' tag, wraps up visit with roadshow in Bolpur

SHIV SAHAY SINGH

KOLKATA

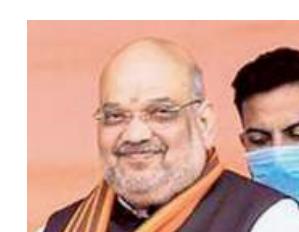
On the second day of his campaign visit to West Bengal, Union Home Minister Amit Shah on Sunday said the State was yearning for change, and added that the BJP Chief Minister of the State would be a *dhartiputra* (son of the soil).

Mr. Shah's remarks not only give some clarity about the party's chief ministerial candidate but are also aimed

to address the allegation of the Trinamool Congress that the BJP is an "outsider party".

"To defeat you, Mamataji, we do not need anyone to come from Delhi. A son of the soil will stand before you and defeat you in the polls. In the coming election, we will give West Bengal a Chief Minister who is a son of the soil," Mr. Shah said.

The Home Minister said the insider-outsider debate



raked up by the Trinamool was aimed at creating confusion. "Mamataji is having memory loss. When she was

in Congress, did she call Indira Gandhi an outsider? Did she use the term for Prime Minister P.V. Narasimha Rao? Is she trying to create a country where people of one State are not allowed in other States?" he said.

Mr. Shah, who visited Visva Bharati University in Santiniketan, held a roadshow in Bolpur to wrap up his two-day visit.

CONTINUED ON ▶ PAGE 8

+ 34 arrested under new U.P. ordinance so far

In less than a month since its promulgation, 11 FIRs have been filed under the anti-conversion law

OMAR RASHID

LUCKNOW

With fresh cases in Shahjahanpur and Kannauj, the number of FIRs lodged under the Uttar Pradesh Prohibition of Unlawful Conversion of Religion Ordinance, 2020, has reached 11.

The ordinance was promulgated on November 27 and since then, it has been invoked roughly once in 48 hours. At least 34 persons have been arrested so far, the police in various districts said.

Along with those in Shahjahanpur and Kannauj, the

police have lodged cases under the new ordinance in Gautam Buddha Nagar, Mau, Bijnor, Hardoi, Sitapur, Muzaffarnagar, Moradabad, Bareilly and Etah.

In Kannauj, a case was lodged under Sections 3 and 5 of the ordinance in Gurushainganj against a Muslim man in his thirties for marrying a Hindu woman, aged 26, allegedly through a fraudulent Hindu identity.

Ajay Verma, the brother of the woman, said the man named Taufiq was going by a fake name of Rahul Verma.

Through a photo of the wedding posted by the accused on Facebook, they got to know that the man was a Muslim, alleged Ajay, claiming that even his sister did not know of his religion. Additional Superintendent of Police Vinod Kumar said the accused was arrested on Saturday. "The man and the woman had married as per Hindu rituals," he said.

BJP leaders in tow

Superintendent of Police, Kannauj, Prabhat Verma said a complaint was registered af-

ter a man alleged that his daughter was married through deceit using a fake name. A group of BJP leaders had accompanied the complainant to the police.

In Shahjahanpur, a Muslim youth, identified as Mohammad Saeed, was arrested on charges of allegedly sexually exploiting a woman after concealing his religion, said Sanjay Kumar, Superintendent of Police, Shahjahanpur City. The police said the accused raped the woman five years ago. He also clicked intimate pictures of the woman and blackmailed her. Recently, he started threatening her to marry him by forcibly trying to convert her, the police said. The man was also booked for rape and extortion.

In Sitapur, 13 persons have been arrested after a Hindu student allegedly eloped with a Muslim van driver of the same village, Makhu Behar in Tambaur, said Deputy Superintendent of Police, Laharpur, Yadavendra Yadav. The girl's father alleged that the boy induced his daughter to flee from home with the intention of conversion.

CONTINUED ON ▶ PAGE 8

Delhi HC orders police protection for old couple

Duo claims assault by daughter, husband

STAFF REPORTER

NEW DELHI

The Delhi High Court has ordered the city police to ensure sufficient protection for a senior citizen couple who claimed that they were being "tormented and physically beaten" by their daughter and son-in-law living with them.

Justice Vibhu Bakhrus said the couple can also approach their area District Magistrate under Rule 22 of Delhi Maintenance and Welfare of Parents and Senior Citizens Rules (DMWPSR) for their protection.

Rule 22 of DMWPSR lays down guidelines for protection of life and property of senior citizens. It says that complaints of senior citizens shall be promptly attended to by the local police.

'Police inaction'
The High Court's order came while hearing the plea of a 67-year-old man and his wife who said the police have not taken any effective steps to protect them despite several complaints.

The man, who claimed to be suffering from paralysis

and old-age ailments, said that on October 12 he was beaten up by his daughter. He had called the police and some officers had visited the premises. However, they did not take any action and asked the couple to submit a written complaint. He alleged that their statements were also not recorded. Thereafter, on December 13, his daughter and son-in-law once again assaulted them, claimed the complainant.

The Delhi government's Additional Standing Counsel submitted that the complaints received from the old couple do not reflect any cognisable offence and are largely regarding petty squabbles between the family members. The counsel, however, assured the court that the concerned beat staff will visit the complainants' residence on a daily basis and ensure that they are not brought to any harm.

Justice Bakhrus said the Delhi government is "bound down to the said statement and the SHO concerned (PS Palam) shall ensure that sufficient protection is afforded to the petitioners".

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Gurdwara call



Paying tribute: Prime Minister Narendra Modi visiting Gurdwara Rakabganj Sahib in New Delhi on the occasion of the 400th Prakash Parv of Guru Teg Bahadur on Sunday. ■ PTI

Farmers to step up protest, reach out to NDA members

Samyukt Kisan Morcha announces relay hunger strikes

ASHOK KUMAR

NEW DELHI

The leaders of the Samyukt Kisan Morcha (SKM), a joint front of farmer unions, on Sunday announced a further intensification of their agitation against the three farm laws, including relay hunger strikes at protest sites and reaching out to constituents of the ruling National Democratic Alliance.

At a press conference at Singhu, a protest site at the Delhi-Haryana border, SKM leaders said they would approach the NDA leaders on December 26 and 27, appealing to them to compel the BJP to withdraw the laws.

"We will go to the residences of NDA leaders over the weekend and seek their support for the agitation. And their replies would be

shared with the people," Bharatiya Kisan Union president Rakesh Tikait said.

The SKM leaders added that the NDA constituents would also be opposed if they did not support the farmers.

Swaraj India president Yogi Adityanath said the farmer leaders would hold relay

hunger strikes from Monday. "Eleven leaders would observe fast for 24 hours every day. We appeal to those holding sit-ins in other parts of the country as well to observe hunger strike," Mr. Yadav said.

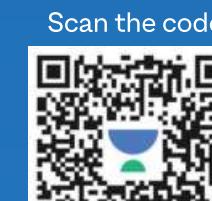
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AGENTS PROTEST ▶ PAGE 9

THE BIDEN AGENDA



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Medical camp set up at protest site to treat eye issues due to pollution

Team of nine doctors from Punjab to attend to farmers at Singhu border for 2 days

SAURABH TRIVEDI
NEW DELHI

A team of nine doctors from Punjab's Garhshankar on Sunday set up a two-day medical camp at the Singhu border to treat protesting farmers suffering from eye-related issues due to the pollution.

Volunteers give socks
Meanwhile, another group of volunteers were found treating elderly protesters suffering from knee pain by applying ointments and providing them with woollen socks.

The doctors included ophthalmologists, physiotherapists and general physicians. They had earlier visited the spot three times.

Due to the excessive cold, dust and pollution, many farmers complained of several eye-related issues, said doctors. "We have come with medicines and eye-examination devices. These medicines could give temporary relief to farmers but if the situation remains the same, many of them would need to be hospitalised as weather is extreme cold,"



Volunteers attend to an elderly farmer at the Singhu border on Sunday. ■ SAURABH TRIVEDI

During our last visit, many people came up to us with eye-related problems. So we decided to set up an exclusive eye-checkup camp at the Singhu border

RAJDEEP SINGH
Ophthalmologist

farmer, Mehrunisa said: "I am not a farmer but we get our food because of our farmer brothers. If we do not stand with them today, we should be ashamed of ourselves."

A physiotherapist, Amandeep Singh, said: "We are here only to serve the farmers. It is our duty. All medicines are free of cost. Our only intention is to give them our best medical facilities."

There was a group of volunteers, who helped the elderly farmers clip their nails. "My friends and I have come here to help the farmers. I come from a family of farmers and I understand their pain," said a volunteer, who did not wish to be named.

tations in the eye. So, we realised that no such facility was available and decided to set up an exclusive eye-checkup camp here," he added while attending to 50-year-old Mehrunisa, who have been complaining of pain and weakness in her eyes for the past few days.

She was advised to take anti-allergic eye drops twice a day. Hailing from Delhi's Wazirabad, Mehrunisa has been camping at the Singhu border for one week now. When asked if she was a

volunteer.

Twenty-year-old ophthalmologist Rajdeep Singh said: "This is our fourth visit here. Earlier, we had set up general medical camps on weekends." He said during their third visit to Singhu border, they had realised that there was a need for a separate eye camp at the protest site.

"During our last visit, many people came up to us with eye-related problems. While some complained of dry eyes, others said they felt burning sensation or irri-

gation in the eye. So, we

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Delhi reports 1,091 new virus cases

Total COVID-19 cases stand at 6,17,005 with 10,277 deaths and 5,96,580 recoveries

SPECIAL CORRESPONDENT
NEW DELHI

The Capital recorded 1,091 new COVID-19 cases in the past 24-hours on Sunday along with 26 deaths and 1,275 recoveries. There are 10,148 active cases in the city.

According to the health

COVID-19

bulletin released by the Delhi government, 83,289 tests were conducted in a day and the positivity rate was 1.31%. The death rate based on the data from the past ten days was at 2.54%. Of

the total tests conducted, 46,001 were RT-PCR tests while 37,288 were RAT tests.

Total number of COVID-19 cases in the Capital now stands at 6,17,005, with a total of 10,277 deaths and 5,96,580 recoveries. Since the outbreak of the

pandemic, 78,000,367 tests have been conducted.

On Saturday, Chief Minister Arvind Kejriwal had said that the third wave of COVID-19 in Delhi was under control as the positivity rate, which was as high as 15% in November, was now constantly below 2%.

Will hold padayatras over ₹2,500 cr. scam tomorrow: AAP Party to turn demand for CBI inquiry into alleged scam into 'mass movement'

SPECIAL CORRESPONDENT

NEW DELHI

The Aam Aadmi Party (AAP) on Sunday announced that it will be conducting 'padayatras' in all the 272 wards in Delhi on Tuesday to inform people about the alleged ₹2,500 crore scam in the BJP-ruled civic bodies of Delhi.

The party hopes to turn

the demand for a CBI inquiry into the alleged scam into a mass movement and expose the way in which the party has been running the civic bodies.

Senior AAP leader and municipal corporation in-charge Durgesh Pathak questioned as to why the BJP was scared of a CBI investigation into the "scam", if they know

that there has been no scam at all. He added that the amount of ₹2,500 crore belonged to the people of Delhi and is a loss to the public exchequer. He added that the scam came to light when the North, South, and East civic bodies released their budgets. Last week, the Delhi Assembly also passed a resolution demanding a CBI probe into the alleged scam.

"AAP will turn this case of ₹2,500 crore misappropriation into a mass movement. On December 22, AAP will take out 'padayatra' and visit all the 272 wards in Delhi. Our volunteers will meet and communicate with the people in those wards and will enlighten them about this scam," Mr. Pathak said.

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Stir against farm laws politically motivated, says Haryana CM

'MSP will never end, govt. thinking beyond it through the three legislations'

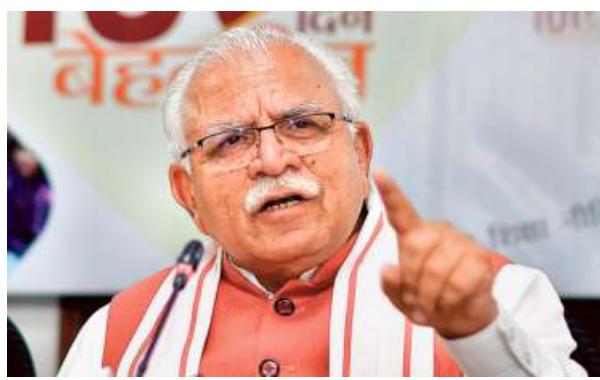
SPECIAL CORRESPONDENT

GURUGRAM
Haryana Chief Minister Manohar Lal on Sunday said the agitation against the three agriculture sector laws was "politically motivated" and those behind it were not the well-wisher of the farmers.

Mr. Lal added that the people of Haryana should talk to their brethren from Punjab holding demonstration at the Delhi-Haryana border about the Sutlej-Yamuna Link canal.

The Chief Minister was speaking at a "Jal Adhikar Rally" at Mahendragarh here on Sunday.

Mr. Lal reiterated that he would quit politics if there was any dilution of the Minimum Support Price scheme and added that the government was thinking beyond the MSP through the three farm laws. "The MSP scheme will never cease to exist. It



Chief Minister Manohar Lal. ■ FILE PHOTO

will continue," he said.

Mr. Lal said the SYL matter had been pending for decades, the BJP government petitioned before the Supreme Court for an early hearing after coming to power and a decision was made in Haryana's favour.

He said that South Haryana faced acute water scarcity two decades ago, but the wa-

ter supply in the region had improved over the past few years.

Mr. Lal said that his government had prepared a ₹2,000 crore project to recharge groundwater in the region.

The groundwater level had gone up by 10-15 feet in Rewari because of the efforts of his government, he claimed.

Referring to the farmers agitation, Haryana BJP chief Om Prakash Dhankar said those holding "red flags" sided with China in 1962 and the people should identify them. "Once they are identified, you can understand their motive behind the agitation," said Mr. Dhankar.

PM with farmers'

He added that Prime Minister Narendra Modi understood the pain of the poor farmers and had directly transferred ₹6,000 to their bank accounts.

Mr. Dhankar said that SYL canal was important for Haryana and it was the right of the people of the State. "It is the right opportunity to talk about our share of water through SYL canal. Those who don't talk about SYL now are not well-wisher of farmers," said Mr. Dhankar.

The NSCN (IM) called itself the National Socialist Council of Nagaland that covers Nagaland and the inhabited areas in Nagaland and beyond.

Y.S. Mashungmi, a Tangkhul Naga from Manipur's Ukhrul district, had walked 70 km from Nagaland's commercial hub Dimapur to State capital Kohima a few days ago for "spreading the message of peace". Fellow NSCN (IM) members caught him in Kohima and took him to their camp at Hebron, about 35 km southwest of Dimapur.

None, including those in the NSCN (IM), recognised him during the peace march as he was wearing a mask.

NSCN(IM) takes member to task over peace march

He was carrying flags of India, 'Nagaland'

SPECIAL CORRESPONDENT
GUWAHATI

Mashungmi was one of its members and was brought to its camp, but denied torturing or punishing him.

In a statement on December 19, the NSCN (IM) said Mashungmi went for the "so-called peace march carrying both the national flags of India and Nagaland without taking the authority into confidence".

Conduct code violated'

It said the member was being debriefed for the unauthorised "one-man operation with sensitive political implication". The outfit also stated that his "daring venture, no matter how patriotic it may appear in the eyes of the beholder, amounts to violation of disciplinary code of conduct."

W. Saya, the NSCN (IM)'s deputy publicity minister, denied reports about Mashungmi having been punished. "He is in our camp but not in custody," he said.

Anti-CAA protest: report documents chilling testimonies of students

Citizens Against Hate team finds loopholes in NHRC's probe into violence at Jamia Millia Islamia, Aligarh Muslim University

ANUJ KUMAR
NEW DELHI

Students of Jamia Millia Islamia and Aligarh Muslim University have recounted chilling testimonies of facing the police as they set out to control protests against the Citizenship (Amendment) Act on December 15, 2019. Even the female students were not spared. "The male police officers were pressing our feet and hands with their boots," says a student, quoted in the 124-report compiled by the Citizens Against Hate, a Delhi-based collective of individuals and groups.

Released recently, the report also finds substantive loopholes in the National Human Rights Commission's investigation of the incidents in the two universities.

Documenting 209 testimonies, the report, titled 'The Dismantling of Minority Education: Police Violence in Aligarh Muslim Uni-

versity and Jamia Millia Islamia' is based on six months of fieldwork by the CAH team comprising human rights experts, lawyers and researchers.

Excessive force

The report says the police and Rapid Action Force officials made disproportionate use of force against students - tear-gas shells were thrown inside the old reading hall and Zakir Hussain Library of JMI and students' devices such as laptops were broken.

It says women students in JMI were beaten by male police officers on December 15 and police used communal slurs and targeted the Muslim identity of students, particularly Kashmiris. The officials paraded the students with their hands up in the air. In AMU, the report notes, the police, and RAF officials entered the campus on December 15 and fired



Students with their hands raised outside JMI. ■ FILE PHOTO

tear-gas shells, rubber bullets, and stun grenades indiscriminately on protesting students, causing severe injuries. Some shells blew up in the hands of the students while they attempted to throw them away. Three students were critically injured, including one who lost his hand. Room 46 of AMU's Morrison Court Hostel, the report says, caught fire after the police broke open the gates and threw tear-gas

shells inside, asphyxiating three students. In a semi-conscious state, the students were taken to the Bab-e-Syed gate and beaten, claims the report.

Blaming the authorities for the delay in legal and medical aid, it goes on to add that the harassment of students including arrests and criminalisation have continued beyond the events of December 15 when two separate FIRs were filed against

56 individuals and 1,200-1,300 unnamed persons.

The report also takes into account the immediate and long-term psychological impact on students and family members as it has noted instances of panic episodes disrupting sleeping patterns and reducing self-esteem among students.

Taking a critical view of NHRC's findings in these incidents, the report says the human rights body blamed the violence on students based on "questionable grounds", providing legitimacy to police action. The report points out that it is a settled principle of law that mere lack of permission doesn't make a protest unlawful.

The report says the NHRC didn't take into account circumstantial evidence - fire in the room, empty tear-gas shells, the gatekeeper becoming unconscious - before concluding that due to non-availability of material evidence such as CCTV footage of the attack on the hostel and specific spaces, the allegations are neither proved nor disproved.

Probe recommended

The CAH has recommended immediate constitution of a commission of inquiry chaired by a retired judge of the Supreme Court to conduct a judicial inquiry into the incident and ensure accountability of the police as well as reparative action.

Recommending ratification of the Convention against Torture, to which India is a signatory since 1998, it has asked the Central government to formulate proper guidelines for police and other forces regarding the conduct of police in dealing with protesting students inside educational institutions.

WEATHER WATCH

RAINFALL, TEMPERATURE & AIR QUALITY IN SELECT METROS YESTERDAY



TEMPERATURE DATA: IMD; POLLUTION DATA: CPCB; MAP: INSAT/IMD (TAKEN AT 18.00 HRS)

Forecast for Monday: Cold wave to severe cold wave conditions at isolated places over Odisha, Bihar, north Rajasthan, Punjab, Haryana, west Uttar Pradesh, Jharkhand and Gangetic West Bengal; cold day conditions very likely at isolated places over east Uttar Pradesh

CITY	RAIN	MAX	MIN	CITY	RAIN	MAX	MIN
Agartala	—	24.2	13.9	Kozhikode	—	33.4	23.5
Ahmedabad	—	27.8	13.6	Kurnool	—	30.3	18.6
Aizawl	—	23.0	—	Lucknow	—	18.6	4.0
Allahabad	—	23.0	6.2	Madurai	—	29.0	21.8
Bengaluru	—	25.7	17.0	Mangaluru	—	35.2	21.0
Bhopal	—	24.5	6.8	Mumbai	—	31.8	21.8
Bhubaneswar	—	27.8	13.9	Mysuru	—	30.5	20.2
Chandigarh	—	20.6	4.2	New Delhi	—	22.4	3.4
Chennai	—	22.0	22.0	Patna	—	20.2	7.8
Coimbatore	—	29.5	19.2	Port Blair	—	30.7	25.7
Dehradun	—	21.8	4.5	Puducherry	—	29.4	21.2
Gangtok	—	13.2	5.6	Pune	—	28.5	14.0
Goa	—	32.5	22.0	Raipur	—	28.0	12.0
Guwahati	—	23.4	10.8	Ranchi	—	22.3	7.5
Hubballi	—	28.0	18.0	Shillong	—	16.1	5.6
Hyderabad	—	28.4	14.2	Shimla	—	18.8	0.9
Imphal	—	22.3	4.4	Srinagar	—	9.0	-6.2
Jaipur	—	27.6	7.6	Thiruvananthapuram	—	32.6	22.1
Kochi	—	32.4	22.2	Tiruchi	—	30.5	20.9
Kohima	—	17.8	6.0	Vijaywada	—	29.0	20.5
Kolkata	—	22.5	12.5	Visakhapatnam	—	28.2	19.0

(Rainfall data in mm; temperature in Celsius)

Pollutants in the air you are breathing

CITIES	SO ₂	NO ₂	CO	PM _{2.5}	PM ₁₀
Ahmedabad	21	64	46	.74	.110
Bengaluru	—	.37	22	.157	.115
Chennai	.4	15	22	.85	.91
Delhi	12	100	68	.395	.327
Hyderabad	20	46	30	.158	—
Kolkata	14	58	14	.323	.152
Lucknow	.4	100	46	.460	.404
Mumbai	.8	.34	—	.340	—
Pune	—	—	—	.199	.129
Visakhapatnam	28	9	61	.144	.119

Yesterday

In observation made at 4.00 p.m. at Netaji Subhash Chandra Bose International Airport, Bilhar recorded an unhealthy air quality index (AQI) score of 453 indicating an unhealthy level of pollution. In contrast, Aizawl, Mizoram recorded a healthy AQI score of 24

Air Quality Code: ■ Poor ■ Moderate ■ Good (Readings indicate average AQI)

SO₂: Sulphur Dioxide. Short-term exposure can harm the respiratory system, making breathing difficult. It can affect visibility by reacting with other air particles to form haze and stain culturally important objects such as statues and monuments.

NO_x: Nitrogen Dioxide. Aggravates respiratory illness, causes haze to form by reacting with other air particles, causes acid rain, pollutes coastal waters.

CO: Carbon monoxide. High concentration in air reduces oxygen supply to critical organs like the heart and brain. At very high levels, it can cause dizziness, confusion, unconsciousness and even death.

PM_{2.5} & PM₁₀: Particulate matter pollution can cause irritation of the eyes, nose and throat, coughing, chest tightness and shortness of breath, reduced lung function, irregular heartbeat, asthma attacks, heart attacks and premature death in people with heart or lung disease

NGT panel for protection + of Mahanadi floodplain

Odisha plans to develop reclaimed land

SATYASUNDAR BARIK
BHUBANESWAR

The National Green Tribunal has constituted a high-level committee to identify floodplain zones of the Mahanadi – Odisha's largest river – in wake of State government reclaiming 424 acres of land from the river for development projects.

One Dilip Kumar Samantay had moved the NGT accusing that the Mahanadi riverbed was slated to be affected by setting up of a Medical College and other permanent constructions in the floodplain of the river.

He had stated that there was need to prevent irreversible damage to the riverine ecology by enforcing the applicable rules, if any.

In January this year, Chief Minister Naveen Patnaik had announced that every inch of the 424 acres reclaimed land would be utilized

OBITUARY & REMEMBRANCE

DEATH



S. SANKARAN NAMBISAN (64)

Retired Joint Director, AFHQ, Defence Ministry, New Delhi

Passed away on 19-12-2020 at His Daughter's residence at NIT Quarters, Chathramangalam, Kerala

Wife : Chitra

■ VERONIKA TARANZINSKAJA

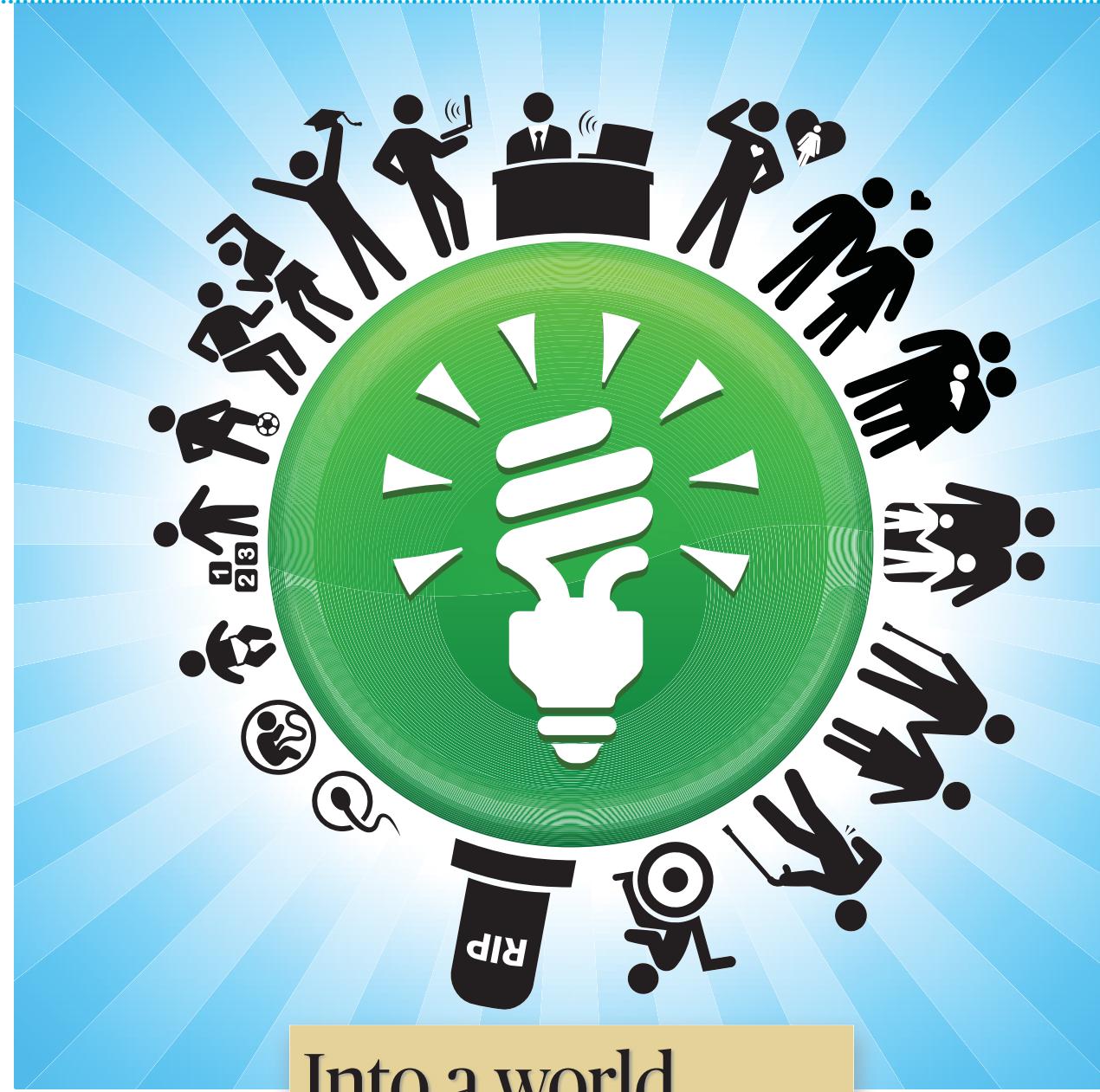
The concept of Sustainopreneurship (entrepreneurship and innovation for sustainability) emerged from earlier concepts like social entrepreneurship, ecopreneurship and sustainability entrepreneurship. It means using creative business skills to solve problems related to sustainability and create social and environmental sustainability as a strategic objective and purpose. At the same time, it also involves respecting the boundaries set in order to maintain life support systems. In other words, it is a business with a cause; in which world problems are turned into business opportunities by the deployment of sustainability innovations.

Listen to the youth

Today's youth population is larger than ever, with 1.8 billion people between the ages of 10 and 24, of whom approximately 90% live in less developed countries. The Sustainable Development Agenda (2030 Agenda) is the United Nations' blueprint to assist countries in economic development, community well-being, and sustainable development. All the 17 Sustainable Development Goals (SDGs) are important opportunities to improve the quality of life and health of mankind. However, their long-term effectiveness depends on the efforts to make the youth aware of and develop their knowledge of environmental well-being. In essence, young people are the pillars of and the driving force behind the success of the SDGs.

The 2030 Agenda recognises

Sustainability has to be made a valuable part of standard curricula and the metrics of good teaching need to reflect this inclusion.



pling drives at schools are no longer enough. Sustainability has to be made a valuable part of standard curricula and the metrics of good teaching need to reflect this inclusion. Adjusting from the micro to the macro will not only bring people's world into immediate focus, but will also spread the understanding that we do not exist in a vacuum. In a global society, sustainability is a macro-scaled issue that supersedes the boundaries of specific study areas.

Students should be able to attend insightful sessions, conferences and workshops through which they get a chance to understand the various aspects of sustainability and exchange ideas for a better future. The curriculum must have subjects that revolve around sustainability and address issues like 'how we can live and operate sustainably in the future and make current global issues such as environmental pollution, discrimination, fair working and living conditions the reason for our economic action'. It should also focus on breaking down the ingrained processes of short-lived economic activity and bringing about a change in society.

To make a change, not only should sustainability be brought into the school curriculum, but students should also be given opportunities to work with experts and change-makers. Schools can create partnerships with NGOs and bring the idea of sustainability into all subjects. Many schools follow project-based learning, where children think about and find solutions to real-world challenges. Together with NGOs from different fields, they can conceptualise ideas and prototypes, which can be used and developed further.

The writer is a teaching expert and Head of PASCH South Asia, Goethe Institut.

Into a world of sustainable INNOVATIONS

Sustainopreneurship should be embedded in the curriculum if our students are to become well-informed decision-makers of tomorrow

that young people have a strong ability to drive change, and more than one-third of the SDGs' targets involve youth explicitly or implicitly. Also, this is often the group most affected by changes within their communities. However, they are rarely offered a seat at the table and, consequently, left out of the decision-making processes that impact their lives. Given that young people are the guardians of the planet's future, it is imperative to listen closely to their concerns and take heed of what they have to say.

Dummies will teach them about real-life financial issues. Their understanding of the fundamentals of budgeting, savings, investment and earning will influence every phase of life.

Practical learning has always been more impactful when compared to theoretical knowledge. Students who receive pocket money should be encouraged to save a certain amount regularly and deposit it in a bank account. This will help them work out a budget and manage their costs with the balance. All this will help shape their financial habits. Students should also be informed about the multiple investment vehicles available, the pros and cons of each and how to navigate a financial system.

The most important purpose of money is its transactional behaviour and, therefore, they should know that savings are meant for specific or emergency requirements and that not all the pocket money needs to be saved.

Thus, financial education for students is a necessity, as it promotes the habit of saving, teaches awareness and responsibility, helps them keep a check on spending, and build a positive attitude around money.

The writer is a passive income coach and founder of AskTheWiseGuy.

establish a research lab on cyber-signalling system for the railways to provide students with specialised training and internships. Prof. K. Sinha and entrepreneur Srinivas Rao Ganapathy represented L2M while Sai Vidhya Institute of Technology was represented by Additional Director A.M Padmareddy; its trustees Prof. Jayasimha, Prof. R. Shanmukaswamy, and Narayana Raju; its Principal Dr H. S. Ramesh Babu, and Dr. Narayan K. Dean, R&D.

ongoing process that demands years of understanding and experience to actually make it a habit. Therefore, early exposure to money-related affairs along with proper guidance is imperative.

Practical learning
The formal education at micro and the macro levels starts during secondary education when students are exposed to concepts such as functioning of a bank, the workings of money management and why managing personal finance is essential. At this point, reading books like Robert T Kiyosaki's *Rich Dad, Poor Dad*, Beth Kobliner's *Get a Financial Life* or Eric Tyson's *Personal Finance* for

Globhe; Linnéa Kornehed, CMO and co-founder of Einride; Dr Sunita Narain, Director General of Centre for Science and Environment; and Sanskriti Dawle, Founder and CEO of Bell Labs, spoke about the importance of women in STEM and the challenges they faced individually.

Research lab established

Sai Vidhya Institute of Technology, Bengaluru, has signed an MOU with Market Innovations Pvt. Ltd., an IISc Start-up Lab to

SAVE THE DATE**■ Ph.D Programme**

Mahindra University, Hyderabad, announced the second intake for admission to its Ph.D. programmes in Engineering, Applied Sciences, Humanities and Social Sciences for the 2021 Spring session beginning on January 25, 2021.

ELIGIBILITY: Master's degree in Engineering/Technology/Science/Humanities/Social Sciences with a minimum CGPA of 6.00 on a 10-point scale or 60% marks in aggregate. Full time students who do not have M.Tech. or equivalent degree and have B.Tech. or equivalent degree with a CGPA of 7.00 on a 10-point scale or 70% aggregate marks should have a valid GATE score or UGC/CSIR/DBT/INSPIRE Fellowship Examination for Sciences and Humanities and Social Sciences.

DEADLINE: December 24, 2020
<https://bit.ly/3mcV8l>

■ Sonny Mehta India Scholarship

The University of East Anglia (UEA) has instituted a fully-funded annual Sonny Mehta India scholarship for its Creative Writing MA programme 2021 worth £28,500 covering tuition fee, living cost and relocation to the UK for the course.

ELIGIBILITY: Self-funded applicants with genuine financial need and outstanding creative writing potential.

DEADLINE: May 14, 2021
<https://bit.ly/389wrF>

■ Early Bird Registration Scholarship

Technion - Israel Institute of Technology recently announced scholarships worth \$3000 (₹2 lakh) for the early bird registrants to its B.Sc. in Mechanical Engineering programme.

ELIGIBILITY: Open to students who have completed/about to complete schooling from a recognised school in India with a 3.0 GPA or an 80% average with a strong background in math and physics and a recommended band of 6.5 in IELTS.

DEADLINE: January 11, 2021
<https://bit.ly/2kIkfKx>

■ Faculty of Science Scholarships

Scholarships between £3,000 and £5,000 are available to new international students joining a Master's degree at Faculty of Science in 2021-22 at The University of Strathclyde, Glasgow.

ELIGIBILITY: A new, international fee-paying, self-funded student holding an offer of admission.

DURATION: One year

DEADLINE: July 31, 2021
<https://bit.ly/2WtORuR>

VIEWPOINT

Bridge the divide

Whether it is online or in physical classrooms, education should be made accessible and affordable to all

■ NAVEEN KHAJANCHI

Most school-going children are facing many problems in this era of the pandemic. While the privileged have access to resources like the Internet, smartphones and their own rooms, many others face a lack of space, time and money to continue with their studies.

With people having lost their jobs, paying school fees has become a problem. The child too is unable to fully comprehend what is taught in online classes and the lack of physical activity has led to a certain level of restlessness, anxiety and depression.

In the case of students from less privileged backgrounds, given the lack of access to the Internet and devices, online classes do not seem to have the same benefit that it does for children from better off families. Azim Premji University's study, *Myths of Online Education*, shows that there is a lack of emotional connect and personal attention. For those who are intelligent and capable of self-study, the online system of teaching-learning may work. But can we rely entirely on a digital classroom connect between teachers and students? I think not.

Even in the case of regular physical classes, there is a divide between privileged students and those from lower-

income families. Often, I have noticed that children do not understand what the teacher has taught or are unable to express the correct answer if a wrong fact is mentioned. What can we do to ensure that our children are not left behind? How can we teach them life skills and values?

Let me offer an example. A student was being sent away for failing two years in a row. But what did the school do to ensure that some corrective action was taken after the child failed the first time? What was the reason for the failure? When we do not make an attempt to find out or do some kind of course correction, it is the failure of the teacher, the principal or the board. In this case, the parents came from an uneducated background and accepted this exit as the child's fate. Today, efforts to use teaching aids like the radio and ensuring that teachers go to rural schools or homes offer some measure of hope.

Bridged education
Modern education should be a blend of values and skills that are not just learnt but also put into practice. We make a big deal about a few successes, but what about the vast majority who are probably equally bright? What happens to failures from the top institutes? Does anyone support them unless there is a hue and cry?

Our institutions should look to support all their students equally and not just the toppers. The focus should shift from the toppers to those who are not doing so well. This is the area that can lead to a revolution in our country, as a majority falls in this strata. We should be looking to see how we can support them.

It is time to develop an internship model or a shared services centre where all types of talent can be encouraged and developed. For example, it is possible to maintain physical distancing in the open areas of rural India where an on-site model with an open-air gym for physical activity, games, nutritious food, storytelling and other events can be created to offer children a mix of learning and fun.

Today, in the era of the pandemic, the well-off are worrying about their children missing the fun of campus life. On the other hand, a less privileged person is concerned that non-payment of fees may lead to a break in their child's education. Is it not time that such divisions are done away with and education is made accessible and affordable to all?

Disclaimer: The views expressed in this article are personal.

**PERSPECTIVE**

Money matters

Why students need to be taught how to manage their finances

■ ARPIT ARORA

With the economy beginning to recover from the effects of the pandemic, financial literacy is important. Good financial habits and a strong mindset are crucial for everyone, including students. Although there is no specific age to begin, mentors and educators should start imparting basic knowledge about money as soon as they feel the child is ready. Start with the basics of making a budget, spending and saving, as every step a person takes from graduation to retirement is directly or indirectly linked with how well he/she manages the money in hand. Financial management cannot be learned overnight; it is an

ongoing process that demands years of understanding and experience to actually make it a habit. Therefore, early exposure to money-related affairs along with proper guidance is imperative.

Practical learning
The formal education at micro and the macro levels starts during secondary education when students are exposed to concepts such as functioning of a bank, the workings of money management and why managing personal finance is essential. At this point, reading books like Robert T Kiyosaki's *Rich Dad, Poor Dad*, Beth Kobliner's *Get a Financial Life* or Eric Tyson's *Personal Finance* for

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Research lab established

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ETCETERA**■ Women in STEM**

As part of the Sweden-India Nobel Memorial Week 2020, the Embassy of Sweden in India, in partnership with the Atal Innovation Mission, organised She Stem: Women Leading the Way, a virtual event to celebrate women scientists and entrepreneurs in Sweden and India. In the panel discussion, Helena Samsoe, CEO and founder of

establish a research lab on cyber-signalling system for the railways to provide students with specialised training and internships. Prof. K. Sinha and entrepreneur Srinivas Rao Ganapathy represented L2M while Sai Vidhya Institute of Technology was represented by Additional Director A.M Padmareddy; its trustees Prof. Jayasimha, Prof. R. Shanmukaswamy, and Narayana Raju; its Principal Dr H. S. Ramesh Babu, and Dr. Narayan K. Dean, R&D.

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The writer is an alumnus of INSEAD and CEO of NKH Foundation.



The right call

The A.P. High Court order on inquiry into a 'constitutional breakdown' was over-reach

The Supreme Court on Friday quite rightly stayed an Andhra Pradesh High Court order that sought to convene a judicial inquiry into whether there is a "constitutional breakdown" in the Y.S. Jagan Mohan Reddy-led government in the State. The top court's intervention must be welcomed as it quickly halted an untenable adventure by the High Court that might have required the imposition of President's Rule. While hearing *habeas corpus* petitions filed by relatives of persons remanded in judicial custody or on bail, on October 1, the High Court had *suo motu* summoned the State counsel to assist in deciding "whether in circumstances prevailing in the State of Andhra Pradesh, the court can record a finding that there is constitutional breakdown in the State or not". This was clearly a case of judicial over-reach by the A.P. High Court. The question of a "constitutional breakdown" or the failure of constitutional machinery is dealt with under Article 356 of the Constitution, whose invoking comes under the prerogative of the executive and not the judiciary. In the S.R. Bommai case, a nine-member Bench of the Supreme Court construed the scope of Article 356, which also allows the imposition of President's Rule in the States, with stringent conditions for the valid exercise of that power by the President after being presented with a proclamation by the Union Council of Ministers. These included ascertaining whether objective conditions exist which render it impossible to carry out governance in the State where the proclamation has been made and the process has to be approved by both Houses of Parliament before consideration for judicial review. But the A.P. High Court's order seemed to have reversed the scheme of things by putting the cart before the horse in asking to ascertain if there is a "constitutional breakdown in the State". The Chief Justice of India noted that the Court found it to be "disturbing" before staying it.

The Supreme Court's order comes in the wake of incidents pointing to a tussle between the judiciary and the elected government in Andhra Pradesh. Chief Minister Jagan Mohan Reddy had, in an unprecedented letter to the CJI, complained about the alleged hostile attitude of the High Court against him and his government besides making controversial allegations against a senior Supreme Court judge. This was even as the High Court ordered a CBI probe into what it termed was a social media campaign against the judges. The onus is now on the Supreme Court to put an end to the unseemly tussle between the judiciary and government in the State. Ordering an internal inquiry into the Chief Minister's letter would be a good beginning. A clear nullification of the High Court order will also ensure that such legal adventures impinging upon the separation of powers in the State are not repeated.

Smouldering unrest

Inequitable labour-capital relations could hit

India's investment destination credo

On Saturday, global personal technology major Apple placed all fresh production orders on hold for its Taiwanese supplier Wistron. This embargo may affect all Wistron units, but the trigger was one of the biggest expressions of industrial unrest in India in recent years – at a new facility set up by the firm in Kolar, Karnataka, to manufacture iPhones, among other things. Violence broke out at the unit on December 12 after several workers raised slogans protesting against non-payment of their dues, a protest that escalated. In Kolar, Wistron claimed ₹437 crore of damages from the incident even as the Centre and the State government reacted with alacrity, given the importance of the project for India to establish its credentials as an alternative manufacturing base to China. The State said it was disturbed and around 160 people were arrested. The Centre asked the B.S. Yediyurappa administration for an expeditious inquiry to identify the culprits and ensure that investor sentiment is not affected due to the 'one-off incident'.

The Prime Minister has been reported to be 'very worried' about the development, and all necessary support has been promised so that the firm may restart operations. That may take a while now given that Apple's own probe has found glaring lapses in Wistron's treatment of its staffers. From playing victim initially, Wistron has been compelled to change tack – it now claims the damages from the violence were about ₹50 crore and has fired a top official handling its India operations for failing to ensure employees got their entire dues in a timely manner. Perhaps, if designated officials for hearing labour grievances had reacted adequately when Wistron's 1,300-odd regular staffers or its 8,000 odd contract workers at Kolar raised a red flag about wages, this may not have come to pass. If anything, enforcement of labour laws for employees' benefit will make India an even more attractive and contrasting alternative to China where labour exploitation is rife. With global firms under pressure to exhibit higher standards in environmental, social and corporate governance, India also needs to up its game on enforcing compliance with the laws of the land and treating labour-employer disputes in an even-handed manner. When a showcase project becomes an exemplary basket case within months, for whatever reasons, the repercussions are deeper and wider. With the country on the cusp of a new labour law regime being marketed as a business-friendly regimen, misgivings about their provisions or unresponsive systems for employees' grievances can only foment more such unrest. It may be a good time for the government to rekindle a tripartite dialogue mechanism with trade unions and employers like the erstwhile Indian Labour Conference, not held since 2015.

Laying the foundation for faster growth

The decline in 2020-21 caused by the pandemic can be addressed only if the Indian economy grows at 8% in 2021-22



C. RANGARAJAN

The year that is shortly coming to an end has been an extraordinary one. In recent memory this is the first economic crisis that has been triggered by a non-economic factor. It is a pandemic, a novel coronavirus pandemic, which has literally brought the economy to a halt. The actions that have to be taken to prevent the spread of the virus such as the lockdown have impacted the economy severely. As the restrictions were slowly withdrawn, the economy has also started looking up. This can be seen very clearly from the performance of the Indian economy in Q1 and Q2 of 2020-21. In Q1, the economy declined by 23.9%; it declined by 7.5% in Q2, when the relaxations were eased.

At the dawn of the New Year 2021, several questions rise in our mind. How bad was the performance of the Indian economy in 2020-21? What are the prospects for 2021-22? What should the stance of monetary policy be in the coming months? What should the Budget to be presented by the central government in February 2021 focus on? Will the global environment for trade and investment improve and help India? What should be the medium-term focus including the role of reforms be?

Performance in 2020-21

We now know the GDP numbers for the first half of 2020-21. Reductions in the first half of GDP at 2011-12 prices in 2020-21 as compared to the first half of 2019-20 is ₹11,5,879 crore which is 7.66% of the 2019-20 GDP. If the Indian economy at least maintains the se-

cond half GDP in 2020-21 at the level of the previous year, the full year contraction can be limited to about 7.7%.

Our estimate (by D.K. Srivastava and I) is that if there is an increase in GDP at least in Q4 if not in Q3, the overall contraction in 2020-21 can be limited to the range of 6% to 7%. This of course would require a substantial pick up in government expenditure. There are many indicators such as collection of Goods and Services Tax (GST), improved output of coal, steel and cement and positive growth in manufacturing in October 2020 which point to better performance of the private sector. Of course, some segments of the economy such as the hospitality sector will take time to recover. Thus on the whole, it looks that the setback to the economy can be limited to minus 6% to minus 7%. Of course, this is a substantial improvement over the forecasts of some agencies such as the International Monetary Fund which had estimated the economy to decline by 10.3%.

What to expect in 2021-22

It is important to remember that if only if the Indian economy grows at 8% in 2021-22 will we be compensating for the decline in 2020-21. Thus, even with a strong growth of 8%, we will only be back to where the economy was at the end of 2019-20. The two years taken together cancel each other. Thus, it is imperative that the Indian economy grows at a minimum of 8% in 2021-22. This should be possible if by that time restrictions imposed because of COVID-19 are withdrawn and the nation goes back to a normal state. Some sectors can act as lead sectors or engines of growth. This is where increased government capital expenditures become relevant. The private sector seems to be revising its future prospects and many new issues in the capital market



have met with good response. The global environment for trade and growth is an uncertain factor. Many developed countries are still struggling to find answers to COVID-19. Though vaccines may ultimately provide a solution, this may take time. The attitude to trade must also change. Closing borders may appear to be a good short-term policy to promote growth. But actually it kills growth all around. A strong surge in our exports will greatly facilitate growth, i.e. 2021-22. However, much of India's growth must rest on domestic factors. Growth must not only be consumption driven but also investment driven. It is the latter which in a developing economy can sustain growth over a long period.

Monetary policy

The stance of monetary policy in 2020-21 has been extremely accommodative. The circumstances warranted it. Three major elements in the policy are: a reduction in interest rate through changes in policy rate; providing liquidity through various measures, and regulatory changes such as moratorium. There has been a substantial injection of liquidity into the system. According to the recent monetary policy statement, reserve money increased by 15.3% as of end November 2020. Money supply however grew by 12.5% because some of the injection of liquidity ended up in excess reserve. With a large injection

of liquidity, one should expect inflation to remain high. In the final analysis, inflation is determined by overall liquidity or money supply in the system in conjunction with the availability of goods and services. While there may be sufficient justification for an accommodative monetary policy in a difficult year such as 2020, there will be need to exercise more caution as we move into the next year.

Fiscal initiatives

Government expenditures play a key role in a situation such as the one we are facing. The performance of the sector "Public Administration, Defence, and other services" which is subject to policy intervention is disappointing. In the second quarter of 2020-21, there was a contraction of this sector by 12.2%. The stimulus policies involving higher government expenditures were expected to arrest the contractionary momentum. On certain assumptions, we had earlier projected that the fiscal deficit of the Centre in 2020-21 would be 8% of GDP. With the slower momentum in government expenditures, perhaps the fiscal deficit of the Centre may be only 6% of GDP in 2020-21.

As indicated earlier, government expenditures should be speeded up from now on so that the contraction in the current fiscal year as a whole can be reduced. In 2021-22, government revenues should pick up with the rise in GDP. The process of bringing down the fiscal deficit must also start. This will still leave the government sufficient space for maintaining the expenditure at a reasonably high level. What is required is a sharp increase in government capital expenditures which can act as a stimulus for growth. A detailed investment plan of the government and public sector enterprises must be drawn

up and presented as part of the coming Budget.

Growth and investment

Even as we combat the effects of COVID-19, we must lay the foundation for faster economic growth. A sad fact is that over the past decade, the investment rate has been falling. In 2018-19, the rate fell to 32.2% of GDP from 38.9% in 2011-12. Some of the recent measures including corporate tax rate changes may help in augmenting investment. A strong effort must be made to improve the investment climate. The National Infrastructure Pipeline is a good initiative. But the government must come forward to invest more on its own. We must also remind ourselves that the climate for investment is also influenced by non-economic factors of which social cohesion is most important.

Reforms are important in the context of rapid development. Recent controversies over reforms have shown that timing, sequencing and consensus building are equally important. Labour reforms, for example, are best introduced when the economy is on the upswing.

Many have cherished the idea of India reaching the status of a \$5 trillion economy by 2025. But increasingly the idea is becoming a more distant goal. The Indian economy in 2019 was at around \$2.7 trillion. To achieve the level of \$5 trillion, we need to grow continuously at 9% for six years from now. That is the challenge before the economy. Jobs and employment will come from growth. They are not independent of growth. Will policymakers eschew other considerations and focus only on growth?

C. Rangarajan is a former Chairman of the Economic Advisory Council to the Prime Minister and a former Governor of the Reserve Bank of India

Stopping the slide of health care in India

Policymakers need to focus on the larger picture with steps being taken to reclaim the space under public care



SATYA MOHANTY

India's health care is a dark echo chamber. It is 70% private and 30% public in a country where 80% people do not have any protection for health and the out-of-pocket expense is as high as 62%. With public spending at 1.13% of GDP and a huge shortage of health-care workers particularly nurses and midwives, policy moves and plans appear like a sound in emptiness. The novel coronavirus pandemic has revealed the mismatch between the overwhelming presence of the not so well-to-do and private health care with its revenue modelling that borders more on greed and rent gouging.

The system now

Whenever the market leaves out the majority or has an incentive to cream off, the public sector would have to step in for the allocation and production of health services. The fact is 85% of the population cannot afford high cost, corporate private health care. Where demand is created by the latter by homogenising all submarkets such as preventive, general, specialists, emergency and remedial services – where inducement is the norm – the exploitation of the unsuspecting is inevitable. While too little is being done too slowly to have any impact, private hospitals gain under the social insurance scheme which is often inefficient because of

Even with avowedly 12 crore card holders under Ayushman Bharat, only 1.27 crore people have taken advantage of the scheme. Private sector health care is driven by return on capital. What makes insurance and private health care an egregious combination is that the insurance backup incentivises hospitals to expand the bill but the patients do not get attended to in their best interests. The agents of the government, on the other hand, have an incentive for driving down the price of procedures; as a result, hospitals selectively offer some services and procedures (while denying some). But the ceiling level of the insurance gets claimed regardless in the interest of the hospital.

When the government adjudicates the claim without having the capacity to do so under a trust model, the system will unravel sooner rather than later. Under Obamacare, in the United States, where professionals with expertise in health-care cost carried out the scrutiny of unnecessary procedures and interventions, problems were encountered often despite inherent superiority in the match up.

Social insurance has solved the pooling equilibrium problem when the majority has an affordability problem. While the issue of asymmetric information gets ironed out, the inefficient behaviour which is associated with moral hazard still remains. The doctor and patient are not constrained by the ability to pay and while the marginal private cost is zero, the social cost can be high. Consumption is high for those health-care services which are often inefficient because of

supplier-induced demand created and provided by doctors and hospitals which have superior knowledge, compared to patients. They encourage patients to demand tests and interventions, though the improved quality of care and outcomes are uncertain.

Health economics

This pervasive demand induced has an impact in terms of increases in health expenditure. This results in an upward bias in insurance premium which in turn creates a fiscal externality in the long term. In health economics, where competitive equilibrium often does not exist, the behaviour of a private corporate hospital is skewed in favour of profitability. Any attempt to cover the non-poor and the rich will result in advantageous selection for those better-off crowding out the poor.

In any case, insurance of secondary and tertiary care pushes out long-term investment by the state and people and leads to the continued neglect of primary health care. Finally, a social insurance scheme of such type with our demographic profile only prospers at the cost of neglecting public hospitals. Any attempt to cover the non-poor and the rich will result in advantageous selection for those better-off crowding out the poor.

India's health problem has a

ryone, work on the ground does not bear it out. Admittedly, it is the critical piece of health care but government funding is disturbingly skewed against it. Primary health care should receive three times more allocation in the budget and doctor and paramedic strength should be doubled merely on the basis of population increase. If necessary, doctors can be given incentives in terms of extra salary and post graduate seat preference, but in parallel, given penalties for absenteeism for rural posting.

Staff ratio

But the most important thing is that States should be incentivised to carry out the appointments of health workers and doctors. It is not common knowledge yet that India's public system has a shortage of nurses too. The ratio of 0.6 nurses per doctor while the World Health Organization specification is three nurses per doctor. In States such as Uttar Pradesh, Bihar and other north Indian States where the percentage of nurses is abysmally low, the health outcome is understandably the poorest. PHCs should be well-staffed and well-provisioned through a reasonable fee which will cover at least part of the cost. Once the services become predictable, people will return to these health facilities.

We lose sight of the wood because we have let trees come in the way and we are busy edifying them instead. Can we get real and work with the bigger picture of health care?

The neglect of primary care

While the primacy of primary health care is emphasised by eve-



LETTERS TO THE EDITOR

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In a new camp

What type of democracy is it when an elected representative – be he/she an MLA or an MP from any political party – defects to another party during the currency of his/her tenure? Is it not a betrayal of us voters who elected them and of the party on whose tickets they fought the elections? If the elected representative is free to jump on the other wagon, will the electorate, on the same logic, be permitted to withdraw the vote he/she cast and call back the elected member? It is a

mockery of democracy if elected representatives are not prevented from what they have done in West Bengal (Page 1, "Bengal sees mass defection to BJP at Amit Shah's rally", December 20). Why does Parliament not enact a law to prevent elected members from switching parties before their tenure is over? And why does the Election Commission of India or the Supreme Court of India not 'advise' the Centre to enact a law in this regard? It is a shame that the Bharatiya Janata Party which claims

itself to be a 'party with a difference' is no longer so as it 'encourages' defectors from other parties. How do even the 'tainted' leaders of other parties become 'puritans' once they join the BJP? The need is to enact an effective 'anti-defection' law to disqualify elected members the moment they desert their party to join the other one during the currency of their term.

A. JAINULABDEEN,
Chennai

■ The happenings in West Bengal are enough to make

any right-thinking person lose faith and confidence in our elected representatives. It is not a surprise that the BJP is stooping to any level to grab power. If the BJP wants to rule a State, it should contest elections democratically. What is the mysterious factor causing such large crossovers? Ever since the BJP took over the reins of power, defections are on the rise. It is regrettable the anti-defection law lacks bite. Apart from this, the voter public also do not punish the defectors.

D. SETHURAMAN,
Chennai

At Adelaide

India's ignominious defeat at the Adelaide Test against Australia marks a new low in the annals of our cricketing history ('Sport' page, "Indian batting plumbs new depths as Aussie pacers wreak havoc", December 20). Needless to say, the shocking and unexpected decimation leaves Indian cricketing fans devastated and heartbroken. As compared to its emphatic performances where Team India scored impressive victories against opponents on its home turf, the team was only a pale shadow of itself, with the much famed

batting line-up crumbling under pressure against a sustained and disciplined Australian pace bowling attack. The Test Match has also exposed the vulnerability of our players in confronting genuine pace/fast bowling attacks. The defeat comes as a wake-up call to the management to eschew the system of choosing a different eleven for different formats.

B. SURESH KUMAR,
Coimbatore

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Losing the plot on women's safety

The Maharashtra government's Shakti Act takes a myopic view of the problem of sexual violence



VEENA GOWDA & VIJAY HIREMATH

Most governments, when faced with the question of improving women's safety, inevitably turn to enacting new laws rather than ensuring a more effective legal system. The Maha Vikas Aghadi government in Maharashtra seems no different, however well-meaning it may be.

The Maharashtra Shakti Criminal Law (Maharashtra Amendment) Bill, 2020, and the accompanying Special Courts and Machinery for Implementation of Maharashtra Shakti Criminal Law follow the same cliché of harsher punishment, more authorities, and wider definitions. The Bills' content reflects the absence of a larger consultative process and lack of understanding of existing criminal laws.

For any criminal justice system to be effective, fair and just laws, a robust investigative mechanism, a dynamic judiciary and adequate infrastructure are indispensable. The criminal law amendments post the Nirbhaya case and the recommendations of the Verma Committee brought in several progressive amendments to curb violence against women and children. What is currently lacking is the infrastructure required for effective implementation. The Maharashtra government should hence focus on improving infrastructure, rather than bringing in harsher and unreasonable provisions in the guise of securing women's safety. Contrary to the government's stated intention of curbing violence against women, the Bills are draconian and threaten the lives of sexual assault victims.

Patriarchal ideas

The Bill proposes punishment in cases of false complaints and acts of providing false information regarding sexual and other offences against women with the intention to humiliate, extort and defame. The only other law which has a similar provision is the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal Act), 2013. The provi-



gation and trial under the Juvenile Justice Act and the POCSO Act are rarely adhered to as neither the police nor the courts have the infrastructure to comply with these timeframes. Further, the Bill does not state what happens if the investigation, trial, or appeal is not completed within the prescribed time. In the current system, police officers are saddled with a large number of cases at the same time. There are not enough prosecutors at trial courts and in high courts; most of them are assigned three-four courts at a time and they prosecute hundreds of cases simultaneously. Unless these systemic problems are solved, new laws will only be a facade.

Redundant proposals

Lastly, the proposed amendments seem to have been recommended without considering similar, already-existing provisions in the criminal laws. For instance, the Bill seeks to introduce Section 354E (Harassment of Women by any mode of communication) into the IPC, aiming to punish intimidation of women through social media and electronic platforms. Similar provisions exist under the IPC and the Information Technology Act, 2000, which comprehensively cover all the offences mentioned under the new section. Similarly, the provision to punish public servants for failing to assist in investigation or perform their assigned duties is also sufficiently covered under the IPC, in terms of contravention of law or disobedience of orders and duties. Hence, in effect, these proposed amendments are of little significance. It would be more pragmatic if the government focused on improving the implementation of existing laws and infrastructure.

The Bill was opposed by several women's rights organisations and lawyers from Maharashtra, which seems to have led the State government to refer it to a joint select committee. This is a welcome move and it would be in the interest of women, and justice itself, if the committee has a larger consultative process, engages with stakeholders and experts to understand the existing criminal laws, and reconsiders passing this regressive legislation.

Veena Gowda and Vijay Hiriyath are lawyers practising in Mumbai

sion only points to the patriarchal conception that women are manipulative liars and unworthy of being trusted. Even as most laws are indeed susceptible to misuse by individuals and authorities, no other legislation has such a provision.

Offences against women often occur behind closed doors or at desolate places, making finding eyewitnesses difficult. Investigation and prosecution are often shabby and negligent. This results in unfair acquittals, and the victims, in turn, may be accused of having filed false complaints. A provision for punishing false complaints would result in counter cases being filed against victims, and may thus dissuade many victims of sexual assault and acid attacks from filing complaints, thereby muffling women's voices. In a country where courts have directed women to marry their abuser, the possibility of a counter case would only make it more difficult for a woman to say 'No' to such a proposition.

The other aspect of the Bill is the introduction of the death penalty for rape, acid attacks, and for rape of a minor. The amendment to the relevant sections adds that in cases where "the characteristic of the offence is heinous in nature and where adequate conclusive evidence is there and the circumstances warrant exemplary punishment", the offence shall be punishable with death. However, it does not define what cases would qualify as being "heinous in nature", thus leaving it open to the interpretation of courts. To date, courts have held cases of varying

standards to be "heinous" and there is no uniform benchmark to identify what circumstances make an offence "heinous". Further, the death penalty has been in the statute books for a long time, but there is no evidence affirming its potency as a deterrent in preventing crimes. It is time legislators realise that death penalty is not the absolute answer to the issue of rape – only the certainty that there will be effective investigation, trial, and therefore punishment, can act as an effective deterrent. Contrary to the State's understanding, the death penalty will only mean that an accused may not stop at just rape and may murder the victim to get rid of the only witness, as the punishment for both will be the same. Importantly, studies have shown that often, the accused in sexual assault crimes are relatives or persons known to the victims. If the punishment for the crime is death, then not only the family of the victim, but the victim herself may choose not to report the crime or may turn hostile during the trial. Research has also indicated that judges are unlikely to convict a person when the punishment is death.

Another provision stipulating that investigation should be completed within 15 days, the trial in 30 days and the appeal in 45 days, even if well-intentioned, will only result in improper investigation and trial. This timeline is glaringly insufficient for gathering all evidence or conducting a just trial and would result in hasty functioning and miscarriage of justice. Similar existing mechanisms for speedy and effective investi-

FROM THE READERS' EDITOR

Values that govern advertising

While the credo for our editorial and business arms is the same, it's crucial that the two function independently



A.S. PANNEERSELVAN

I had promised in my earlier columns, "Querries, complaints and allegations" (November 2) and "Universal values and partisan interests" (November 16) that I will write about the advertising policy of this newspaper. A section of social media carried out a vicious campaign against this newspaper for the publication of a full-page advertisement on behalf of the People's Republic of China, celebrating its National Day on October 1.

Another section hauled the newspaper over the coals for carrying an advertisement on December 13 in the Delhi edition, from a trust seeking donations for building a temple at Ayodhya. Samina Yasmin, an academic from Jaipur, felt that the advertisement shook the secular foundations of the country. She objected to the title of the advertisement that read, "Ram Janmabhoomi Mandir: Re-establishment of national self-respect". Her question was, "Is it in accordance with the editorial policy of *The Hindu* to carry an advertisement which states that building a temple at the site in Ayodhya, where Babri Masjid stood, will re-establish national self-respect?"

Guiding principles

Though my remit is to address editorial refractions if they happen, I decided to ask the management about this particular issue because there was an attempt to conflate the editorial policy of the newspaper with its business policy. Readers are familiar with the editorial policy of the newspaper, 'Living our values'. But there is a similar value system that governs the business arm of the newspaper as well. The code of business values is also titled 'Living our values' and it has eight governing principles: honesty and integrity, respect, humility, excellence, consumer focus, transparency and fairness, neither favour nor discrimination, and finally, commitment to social good. If journalism is about maintaining a fair balance between what is in public interest and what the public is interested in, the ethical business practice for a news organisation in its pursuit of a sustainable revenue model is to refrain from interfering with editorial practices.

The code of editorial values has an additional directive that clarifies the scope for

each of the participating arms in the business of news. It reads, "There is no wall but there is a firm line between the business operations of the company and editorial operations and content. Pursuant to the above-mentioned values and objectives, it is necessary to create a professionalism in the editorial functioning independent of shareholder interference so as to maintain an impartiality, fairness, and objectivity in editorial and journalistic functioning."

A rational view

The advertising team is guided by a triad: the laws governing the sector, the code adopted by the Advertising Standards Council of India (ASCI), and the in-house code of 'Living our values'. It is important to understand the context for evaluating the two advertisements that have become contentious.

First, let us examine the advertisement regarding the National Day celebrations of the People's Republic of China on October 1. It was clearly marked as an advertisement. It was from a neighbouring nation-state, with whom India has excellent diplomatic relations. Both countries are represented by full-fledged ambassadors. There have been a number of summit-level interactions between the heads of the two governments over the last seven years. Can we use the Galwan Valley exchanges, where the Prime Minister himself is yet to name the aggressor, to deny advertising space to an embassy to celebrate its foundation day? China accounted for over 5% of India's total exports in financial year 2019-20 and more than 14% of imports. According to Invest India, an agency under the Union Ministry of Commerce and Industry, India's imports from China jumped 45 times since 2000 to reach over \$70 billion in 2018-19. Is it ethical to be oblivious to these factors? I would have felt violated if the newspaper had carried an advertisement from the apartheid-era South Africa.

In the case of the advertisement for the Ram Janmabhoomi Teerth Kshetra seeking donations for its proposed temple construction, we have to keep in mind that this trust was created by the Government of India based on a ruling by the Supreme Court. The newspaper's views on the Babri Masjid-Ram Janmabhoomi controversy as well as its reservation about the Supreme Court's ruling have been well-documented in the editorial pages. In its deep commitment to the plural traditions of India, can a newspaper deny advertising space to a trust that came into being because of an apex court ruling?

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Beyond just persuasion

The protesting farmers need sincerity and accountability from the Centre, not edification

AMEYA PRATAP SINGH

In light of protests against the new farm laws, the Centre has attempted to educate farmers – a form of instrumental reasoning based on exchange of superior information and data – to convince them of the merits of its reform agenda. Since it is presumed that complex matters of economic policy are beyond the intellectual capacities of agrarians, policy implementation often becomes a teacher-pupil dialogue, where persuasion is akin to enlightening 'lesser intellectuals' to the merits of technocratic governance. If people (in this case farmers) 'know better', they would support the government.

However, persuasion is a qualitatively distinct psychological process from mere information-gathering and 'rational' decision-making. Most notably, in circumstances that involve vulnerability, it always includes an element of trust. But, do the farmers of India trust their government? This situation is vexed by the precariousness of the agricultural sector. In 2019, as many as 10,281 farmer suicides were reported. Small and marginal farmers own only 47% of the total crop area. Farmers' incomes are expected to rise "by about 9% to 16,017.96 rupees (\$214) this year", but there is still a high degree of financial precarity in the sector. Considering this, one can sympathise with the anxieties about disruptions in the Mandi system. Farmers recognise the exploitative nature of the existing supply-chains. But, how will they be persuaded that the alternative is better? Certainly not by signalling from the government, that mistakes informed as a panacea for trust deficits.

So, what needs to be done? Interpersonal dialogue is a good choice (something that is already being done). Trust is a 'psychological attitude' that reflects 'a positive expectation of behavior' and it can be built between individuals more easily than between groups. This also makes possible interactive problem-solving. But, for this to work, farmers would have to be convinced of the government's sincerity. Negotiations should not be instruments to pacify protesters. This requires, firstly, public

commitments by key government functionaries with high degrees of social credibility, to reassure farmers of their intent to make policymaking an inclusive process. Secondly, symbolic gestures such as visits by key government functionaries to grassroots areas may help.

Shared vulnerability

The most potent pathway for the government to build trust with farmers would be to develop what I call 'shared vulnerability'. To accept risks associated with agricultural reforms, farmers would have to trust the government's competence and willingness. This can be best achieved if farmers believe that the government's self-interests are also being directly served through the success of these farm laws (this may seem tautological in a democratic society, but it is not, since politicians' promises are frequently left unfulfilled). Simply put, the government needs to raise the stakes for itself. One way to do this would be to treat the promise of doubling farmers' income as the determinant yardstick to judge the success of the NDA regime and actively invite electoral costs in the case the government fails to deliver.

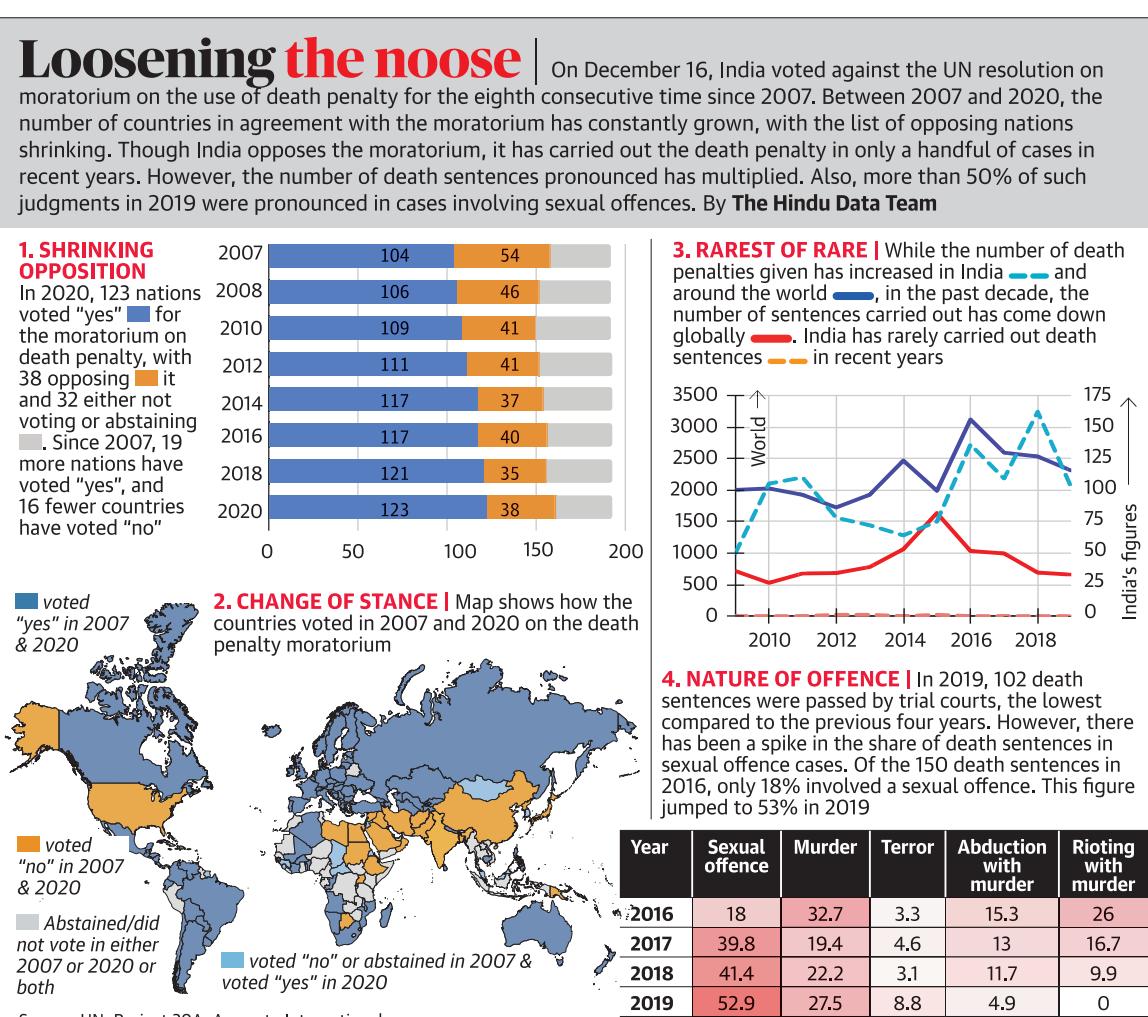
Lastly, if specific quantitative markers or indicators are put in place to judge the success of the new farm laws at every stage, monitoring and feedback loops can become important sources of trust. This would require distinguishing clearly between deficiencies in implementation that lead to tweaks and course correction and a conclusive failure of the reform agenda requiring a dramatic overhaul or potential reversion (opt-out clause). Certainly, effects of policy reform cannot be realised in the short term, but neither should farmers be asked to concede to an indefinite process of realisation.

Building trust for the purpose of persuasion is not about providing more information and creating rational disciples. It is a process of proving one's sincerity, credibility, and moral character.

Ameya Singh is a DPhil (PhD) student in Area Studies (South Asia) at the University of Oxford



DATA POINT



The Hindu

FROM THE ARCHIVES

FIFTY YEARS AGO DECEMBER 21, 1970

Lok Sabha Dissolution: Is President Bound to Accept P.M.'s Advice?

[New Delhi, Dec. 20] Is the President of India bound to accept the advice of the Prime Minister to dissolve Lok Sabha and order fresh poll? This question was discussed at a seminar here yesterday.

No consensus could emerge as the participants – constitutional experts, men in public life and journalists – express divergent views on the subject.

The seminar was held under the auspices of the Institute of Constitutional and Parliamentary Studies.

Mr. H.N. Kunzru, President, Indian Council of World Affairs, said that the right of dissolution was the reserve power in the hands of the President and not for party advantage. He also added that before this advice was accepted, the President should explore the possibility of forming an alternative Ministry. Mr. R.C.S. Sarkar, former UPSC Chairman, said that the President was not bound to accept the advice of the Prime Minister, if the Prime Minister had lost majority support of the House.

Mr. Justice S.K. Das, former Supreme Court Judge, was of the view that the "discretionary power" of the President in regard to dissolution of Lok Sabha should be exercised in "exceptional circumstances".

A HUNDRED YEARS AGO DECEMBER 21, 1920

Health of Madras
(From an editorial)

Maintenance of public health forms the primary duty of Municipal administration and the Corporation of Madras has been making all endeavours to improve the general sanitary conditions of the City with varying degrees of success. The Annual Report of the Health Officer of the Corporation for 1919 indicated that the year under review opened with ominous possibilities of sickness and disease and plague threatened to make their undesirable stay in the City. The early precautions taken by the energetic Health Officer prevented all possibilities of plague committing its havoc on the population of the City and after a short period of sporadic disturbance in the early part of the year the dire disease disappeared from Madras and it was declared free from plague on 20th May 1919. However, vague fears were entertained by the people of Madras about its unwelcome return in the following cold weather and fortunately such apprehensions proved groundless.

FROM PAGE ONE

Nepal set to face fresh election

Indicating fast-paced political changes, the rival faction of the ruling Nepal Communist Party (NCP) led by Mr. Prachanda and former Prime Minister Madhav Kumar Nepal formed a joint platform to protest against Mr. Oli's move, alongside the Janata Samajvadi Party of former Prime Minister Baburam Bhattarai and the Nepali Congress.

The dissolution of Parliament prompted a meeting of the pro-Prachanda faction in the Standing Committee of the NCP. The group decided to take disciplinary action against Mr. Oli. Both the factions are expected to meet on Monday.

In the meanwhile, at least three writ petitions were filed in the Supreme Court of Nepal on Sunday. Sources in the NCP said the party is expecting more such petitions to be filed on Monday.

Mr. Oli's government, in recent weeks, was unable to pass politically sensitive decisions due to the opposition in the Standing Committee, where Mr. Prachanda's faction is in majority.

The tension between the two factions has been growing since May, with Mr. Prachanda repeatedly accusing Mr. Oli of not consulting the party's organs for key decisions. Both sides came together to claim the Kalapani region of India and helped

Farmers to step up stir, reach out to NDA parties

He also accused the Haryana government of preventing farmers from reaching the protest site on the Haryana-Rajasthan border.

The SKM appealed to people across the country to give up one meal on December 23, Kisan Divas, as a mark of gratitude towards farmers. The leaders asked people to clang utensils on December 27 during Prime Minister Narendra Modi's 'Mann Ki Baat' radio address as a mark of protest. They also gave a call for demonstrations and rallies by Indians abroad on December 26-27, seeking support for their agitation.

In reply to a question, Krantikari Kisan Union president Darshan Pal said if the government targeted people for sending money to their family members and friends from abroad in support of the agitation under the Foreign Contribution (regulation) Act then it was "condemnable". He also condemned the raids on the *arthiyas* (commission agents) and farmers, and said people in Punjab would hold demonstrations outside the Income Tax offices against this.

BJP CM in Bengal will be a son of the soil: Shah

Speaking about the crowd that had gathered during his one-km-long roadshow, Mr. Shah said people were yearning for change as they want to get "rid of political violence, corruption, and extortion". Addressing the gathering at the end of the rally, Mr. Shah said he had attended several roadshows "but have never seen one like this".

Addressing a press conference at Bolpur later in the day, Mr. Shah raised the issue of political violence and said the attack on party president J.P. Nadda's convoy in Diamond Harbour "was an attack on democracy" and added that such attacks would not deter the BJP even an inch from its goal of removing the Trinamool government in Bengal.

"Even after the attack the reaction from Trinamool leaders felt that they were supporting the attack," he said. Mr. Shah reiterated

in the passing of a new political map of Nepal. However, bickering began soon after Parliament passed the new map on June 13.

It is well known that Mr. Prachanda had been unhappy about the appointment of key Ambassadors and Cabinet Ministers without adequate consultation with the Standing Committee. The situation worsened this month as Mr. Oli failed to get ordinances passed through the party's higher organs because of the opposition from the Prachanda faction.

The move to dissolve Parliament has drawn strong criticism both from the Opposition and the members of the ruling coalition.

"The decision is unconstitutional as there is no provision in our 2015 Constitution to dissolve Parliament that is functioning perfectly well. The problem was inside the Nepal Communist Party and the Prime Minister cannot attack Parliament for his inability to deal with intra-party dissidents," said Rajendra Mahto of the Janata Samajvadi Party.

He added that Nepal faces an uncertain future due to the decision. "The decision amounts to a coup."

Former Prime Minister Baburam Bhattarai said: "Prime Minister Oli's recommendation is extremely unfortunate and a blot in Nepal's politics."

No merger plan, say JD(S), BJP

Leaders of both parties issue denial statements

STAFF REPORTER

BENGALURU Amid talk of a possible merger of the Janata Dal(S) with the Bharatiya Janata Party (BJP), Karnataka Chief Minister B.S. Yediyurappa and former Chief Minister H.D. Kumaraswamy – in separate statements on Sunday – dismissed it as rumours. However, neither of them denied that they were in talks over a possible alliance.

Senior JD(S) leader Basavaraj Horatti told presspersons on Sunday that there had been talks between the two parties. "Our leader, Mr. Kumaraswamy, has been in talks with the BJP. There have been discussions about seat-sharing with the BJP and also whether we should be part

of the government or not. We will give our opinion on the matter within the party forum when it is placed before us," he said.

"What can we do when the Congress is hammering us every day? Supporting the BJP has become inevitable now," Mr. Horatti added.

The statement comes in the wake of recent indications of the JD(S) moving closer to the BJP, after Mr. Kumaraswamy met the Chief Minister and extended support to the Karnataka Land Reforms (Amend-



B.S. YEDIYURAPPA, Karnataka CM

Ex-CMs urge govt. to solve labour issues

SPECIAL CORRESPONDENT

BENGALURU Former Karnataka Chief Ministers Siddaramaiah and H.D. Kumaraswamy on Sunday urged the State government to intervene in solving the deadlock at the Toyota Kirloskar plant in Bidadi near here.

However, Mr. Kumaraswamy dismissed rumours of a merger with the BJP, adding that the JD(S) "will never display such stupidity".

Mr. Yediyurappa also issued a denial. "Mr. Kumaraswamy has already said that they will not support the anti-cow slaughter Bill and we are bringing an ordinance in this matter. There is no such [merger] situation. The Assembly elections are still more than two-and-a-half years away," he said.

In a series of tweets, Mr. Kumaraswamy said: "There is a dire need to put an end to the impasse."



KARNATAKA

In solidarity



Joining hands: Members of the Varapuzha archdiocese forming a human chain in Kochi on Sunday, in solidarity with the farmers protesting in Delhi against the farm laws. ■ THULASI KAKKAT

LDF-UDF nexus to stop BJP in Kerala: Surendran

Local body elections saw consolidation of minority votes'

STAFF REPORTER

KOZHIKODE Bharatiya Janata Party (BJP) State president K. Surendran on Sunday alleged that the Left Democratic Front (LDF) and the United Democratic Front (UDF) were joining hands to prevent the BJP from coming to power in panchayats across Kerala.

Meanwhile, the All-India Kisan Sangharsh Co-ordination Committee (AIKSCC) said a martyrdom programme for 40 "martyrs" who had laid down their lives during the present struggle in Delhi was observed in 22 States across the country in which nearly 90,000 programme were held, drawing participation of more than 50 lakh people. It claimed that large protests had started in Haryana and west U.P. and more people were moving to the border protest sites. Several batches of protesters from distant States were planning to join the farmers in Delhi. Farmers from Punjab and Haryana are sitting patiently and peacefully while strength is rising in both Shahjahanpur and Ghazipur, the AIKSCC said.

Addressing presspersons here, he accused Leader of the Opposition Ramesh Chennithala of mediating a nexus between the two fronts to beat the BJP in the local body polls.

Mr. Chennithala's statement that the BJP would be decimated like the Yadava clan (in the Mahabharata) was a signal to his party workers to vote for the LDF in the elections. Ho-



K. Surendran

wever, it was the UDF which got destroyed in the process, Mr. Surendran said. The elections saw consolidation of minority votes, he said.

"Now, in Mr. Chennithala's home district of Alappuzha, in grama panchayats such as Kodamthuruth, Pandanad, Thiruvandoor and Chennithala,

the BJP is the single-largest party. The UDF is going to stake claim to power in all these places after getting into a tie-up with the LDF," the BJP leader alleged.

He said a similar understanding had been arrived at Karadka, Badiyadka, Kumbadaje, Vorkady, Meenja, Kumbala and Paivalike grama panchayats, and Manjewaram block panchayat in Kasaragod district as well. There were alliances in Pathanamthitta and Kottayam districts too, Mr. Surendran pointed out.

The BJP leader said people would come to know how their verdict in favour of his party was being sabotaged by the LDF and the UDF. Mr. Surendran claimed that the BJP had made big gains in the elections.

Lasting solution for monkey menace

First rehabilitation centre for monkeys in south India opened in Telangana

SPECIAL CORRESPONDENT

HYDERABAD The first rescue and rehabilitation centre for monkeys in Telangana was inaugurated at Gandi Ramanna Haritavanam near Chincholi village in Nirmal district on Sunday. It is the second such facility for the primates in the country.

To make the rehabilitation centre a sustainable habitat for the primates, several fruit and flowering plants, a variety of trees that provide shade, and medicinal plants would be grown. Minister for Forests A. Indrakaran Reddy, who inaugurated the centre, said the monkeys that venture into human habitations would be caught in a phased manner, brought to the centre where

they would be operated on for birth control and would be released into the forests again after the rehabilitation period.

The Minister inaugurated the centre along with a lab, an operation theatre, a mouse deer park and play-cum-recreation facilities for

children, including boating and a chain-link, on the occasion. The Minister said the rehabilitation centre for the primates was built at an estimated cost of ₹2.25 crore.

Along with the Minister, District Collector Musarrat Ali Faruqui drove the safari

vehicle as part of the inauguration. The Minister said the mouse deer park was set up at a cost of ₹8 lakh and other development works were undertaken at a cost of ₹2.65 crore.

The Minister said the rehabilitation centre had been established on the advice of Chief Minister K. Chandrasekhar Rao, who had been repeatedly impressing upon improving the green cover in the State and to take monkeys venturing into human habitations back into the forests.

Simian control: The rehabilitation centre is the second such facility for the primates in the country. ■ K. RAJU

Temple board in Kerala imposes curbs on festivals

TDB takes note of rise in virus cases

STAFF REPORTER

KOTTAYAM

Taking serious note of the sharp surge in COVID-19 cases across Kerala, the Travancore Devaswom Board (TDB) has imposed restrictions on the conduct of annual festivals in the 1,250 temples governed by it.

According to the TDB, the festival season in temples under the TDB extends to six months after the Mandala-puja at the Sabarimala Ayyappa temple on December 26. In view of the rising number of cases, the conduct of these events this time will be confined to the performance of key rituals.

Permission will not be granted for stage shows and other public events in connection with the festival.

There will be no distribution of meals in the temples. The number of officials to be deployed on duty for festivals, too, will be kept to the minimum.



Strict measures: Devotees in a queue as they enter the temple in Sabarimala. ■ PTI

The respective assistant and deputy commissioners will be entrusted with the maintenance of COVID-19 protocols during the conduct of rituals at the temples. The TDB has already imposed a set of regulations on the entry of devotees inside the temple.

IN BRIEF



Will not fall for ploy to create rift in UDF: IUML

TIRUVANANTHAPURAM Indian Union Muslim League (IUML) general secretary P.K. Kunhalikutty on Sunday said his party would not fall for Kerala Chief Minister Pinarayi Vijayan's ploy to create a rift in the United Democratic Front. The IUML would not get drawn into the internal mechanics of the Congress.

Maoists call for bandh at Andhra-Odisha border

VISAKHAPATNAM An alert was sounded in the Agency areas on the Andhra Odisha-Border as the banned CPI (Maoists) gave a call for a bandh on December 21 in protest against the death of two Maoists in an alleged fake encounter on December 12. The Maoists alleged that the police were making false claims and illegal arrests.

Polavaram authority team visits project site

VIJAYAWADA A three-member team of the Polavaram Project Authority (PPA), led by its CEO J. Chandrasekhar Iyer, visited the project site in Andhra Pradesh on Sunday. They will be on inspection till December 23 in East and West Godavari districts. Mr. Iyer said the project was intended to examine the status of various components of the project.

'Red list' of animals, birds to be updated in Kerala

KOCHI Species specialists in Kerala are hoping to come out with an interim report on the regional-level data on mammals, birds, reptiles, amphibians and fishes by January end. Expert groups have been working on the 'red list' prepared by the International Union for Conservation of Nature for mining out the regional data.

Duo accused of harassing actor held

KERALA BUREAU

MALAPPURAM/KOCHI The two youth from Kalamassery who allegedly stalked an actor and molested her recently at a mall in Kochi in Kerala, were arrested here late on Sunday.

The Kalamassery police said Mohammed Irshad and Mohammed Aadhil, who

were absconding, were arrested from Kalamassery when they arrived there accompanied by a lawyer, reportedly to surrender before the police. The identity of the two came to light on Sunday after their images, obtained from CCTVs at the mall, were published in the media.



APPEAL 7 years old Mast. Harshavardhan needs your support in bringing a lasting change and a new life. He suffers from Acute Myeloid Leukaemia and has to undergo Bone Marrow Transplantation at V.S. Hospital, Chennai. He urgently needs ₹6,00,000/- for his transplant supportive care. Donations sent to C.H.D. (Cancer Treatment Fund) through WWS, Regd. Public Charitable Trust, Flat No. G/F, Cordell Apartments, O.No.13, N.No.13, Pycrofts Garden Lane, Chennai-600006. Ph: 044-42137401/ 28235324/ 7338978027. E. Mail ID: womenwelfaresyndicate@gmail.com Website: www.womenwelfaresyndicate.org

WWS

Agents to shut Punjab mandis in protest against I-T searches

Arhtiya say they are being targeted for joining stir

SPECIAL CORRESPONDENT
CHANDIGARH

Following searches by the income Tax Department on several commission agents (*arhtiya*) in Punjab, they have decided to close the *mandis* (markets) in the State for an indefinite period as a mark of protest.

They allege that the tax searches were politically motivated as many commission agents have been extending support to the farmers' agitation.

Punjab Arhtiya Association president Ravinder Singh Cheema said on Sunday that the association had decided to shut the *mandis* across the State from December 21, as a mark of protest against what he termed a "revengeful act".

"These I-T raids are an act of revenge against the participation of *arhtiya* in the ongoing agitation of farmers."

22-year-old farmer from Punjab dead

PRESS TRUST OF INDIA
CHANDIGARH

A 22-year-old farmer, who had recently returned to his village in Punjab from a protest site near the Delhi border, has allegedly committed suicide after consuming poison, the police said on Sunday.

Gurkab Singh, a resident of Dayalpura Mirza village of Bathinda district, had returned home on Friday. The police said he consumed some poisonous substance on Saturday at his home. He was taken to the nearest hospital where he was declared "brought dead".

The reason for the suicide is yet to be ascertained, the police said.

Suicide prevention helpline: Sanjivini, Society for Mental Health, 011-4076 9002, Monday-Saturday, 10 a.m.-7.30 p.m.

Right MSP should be given: BJD

STAFF REPORTER
BHUBANESWAR

The Biju Janata Dal on Sunday demanded implementation of the M.S. Swaminathan Committee recommendations for improvement of the agriculture sector.

"Our government believes that the income of farmers will go up only when the right minimum support price of their farm produce is given," said the regional party passing a resolution here.

FB removed page, says Yogendra

SPECIAL CORRESPONDENT
CHANDIGARH

Swaraj India national president Yogendra Yadav has alleged that the Facebook account 'Kisan Ekta Morcha' belonging to the farmers protesting against the Centre's farm laws was blocked on Sunday during a live broadcast.

"In the midst of a Facebook Live I was doing from Kisan Ekta Morcha's page, we get a notification that the FB page has been unpublished. There must be something about farmers that this government is particularly scared of and something about this government that Facebook is particularly scared of," tweeted Mr. Yadav.



In memoriam: Farmers at the Ghazipur border paying tributes to those who died during the protests. ■ R.V. MOORTHY

We are not just extending support to the farmers alone, the commission agents have their own set of concerns in the new farm laws. We are protesting to save our business and interests. It's a joint struggle of farmers and commission agents," Mr. Cheema said.

"The current scenario seems to be one of imposition of continuous emergency. We can't even protest as per our constitutional right. If we protest, steps to suppress us are being taken."

Mr. Cheema said the Punjab Arhtiya Federation had also extended support for

BKU(U) says query raised on donations

SPECIAL CORRESPONDENT
CHANDIGARH

Bharatiya Kisan Union (Ekt-Ugrahan) said details have been sought by the government through a bank about its foreign donations.

BKU(U) general secretary Sukhdev Singh said that was an attempt by the government to target protesting farmers. "A bank official informed me that he has received an email from the Foreign department seeking registration details in respect of donations being received from abroad," said Mr. Sukhdev.

"As per RBI guidelines, permission has to be taken if funds are being received as donation from abroad. At present the account holder does not have the necessary permission," said a bank official, requesting anonymity.

The road ahead for India-US relations

Every head of state brings with him a uniqueness to ties between two countries. It remains to be seen what Joe Biden's tenure as the US President will hold for the future



G. Rajput
Top Unacademy Educator

With Joe Biden set to become the 46th President of the United States of America, it remains to be seen how the Indo-US relations will develop under his regime.

Geopolitics operates in a diplomatic ecology. Relations between countries are rarely decided by linear equations. Instead, diplomatic relations are usually polynomial.

For instance, the USA, which had been a critic of India because of the nuclear tests (Pokhran 2) conducted in 1998, began to show magnanimity during Bill Clinton's visit to the country in 2000. The rise of China and changes in India's economic complexion as both countries have been victims of terrorism brought the two closer. Ever since, the incongruity in the relations between the two countries has metamorphosed into congruence.

With Joe Biden being sworn in as the President of the USA, as confirmed by the Electoral College, he will be in the front seat to steer the relationship between India and the USA. Being a Democrat, he will not bring any big aberration from the Trump regime as Democrat and Republican Presidents have been continuing the ride of rapprochement since 2020.

In the last 20 years, the US has offered a lot in terms of helping India move out of nuclear apartheid and making it a strategic defense partner. Joe Biden being vocal about liberalism and the rights movement is more flexible. This will help India to negotiate trade relations but given the economic scenario in a post COVID-19 world, Biden will find it difficult to be more flexible as far as immigration laws go.

While Donald Trump has called climate change a hoax, Biden will bring the US back again under the climate change agreement. This might put pressure on developing countries like India to be stricter with their pollution restrictions.

India can expect Biden to be supporting India over China as the US fears the rise of China. The next four



years of Biden's presidency is likely to see a further strengthening of the Quad. This will help India to effectively resist China.

The deterioration of the US-Iran relations under the Trump administration had severely limited India's ability to source cheap crude oil. India being a developing country needs a regular supply of cheap oil to grow fast; a normalisation of the US-Iran relationship under the Biden administration will prove to be more than useful.

The Trump administration was neutral on Jammu and Kashmir, Citizenship Amendment Act, caste and communal violence, while India needs to await Joe Biden's reaction to these issues.

Since India's independence in 1947, seven American Presidents have set foot on Indian soil and India will

be waiting for Biden to be the 8th President to visit the country to deepen and widen the relations.

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Scan the code to watch the free live class on Joe Biden's impact on India-US relationship, on Dec 22 at 9.30 PM. Use code UPSCSE.

Improve APMCs, not close them, says AIKMS

Farmers' group counters govt. claims on agriculture laws

SPECIAL CORRESPONDENT
NEW DELHI



The government markets need better facilities, farmers say.

high costs and not regulated by the government. "Every year the prices are raised and peasants have to take loans to pay for these," said the document.

"The government is trying to deny Minimum Support Price at C2+50% in the name of keeping food costs low for the poor people. Giving C2+50% as MSP will not make food costly if input costs are decreased proportionally. This will afford savings for farmers and agriculture will become sustainable. But government wants to allow corporates to sell costly inputs and keep the food costs low by depriving peasants of profitable MSP. Thus, at both ends the peasant is squeezed and corporate profit is secured," the document said, adding that monopsony – one buyer and many sellers – cannot create a condition for peasants to bargain and fix prices.

Offering counters to 16 claims of the government point-by-point, the document said the solution to the farmers' problems was "cheap inputs" and "cheap loans".

companies under the new laws. On the government's claim that it had decreased the input costs and aimed at doubling the income of the farmers till 2022, the document argued that the diesel cost had been raised tremendously by the present government, though international prices of crude oil had fallen from \$10 a barrel in 2014 to \$40-50 a barrel now.

"Today the total tax on diesel and petrol is around ₹50, which is about 65% of the price of the fuel," the document said. It added that seeds, insecticides and farm equipment were sold by the private companies at very

He slams fast observed in Haryana

SPECIAL CORRESPONDENT
CHANDIGARH

The Congress and the Shiromani Akali Dal on Sunday slammed the one-day fast undertaken by BJP leaders in support of the early construction of the Sutlej-Yamuna Link canal (SYL), saying it was an attempt to divert attention from the protest against agriculture reforms.

The SYL project is a focal point of a water-sharing dispute between Punjab and Haryana. BJP workers observed a fast on Saturday in Haryana to press for water-sharing from Punjab.

Blupinder Singh Hooda, Leader of the Opposition in the Haryana Assembly, said, "The BJP wants to divert attention from the farmers' agitation."

With regard to the SYL, the Supreme Court had already given a decision in Ha-



Water woes: BJP workers in Gurugram demanding the construction of the SYL canal. ■ PTI

ryana's favour and it was now the duty of the State and the Central governments to carry it out.

"The BJP is shirking its responsibility," he said.

The Shiromani Akali Dal (SAD) took a shot at the timing of the "fast" by BJP leaders.

Former Minister and senior SAD leader Daljeet Singh Cheema said: "It's a deep-rooted conspiracy to divide farmers of Punjab and Haryana, who are jointly fighting against the Centre's farm laws."

speed up the construction of SYL.

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CPI(M) flays cancellation of Parliament session

Party backs farmers' protests

SPECIAL CORRESPONDENT
NEW DELHI

The CPI(M) Polit Bureau has denounced the cancellation of the winter session of Parliament by the Union government quoting the rise in number of COVID-19 cases in Delhi.

"The pandemic is not a problem for the BJP to organise its election campaign and rallies but it has chosen to avoid being answerable to Parliament. It is thus abandoning its constitutional responsibility of being accountable in Parliament here after a day-long meeting."

The Modi government, the party said, is escaping answering questions over its all-round failure in tackling the pandemic and economic recession while mercilessly attacking the livelihood of the people and destroying the rights of the working people and the peasantry.

The Polit Bureau slammed the Modi government for the price rise and continuing fuel price hike. "The miseries imposed due to the pre-pandemic economic slowdown has worsened during the course of this year. Prime Minister Modi and his government seem totally unconcerned about imposing further burdens and miseries on the people," the CPI(M) said.

Government is abandoning its constitutional responsibility of being accountable in Parliament

Why can't Modi visit farmers, asks Congress

Party urges PM to listen to them

SPECIAL CORRESPONDENT
NEW DELHI



Vani instead of just posing for pictures."

'Where is empathy?'

Congress spokesperson Shama Mohamed said, "It is always a good thing to go to a gurdwara, go to a mandir. At the same time farmers are protesting in this bitter cold at the border, 33 of them have died during the agitation. They say that Pradhan Mantri is a man who loves this country and people. Where is the empathy from the Pradhan Mantri?"

Ms. Mohamed took a dig at Union Home Minister Amit Shah, saying he had the time to visit West Bengal to attend a rally, but could not go to the Singhu border.

Young farmers weeding out 'misinformation' on Web

A 50-strong tech-savvy bunch works behind the scenes

SAURABH TRIVEDI
NEW DELHI

Nearly 50 youth hailing from protesting farmer families have come together to counter "misinformation" and a "negative campaign" against the demonstrations in the capital round the clock.

They take turns to bust falsehoods on social media platforms, take questions and try to counter any negative perception.

The youth say that because the elders in the family are not tech-savvy and are often unaware of slander, they have taken it upon themselves to engage with all those who doubt the motive of the campaign and feel that there is anything beyond a genuine anguish against the three proposed farm laws.

Another reason, says this bunch, is that the traditional media has not been fair in reflecting their concerns.

"So we leverage our education and technical know-how to bust the lies spread



Creating a buzz: Live sessions are held on social media to raise awareness of the farmers' demands. ■ AP

by the government about farmers. Apart from people at the Singhu and Tikri borders, we are also being helped by college and university students in large numbers, who are working round the clock and educating farmers back in Punjab and Haryana about the flaws in farms Bills," said Harinder Happy, media coordinator and a Ph.D. scholar.

Mr. Happy said they did not have a big set-up but they were fighting with whatever resources they had and countering a malicious campaign on social media where

farmers had been called terrorists. The leaders of the agitation had been targeted and defamed on social media.

"To educate farmers and people on social media about our protest, every day we hold a live session on social media from 6 p.m. to 7 p.m. where we take questions," Mr. Happy said.

"The BJP IT cell is targeting urban middle class people who are not aware of the agrarian crisis or issues and they have been misled by television channels," Mr. Happy said.

The CPI(M) expressed support to over 500 organisations peacefully protesting demanding the repeal of the new farm laws. "The

struggle has entered the 25th day. The Polit Bureau salutes the martyrdom of 31 kisans in this struggle. Despite the severe cold wave sweeping across north India, more kisans are pouring in to join and strengthen the struggle further," the party said. The Polit Bureau has asked all its units to organise solidarity actions in support of the farmers' protest.

The Polit Bureau slammed the Modi government for the price rise and continuing fuel price hike. "The miseries imposed due to the pre-pandemic economic slowdown has worsened during the course of this year. Prime Minister Modi and his government seem totally unconcerned about imposing further burdens and miseries on the people," the CPI(M) said.

CM YK

5 States can borrow extra ₹16,728 crore

PRESS TRUST OF INDIA
NEW DELHI

The Finance Ministry on Sunday said five States, including Tamil Nadu and Telangana, had been permitted to borrow an additional ₹16,728 crore following completion of stipulated reforms to facilitate ease of doing business.

Andhra Pradesh, Karnataka and Madhya Pradesh are the other States.

In May, the government decided to link the grant of additional borrowing permission to States with reforms undertaken by them to facilitate ease of doing business.

The reforms include completion of first assessment of 'District Level Business Reform Action Plan'. Besides, elimination of requirements of renewal of registration certificates/approvals/licenses obtained by businesses for various activities, at least under certain Acts specified by the Centre, was also part of the reforms. The Centre in May decided to raise the borrowing limit if certain reforms are implemented.

Skipped Congress meet as I was unwell, says Surjewala

'Party will stand united to fight Modi government'

SANDEEP PHUKAN
NEW DELHI

A day after his conspicuous absence from Saturday's high-profile meeting between the Gandhis and a section of group of 23 dissenters (G-23), Congress general secretary Randeep Surjewala explained it by stating that he was "unwell".

Talking about the outcome of the meeting, the Congress leader – perceived to be close to former party chief Rahul Gandhi – said the Congress was now "united" to take on the Modi government.

All views heard
"The meeting with Congress president ended on a cordial note. Views of the leaders were heard in a healthy discussion by the leadership. We shall stand united to fight

Mamata thanks CMs for support

Shah says transfer of IPS officers within the ambit of the Constitution and law

SPECIAL CORRESPONDENT
KOLKATA

West Bengal Chief Minister Mamata Banerjee on Sunday expressed gratitude to several Opposition leaders, including Chief Ministers of Delhi, Punjab, Rajasthan and Chhattisgarh and the DMK chief, who have come out in support of her on the issue of transfer of three IPS officers.

However, Union Home Minister Amit Shah, who was in Bengal on a two-day tour, said the Home Ministry's letter was completely within the ambit of Constitution and law.

"The letter [on transfer] which the Centre has written is completely constitutional and as per law. The letter is written under the ambit of federal structure and she [Ms. Banerjee] should refer to the rules and speak to the Centre and also tell the people," Mr. Shah said.

The Union Home Ministry has transferred three IPS officers of the State to different positions under Central deployment, despite the State government's reservations. The three IPS officers who



Show of strength: Supporters at Amit Shah's rally in Birbhum district on Sunday. ■PTI

were transferred were deputed in the security of BJP president J.P. Nadda when his convoy was attacked on December 10 in Diamond Harbour.

"Centre is brazenly interfering with State Govt functioning by transferring police officers. My gratitude to @bhupeshbaghel @ArvindKejriwal @capt_amarinder

@ashokgehlot1 @mkstalin for showing solidarity to people of Bengal and reaffirming their commitment to federalism. Thank you!" Ms. Banerjee tweeted.

The Chief Minister thanked DMK chief M.K. Stalin, Delhi Chief Minister Arvind Kejriwal, Chhattisgarh counterpart Bhupesh Baghel, Punjab CM Amarinder

Singh and Rajasthan's Ashok Gehlot. They have come out in support of Ms. Banerjee and described the Centre's action as interference in the federal structure. The West Bengal government has not agreed to the transfer of the three IPS officers and there is speculation that the State may take the matter to the Supreme Court.

India to bring more nations into coastal radar network

Facilities to be set up in the Maldives, Myanmar, Bangladesh

DINAKAR PERI
NEW DELHI

As part of efforts to further expand the coastal radar chain network meant to enable real-time monitoring of the high seas for threats as also expand India's assistance for capacity building to Indian Ocean littoral states, efforts are in advanced stages to set up coastal radar stations in the Maldives, Myanmar and Bangladesh, according to defence sources.

Mauritius, Seychelles and Sri Lanka have already been integrated into the country's coastal radar chain network. Similar plans are in the pipeline with Maldives and Myanmar and discussions are ongoing with Bangladesh and Thailand," a defence source said. Similar proposals are being pursued with some more countries, a second source said. Two of the coastal radar stations in the Maldives were functional as of last year and work was under way on the third station.



Sri Lanka, Mauritius and the Seychelles are integrated into country's coastal radar link

The Indian Navy's Information Management and Analysis Centre (IMAC) located in Gurugram, which was set up after the 26/11 Mumbai terror attacks, is the nodal agency for maritime data fusion.

As part of information exchange regarding traffic on the high seas, the Navy has been authorised by the government to conclude white shipping agreements with 36 countries and three multilateral constructs. So far agree-

ments have been concluded with 22 countries and one multilateral construct. Of these, 17 agreements and the one multilateral construct have been operationalised, the second source stated.

Info fusion centre

At the Navy's Information Fusion Centre for the Indian Ocean Region (IFC-IOR) which is meant to promote Maritime Domain Awareness, three more International Liaison Officers (ILO) are expected to join soon. The ILOs from France, Japan and the U.S. have joined the centre. "The additional officers have been delayed due to COVID-19," an official said.

Under Phase-I of the coastal radar chain network, 46 coastal radar stations have been set up across the country's coastline. Under Phase-II of the project, which is currently under way, 38 static radar stations and four mobile radar stations are being set up by the Coast Guard and is in advanced stage of completion.

Ministry to discuss virus alert in U.K.

SPECIAL CORRESPONDENT
NEW DELHI

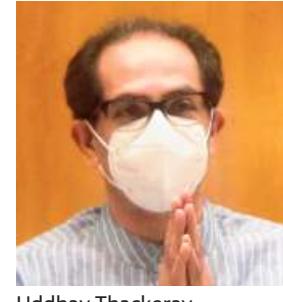
The Health Ministry has called a meeting of its joint monitoring group on COVID-19 on Monday to discuss the emergence of a mutant variant of the coronavirus in the U.K., which has reportedly led to a surge in infections there.

The group, chaired by the Director General of Health Services, is also likely to speak with WHO's India representative, Roderico H. Ofir, also a member of the group.

"The SARS-CoV-2 virus has been undergoing constant mutation but this variant seems to be more virulent. It is crucial to pursue smart testing and tracing to track the spread and contain it at its place of origin so that it does not reach vulnerable communities," said N.K. Ganguly, former director general, ICMR.

Uddhav against night curfew

Maharashtra CM says it will be compulsory for all citizens to wear masks for the next six months



Uddhav Thackeray.
■ FILE PHOTO

been possible to contain the spread of the virus only due to the lockdown and a strict enforcement of regulations.

While stating that he was not in favour of imposing a night curfew to curb the pandemic, Maharashtra Chief Minister Uddhav Thackeray on Sunday said it would be compulsory for all citizens to wear masks for the next six months.

He said Maharashtra was yet to rid itself of the scourge of COVID-19 but there was a semblance of control over the pandemic. "Almost all businesses and establishments have opened. People are also moving about freely. I would only keep urging caution at every step," said the Chief Minister.

Mr. Thackeray said it had

been possible to contain the spread of the virus only due to the lockdown and a strict enforcement of regulations.

Hitting out at the Centre for playing politics over the Mumbai Metro car shed, the Chief Minister said he had even invited the BJP for discussions to solve the political deadlock over the project.

"Some experts have called for a 'night curfew', some are gunning for a lockdown. We have learned from bitter experience the results of our actions and that prevention is always better than cure. Hence, those who still don't wear masks are putting their kin at risk of infection," he said, adding that masks were the most potent public weapon to ward off the virus.

"The Union Health Minis-

India, U.S. mull over unfinished work

As Trump tenure winds down, deals in trade, sanctions, nuclear energy hang fire

SUHASINI HAIDAR
DINAKAR PERI
NEW DELHI

With exactly a month left in U.S. President Donald Trump's tenure, U.S. Ambassador to India Kenneth Juster has begun a series of calls on Defence Minister Rajnath Singh, Petroleum and Natural Gas Minister Dharmendra Pradhan and NITI Aayog chief Amitabh Kant, as well as "farewell" discussions with the U.S.-India business chambers, USIBC and USISPF.

The calls highlighted the achievements of the India-U.S. partnership in the past four years. While these include great strides in diplomatic, defence, commercial, energy and health areas, talks on waivers for possible sanctions, trade negotiations, and nuclear deals are in the category of "unfinished business" between the two countries.

No free pass

In a briefing this week, a U.S. official made it clear that despite hopes being raised in 2018 by the U.S. Congress's amendment to the Countering America's Adversaries Through Sanctions Act (CAATSA), that allowed the U.S. President to waive sanctions on India's purchase of the S-400 missile systems from Russia, Mr. Trump has not made the decision to give India a pass.

Speaking about sanctions against Turkey for its purchase of the S-400, the offi-

cials dismissed the concerns. "There will no issues in interoperability of the U.S. and Russian systems as they will be plugged into the Indian grid. There are filters for that," a defence official told *The Hindu*.

Given that the Democrats had pushed for the CAATSA, the government will have to take its chances with President-elect Joe Biden in office providing the waiver once India takes delivery of the S-400 systems in 2021.

Trade negotiations are another area where New Delhi hopes the Biden administration will pick up where it believes the Trump administration failed to deliver,

NEWS ANALYSIS

particularly its failure to reverse the decision to revoke India's Generalised System of Preferences (GSP) since June 2019 due to differences in the areas of medical devices, dairy and IT products.

Meanwhile, officials hopeful of a commercial contract finally being finalised for the decade-old MoU between U.S.-based Westinghouse Electric Company and Nuclear Power Corporation of India Ltd. (NPCIL) to build six reactors in Andhra Pradesh – the first since Mr. Modi and U.S. President Barack Obama announced "the deal is done" in 2015 – have also been disappointed with the lack of progress. Despite some hopes that the con-

tract would be signed during Mr. Trump's visit to India in February 2020, the deal is yet to go through, indicating lingering concerns over India's civil liability laws.

Both Indian and U.S. officials point out that the ledger of achievements during the past four years have been considerably longer than the "unfinished business". They say that while New Delhi is now preparing hopefully for the Biden era, this period of plain-speaking, particularly Mr. Trump's "blunt" and tough methods with India's two main adversaries, Pakistan and China, and his flexibility in defence ties with India, would be missed.

In particular, they point to the intense political engagement between Mr. Trump and Mr. Modi, including two huge, joint rallies in Houston and Ahmedabad held just five months apart in 2019 and 2020. The growing defence partnership, enhanced military exchanges bolstered by the signing of four foundational agreements: GSO-MIA, LEMOA, COMCAS and BECA, U.S. grant of the STA-1 Strategic Trade Authorisation to India, capped by intelligence sharing and quick procurements during the ongoing standoff between Indian and Chinese troops at the Line of Actual Control (LAC), is clearly at the top of the list of achievements.

Added to this is the crystallisation of the "Quad" arrangement.

IN BRIEF



Kashmiris becoming homeless: Mehbooba

SRINAGAR

Peoples Democratic Party president Mehbooba Mufti on Sunday visited the families allegedly evicted by the forest department in central Kashmir's Budgam and said "Naya Kashmir has rendered locals homeless". "At Budgam, I met 108-year-old Zooni cruelly evicted by a callous J&K administration. Where will they go?" she said.

First-time voters made DDC polls successful: L-G

SRINAGAR

Congratulating first-time voters and independent candidates for making the maiden District Development Council (DDC) elections successful, Lieutenant Governor Manoj Sinha on Sunday said the elected representatives would give momentum to the developmental schemes in Jammu and Kashmir. J&K saw around 40% voting in the DDC polls.

Two injured in grenade blast in Anantnag

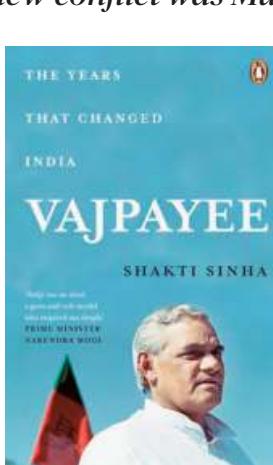
SRINAGAR

Two persons, including a Central Reserve Police Force (CRPF) jawan and a civilian, were injured in a grenade explosion in south Kashmir's Anantnag on Sunday. An official said suspected militants tossed a grenade towards a joint party of the police and the CRPF in Anantnag's Achabal area in the evening. The grenade exploded on the road.

Vajpayee spoke with Sharif four-five times amid Kargil war

Former Indian PM knew conflict was Musharraf's doing: book

NISTULA HEBBAR
NEW DELHI



as an indication that Sharif was more a prisoner of circumstances than anything else," the book says.

"Vajpayee must have spoken to Sharif 4-5 times during the one-and-a-half month period from mid-May to 4th July when the Pakistani PM publicly committed to President Clinton that Pakistan would withdraw its forces to its side of the LoC," the book further says.

One of these calls occurred in mid-June from Srinagar, after Vajpayee paid a visit to Kargil. "On his arrival in Srinagar Vajpayee asked me to connect him to Sharif. My small team and I tried but we just could not get through. Then one of the local officers present

informed us that dialling Pakistan (+92) from Jammu and Kashmir was barred. The telecom authorities were told to open the facility for a short while, so that the two Prime Ministers could talk," the book says.

Phone recordings
A major factor in the withdrawal of Pakistani troops from the LoC, according to the book, was also because of two telephonic recordings that Arvind Dave, chief of Research and Analysis Wing (RAW), India's external intelligence agency, brought to Prime Minister Vajpayee. "Arvind Dave, the RAW chief, came up with two telephonic recordings between the Pakistani Army chief Pervez Musharraf, and his Chief of General Staff, Lt. Gen. Mohammad Aziz. It was clear that the Pakistan Army was involved, with the Mujahideen playing a minor role, if any," the book says. The tapes were shared with the media later, but were also smuggled into Pakistan for Mr. Sharif via the diplomatic route along with diplomat Vivek Katju and Mr. Mishra.

The book spans Vajpayee's premiership and the eventful years from an insider's perspective and is full of *bon mots*.



Four foundational pacts were signed during the Trump regime.

cial said this should be seen as a warning to others hoping to acquire the system.

"We would caution other U.S. partners against making major purchases of Russian defence equipment in the future that would also put them at risk of sanctions," R. Clarke Cooper, U.S. State Department Assistant Secretary for Political-Military Affairs, told presspersons in Washington, adding that the sanctions could be actualised at any point and there is no "blanket waiver" possible.

"I know some states have thought or sought that either Congress or the Executive Branch would apply a waiver on sanctions, and I just would offer that is definitely not the case," said Mr. Cooper, who had earlier called India's consideration of the Russian S-400 and Sukhoi S-35 fighter jets as "problematic" as they would risk interoperability of India-U.S. defence systems.

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cluded



SOMA BASU

This time last year none of us knew about the tiny Coronavirus. Today we are all fighting the invisible enemy together. The health crisis has perhaps taught us to love a little more and shown how human behaviour can help to face the toughest of times. Best known for his concept of the five love languages, American author Gary Chapman says that everybody expresses, receives and enjoys love through one of these ways. We look at how they are being used to keep the world going.

Words of affirmation

Neeta Duggal, English teacher at Shiv Nadar School, Gurugram, started taking online classes from March 19. Within a month she noticed that the initial level of euphoria, enthusiasm, and energy of her ninth and tenth graders was sapping. "I needed to connect and communicate better, and consciously changed my conversations with them," she says.

The first step was to request and not ask the students to do something, whether it was about switching on the camera, submitting assignments or following screen time etiquette. Her thank-yous also increased to express gratitude for every task they did. "Many of us are feeling lonely now and when we appreciate or use more kind words, it is valued as a positive feeling to remain motivated," she says.

Quality time

The biggest change Shraddha Kapoor, who teaches Human Development and Childhood Studies at Delhi's Lady Irwin Col-

The five languages of LOVE

lege, perceives is the relationship with her students. It stretches beyond teaching hours now. "Earlier I never shared my phone number, but now I am on WhatsApp texting and chatting with them," she says. Shraddha makes herself available for mentoring her students 24X7, most of whom come from backgrounds where they may be the first generation college-goers and live in one-room tenements.

"The pandemic lockdown has thrown them into verbal domestic abuse situations and in spite of screen time fatigue, they look forward to the interactions," she says. There is more openness and many students have told her how she has taught them more than their mothers could or did. "The essence of quality time with them is to empower them," she adds.

Gifting

With the closure of their most successful business model, the

Sheroes Hangout Cafes in Agra and Lucknow, run by acid attack survivors, the Chhany Foundation, Noida, UP, has suffered a setback during the pandemic months. The revenue from the cafes went towards awareness, treatment, rehabilitation and empowerment of many women from rural interiors who survived acid attacks.

But not to be bogged down, Alok Dixit, who heads the foundation came up with an innovative concept called Gift a Story – an online platform for selling goods made by the acid attack survivors. It was put on a trial run during Diwali and did moderate business with candles, handicrafts, and statuettes.

"It is an alternate venture. Every woman who creates a product for the market has a poignant story to share as a

reminder to people to put an end to acid attacks," he says. A gift item that comes out of struggle of a person's life acquires a purposeful meaning, he adds.

Acts of service

At 34, the life of Kiran Nayak B, the recipient of this year's NCPEPD-Mindtree Helen Keller Award for role model person with disability is nothing short of an amazing journey. Before he was 18, he had suicidal thoughts thrice: when he protested his sister's marriage at the age of 12, when he was confused about his sexual preferences and was teased in school, and when he understood the struggles of being born in an Adivasi family.

Kiran, a transman afflicted with polio, chose to work on sexuality and disability among transgender people, those from the Dalit community, and those with disabilities in villages around Chikkaballapura near Bengaluru. He founded Nisarga eight years ago and has helped

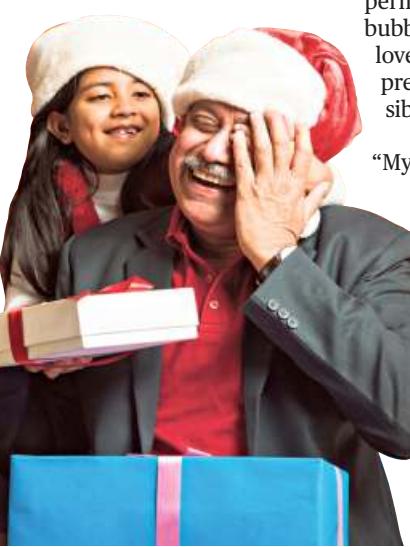
over 1,000 people with jobs, assisted in obtaining subsidies and grants for self-employment, offered vocational training, counselling, medical treatment, financial aid or food to the 4,000 members. Kiran believes luck and time are never permanent companions; he is in a hurry to help as many as he can.

Physical touch

We all need an occasional hug. But the pandemic has cut us off from friends and families even as we yearn for the comforting and reassuring warmth of a touch. The Hug Bubble in Europe and the West allows people to cuddle during COVID-19, especially the isolated senior citizens in care homes. They can now hold hands and embrace visiting relatives, separated by a plastic sheet.

During this festive season, a Christmas bubble will allow limited social mixing in the UK, Ireland and Scotland for a day. Up to three households will be permitted to form the social bubble to celebrate with their loved ones. To take all safety precautions will be the responsibility of each member.

Says Jesse Joseph Tincher, "My wife and I have been craving to be with our kids and grand kids. We will be extra cautious before we drive from Devon to London to meet them." The couple is avoiding crowded places, wearing masks, keeping their rooms well ventilated and frequently washing hands. "We will continue to follow the same wherever we go," he says.



WHAT IS IT?

Make Smthng

No-cook fig and nut balls

Meghna Purandare, a health food blogger (meghnas.com), suggests a healthy alternative to store bought sugar-loaded sweets: a box of no-cook fig and nut balls. "This is a healthy snack. Figs are rich in iron, fibre, vitamins and micro nutrients. Chia seeds contain protein, almond is gluten-free and rich in omega 3. Ginger helps with digestion," says Vinitha Krishnan, consultant nutritionist, SIMS Hospital, Chennai.

INGREDIENTS

- 3/4th cup figs, soaked in warm hot water for five minutes, drained
- 3/4th cup almonds, roughly ground
- 1 tbsp chia seeds
- 1 tbsp whey protein or pea protein powder (optional)
- 1 tsp fresh orange zest
- 1/2 tsp cinnamon powder
- 1/2 tsp ginger powder
- 1 pinch nutmeg powder
- 1 tbsp coconut oil

METHOD

Soak figs in warm water, drain, and make a rough paste with the coconut oil. Add all other ingredient to a food processor and blitz. Make small balls and garnish with desiccated coconut and orange zest. Makes 10 balls.

our senses to bring happiness. Being creative is therefore not only good for nature but also great for the overall well-being of a person. Now can be the best time to start, with Christmas right around the corner," says Thenndral S, psychological counsellor and founder of Eros Psychon Services, Chennai.

In this column, we demystify the buzzwords in wellness.

SUSAN JOE PHILIP

A Green Peace initiative to promote creative alternatives to consumerism and reduce its effect on the climate, the guidelines for MAKE SMTHNG campaign are simple. Share, DIY, upcycle, go plastic free, fix old electronics, buy second hand, grow your food, cook your food and many other ideas.

The campaign is now online through their Facebook and Instagram pages and it shares hundreds of creations by people around the world. Their website says the idea is, "If you have made something, you will buy more consciously next time, whether it is food, fashion or mobile phones. Your experience of creating an original will lead you to reflect on your consumption patterns and you will be more likely to find a way to repair, care for and share your goods before throwing them out. It is essential that we restore this culture in our communities, and make spaces where skills and knowledge are shared an essential part of our urban life."

This Christmas, let's try and create things that are good not only for Nature but also for us. "The process of making something itself is therapeutic. It is also a way of expressing emotions, of using



A visual delight

A beautiful house with a tree in full bloom on its side marks February in this desktop calendar made using 12 paintings done by students of Government High School for the Blind, Olassa, Kottayam. The initiative is led by Ananth Vasudev. "I have been volunteering with friends here from 2012. In 2016, we introduced the children to art. They loved it and we decided to come up with our first fundraising calendar last year. We sold around 800 copies and it encouraged us to bring out this edition too," he says. The artwork was done by the students early this year. Kids with complete blindness use their fingers to draw and those with partial visibility use brushes. "We help them identify colours and also hold their hand if they need it," he says.

The team took digital copies of the paintings and 12 graphic designers volunteered to help them design the pages. "Each designed a page making the sheets unique," he says.

Cost ₹550. Call 9947790008.

CALENDARS FOR A CAUSE

As we get closer to New Year, many organisations have brought out date-keepers showcasing the talents of people with intellectual and physical disabilities

SUSAN JOE PHILIP



with intellectual disabilities. Selected by Delhi-based photographer Mohit Ahuja, these are portraits, landscapes and abstracts. Shalini Gupta, founder-trustee of the NGO, says this is the first such calendar brought out by them. "All the photographers attended a course by Mohit. Last month, Varun Narain, who has fragile X chromosome, came up with a calendar with his photographs and designed by his mother. This encouraged me to launch one to showcase the works of all the students. My daughter helped with the designing," says Shalini. Cost ₹150. Call 9810255297.

Brighten your day

Kaumaram Prashanthi Academy, Coimbatore, has brought out their first calendar featuring artworks by 60 children with intellectual disabilities across India.

"On Gandhi Jayanti we organised a painting competition and selected the best 12 that were used to represent each month. The rest were made into collages for the front and back pages of the desktop calendar," says Narmadha Vasudevan, the school's executive secretary. The paintings featured are on varied themes. "We did not want to give them a subject and constrain their creativity but raise awareness about their talent," she adds.

Cost ₹110. Call 9659305550.



COULD IT BE THAT...

2020 changed our health vocabulary



SUNALINI MATHEW

many healthy people because I have asthma, so this year, my endeavour has been to understand the reason behind my asthma, its triggers and what makes it worse. I am not permanently on steroid medication, but my aim is to avoid them altogether in the long run through lifestyle changes.

I found that just 20 minutes of pranayama in the morning sun helped, that yoga (especially the Surya Namaskar) reduced my rhinitis, that walking briskly was better than running, and that spending time noticing my breath as the last thing before bed helped me get better sleep. The rainy weather was bad for my breathing and so was overeating! I made sure to keep my medication with me at all times – on my bedside table, in my bag for when I went out, and used it when I had to.

Many of us often accept a 'verdict' and believe poor prognosis is for life; I did too, for 20 years. We may continue to smoke, to eat junk food daily, to resist exercise, or to drink regularly and get bad sleep. COVID-19 has woken us up to the fact that we can indeed take health into our hands. That we can keep a diary of the food we eat, routines we practise, and the stress we feel. These will invariably throw up patterns that may help our doctors, even if we don't see a thread in our own entries.

The virus has also taught us to be cautious, to call out a bad practice (spitting), to stay at home when we have a cold or cough. Mostly though, it has taught us to be thankful for where we live – with the choice of good nutrition and the privilege of clean surroundings.

Beyond the complex words of anti-inflammatory and gut microbiome (gut health was a subject of great discussion this year), we have come to realise that health is about eating fresh and according to our needs, breathing deeply, and resting our minds and our bodies.

GETTY IMAGES/ISTOCK



The year in blocks

Project Sneh has a set of planners with block-printed clothbound covers done by people with special needs in Chennai. The



not-for-profit company works to bring institutions for special needs together and create employment opportunities for them.

This year's planner has works from 20 people from four institutions: V Excel Educational Trust, HLC International School, Gowrin School for Special Children and Sri Arunodayam Trust. "Each planner is a labour of three days of work. There is no plastic lamination for the cover making it biodegradable," says Anuradha Mahesh, team lead. Project Sneh now works with a total of nine institutes facilitating skill training for educators. They also produce and help market laptop and tablet sleeves, folders, professional organisers, chocolate hampers, notebooks, coasters and more, made by the adults. Cost ₹425. Call 9840076322.

Model citizens

Deli-based photographer Rishab Dahiya and researcher Purva Mittal have launched Oddity: Don't Bend, Don't blend, a desktop calendar that features six people with special needs. "I have spinal muscular atrophy and I have been working with many organisations for people with disabilities for the past 12 years. It was a dream to come up with a calendar," says Purva. "We selected six models with disabilities to cover a broad spectrum. Each model is featured with a detailed description of their condition. We hope that helps bring more inclusivity," says Rishab, who completed the photoshoot in one week.

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Cost ₹500. Call 9999715802.

GETTY IMAGES/ISTOCK



An unusual friendship
K Binu has revived 42 of the 46 trees he attended to
■ SPECIAL ARRANGEMENT

Kerala-based 'Tree Doctor' K Binu discusses the meticulous process involved in the preparation of medicine for healing wounded trees, and on his work featuring in a French documentary

PRIYADESHINI S

Last week, K Binu stood in front of an imposing Rain Tree in Aluva, a suburb of Kochi in Kerala, and shared the news that noted environmentalist S Sitharaman had passed away.

Seven years ago, the conservationist, along with Sitharaman, had used traditional ayurvedic medicine to revive the tree, which was dying due to burning garbage that was dumped around it. "I told the tree that Sitharaman was dead. He had initiated me into this world of Vriksha (tree) Ayurveda. He was my guru," says Binu, who is now popularly called the 'Tree Doctor'.

Since the time the 50-year-old school teacher from Kottayam received this knowledge, Binu has come a long way – healing 42 of the 46 trees that he has attended to so far. During lockdown, people consulted him on the health of their trees, sharing images of damaged branches and leaves on WhatsApp, and he advised them on the treatment.

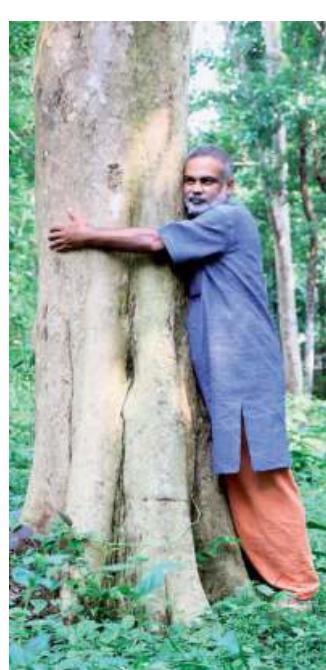
On November 15, a French documentary team arrived in Thiruvananthapuram, from New Delhi, to film his rare expertise. They filmed him with the jackfruit tree in Patmon, that he had nurtured back to good health. They also filmed how he treated the Indian Cork Tree (Maramulla), a small tropical evergreen, in the heart of Thiruvananthapuram.

Conversations with a tree

Anitha Shanti, co-ordinator of Tree Walk, a citizen's group, associated with Binu in November 2019 when the Maramulla (also called Tree Jasmine) was "badly mutilated by the city corporation for development". "We called Binu, who came with his team to heal the tree," says Anitha explaining that the process was elaborate and expensive, but has given results.

Binu's work was featured in the French documentary that aired recently in TV news programme on France 2 channel under the title 'Know the Indian Tree Doctor'.

"Trees hear, breathe, talk, feel, walk like us. They have all the expressions and emotions of a human being," says Binu, explaining that Vriksha Ayurveda, has been neglected and overshadowed by ayurveda for human beings. "Just like the human body that is based on the balance between energies (Vata, Pitta and Kapha), trees and plants too work on the same principle. This science is in our books, written and interpreted by the sages. My love for trees drew me



towards this aspect," says Binu.

'A new lease of life'

Binu prepares the medication for a damaged tree after assessing its state. Some of the ingredients used are cow dung, milk,

honey, ghee, sesame and banana. "There are conditions on the type of milk or cow dung or honey to be used. It has to be organic. Cow's milk must be from a non-hybrid cow," says Binu. His team comprises a few tree lovers who go along with him to assess a tree and treat it.

The process is similar to treating a wound, he explains. The damaged portions are washed and cleaned after which the paste is applied. It is then bandaged with cotton cloth. The bandage is dabbed, from time-to-time, with cows milk and in six months the tree begins to rejuvenate.

In March, just before national lockdown, Binu was invited to heal four Peepul trees in Tekadi Ganesh Temple in Nagpur. "Out of the four, two were dead... but two survived. We used 15 ingredients to make the paste," says Binu. His treatment of a very old tree in Kotagiri did not get desired results because the ingredients were "not pure and natural". "Honey should be from the small forest bees," he says.

Binu has been feted by the Kerala Government for his extraordinary work and has received the Vanamitra(2015) and Prakritimitra(2016) awards. During lockdown, he began a YouTube Channel called 'The Tree Doctor', where he discusses his practice. Incidentally, Binu says, the pandemic has helped the trees. "It gave a new lease of life to Nature though it affected mankind."

Interconnected livelihoods

The newly-launched online portal enables weavers across the country to directly sell their creations to a wider consumer

CHITRADEEPA ANANTHARAM

"The pandemic affected the weaving community during lockdown. But nothing changed even after the unlock as clothing was not a priority," says Anantha Sayanan (Anantho), safe food activist and one of the co-founders of reStore and Organic Farmer's Market (OFM) in Chennai.

In 2011, Anantho founded a social enterprise, Tula, in Chennai, to promote handspun, organic, sustainable cotton garments. Tula was envisaged as a holistic institution that took into consideration the entire cotton value chain from crop to garment. "During the pandemic, our weavers continued to spin and weave, but we could not sell much of the products. As a result, the stock kept accumulating, leading to a challenging situation," says Anantho. That was when he toyed with the idea of aggressive online sales of hand-woven products. "We networked with other collectives who also had huge stockpiles and after a series of discussions, we finally launched www.indiahandmadecollective.com," he explains.



choose from. The website is being anchored by couple and former IT professionals, Malini Kumar and Suresh Lakshminath. Two years ago, they returned to India after living abroad for many years and took up the task of creating the website, product procurement, stock management, and logistics among others. Says Malini, "Weavers have quickly adapted to the new method of selling their products. Our volunteers, spread across the country, meet them and educate them on how to take orders, shipping and tracking them. They are now familiar with online orders." Some of the weavers keep ready stock, while some weave once they land an order.

"Right now we have 25 different collectives and around 1,000 products through which



Weavers initiative The portal has over 1,000 products listed
■ SPECIAL ARRANGEMENT

close to 5,000 weavers (which includes spinners, dyers and tailors) stand to benefit. The initiative has resulted in a win-win situation for the weavers and the buyers, and products can be shipped across the country," says Anantho.

Support weaving
Homespun, handwoven cotton or khadi was popularised by Mahatma Gandhi in 1905 during the Swadeshi Movement, which was symbolic of the end of dependency on foreign goods during the British rule. "Even during his time, khadi was more expensive than the imported textiles that were dumped into the market. Hand-spinning and weaving are such labour-intensive tasks, but the weavers are only paid a pittance. We are providing better wages and minimise the involvement of middlemen as much as possible. We are empowering weavers to make the product and sell it directly to buyers," claims Anantho and adds, "By paying a bit more for handmade textiles, buyers get the satisfaction of providing them with a livelihood and most importantly help them sustain the craft. We are also looking forward to working with young designers who can work with these weavers and develop sustainable and contemporary designs."

A window to the FUTURE

Shreyas Talpade hopes his new digital theatre initiative will create new opportunities for artistes and technicians

NEERAJA MURTHY

Going the digital way Shreyas Talpade will be next seen in a Marathi film ■ SPECIAL ARRANGEMENT



Theatre and performing artistes who have been struggling against odds due to the pandemic have a little something to cheer about. Nine Rasa, to be launched by actor Shreyas Talpade in January 2021, provides them an opportunity to reach out to audiences across the world.

Having begun his journey with theatre, Shreyas considers the digital platform his payback time. The idea stemmed from his interactions with friends from the community. "We got many calls informing us of the tough financial situation being faced by the artistes and technicians dependent on theatre. I realised if people cannot go to the theatre, it's time to bring the theatre to them. Going digital is the future, so why not let the shows go online," he says.

Once the idea was conceptualised, Shreyas' team conducted a survey with over 200 people in the age group of 18-65 across the country, and almost 65% of the respondents said they either want to watch, know and want

to be a part of theatre. Quoting actor Naseeruddin Shah, he says, "There are pros and cons of a digital medium. We cannot replicate the thrill of performing in front of a live audience but as Naseerji said, 'Online theatre is an inescapable part of the future'. So, why not embrace it?"

Humans experience nine emotions or the 'navarasas' as defined in Indian aesthetics, hence the name 'Nine Rasa'. It will be launched with Hindi, English, Marathi and Gujarati content in the first phase with full-length plays, monologues, skits, stand-up, poetry and story readings. Going forward, the platform will include Tamil, Bengali, Kannada, Malayalam, Kashmiri and Parsi.

Shreyas admits nothing of this scale can happen without help from friends. While it is a self-funded venture, he has a team of professionals – writer and director Sanjay Upadhyay, ex-programming head at Colours TV channel, award-winning director Ashwini Choudhary, renowned theatre director Vijay

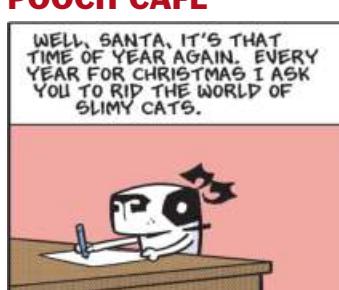
Kenkre, Sushant Shelar, Kritika Seth and the tech team handled by Rajesh Kutty and Eitan Koter helping him.

The team put together 100 hours of content to go live with the launch. Shreyas elaborates: "This is original content and was exclusively shot and planned over the past few months following all safety measures and social distancing rules. Renowned artists and actors including debutants showcase their talent here. The shows in multiple genres have a variety and entertainment value."

Besides this new venture, Shreyas' two-and-a-half-year-old daughter, Aadya, kept the actor busy during the past few months. He is thankful he could spend that time with her and experience simple pleasures of watching her grow.

He also looks forward to the release of his new projects – *Love You Shankar* directed by Rajiv S. Rui, a Marathi film tentatively titled *Mrigtrishna* with Mahesh Manjrekar, and a web series *Jo Hukum Mere Aaka*.

POOCH CAFE



PEANUTS



HAGAR THE HORRIBLE



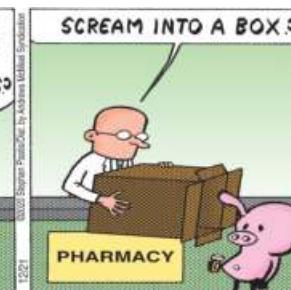
CALVIN AND HOBBES



TIGER



PEARLS BEFORE SWINE



Biden introduces his climate team, says no time to waste

He picks a diverse group to lead his agenda on environment and energy

ASSOCIATED PRESS
WILMINGTON

Just as the United States has needed a unified, national response to COVID-19, it needs one for dealing with climate change, President-elect Joe Biden said on Saturday as he rolled out key members of his environmental team.

"We literally have no time to waste," Mr. Biden told reporters as he introduced his choices.

The approach is a shift from Donald Trump's presidency, which has been marked by efforts to boost oil and gas production while rolling back government efforts intended to safeguard the environment. The incoming Biden team will try to undo or block many of the current administration's initiatives. There also will be an emphasis on looking out for the low-income, working-class and minority communities hit hardest by fossil fuel pollution and climate change.

In his remarks, Mr. Biden stressed the diversity of an emerging team that he described as "brilliant, qualified, tested and they are barrier-busting."

"Already there are more people of color in our Cabi-



Historic shift: Joe Biden speaks during an event to introduce key Cabinet nominees in Wilmington. ■ AFP

net than any Cabinet ever, more women than ever," said the former Vice-President, who has promised to assemble a group of department leaders who reflect the diversity of America.

Compelling stories

The nominees Mr. Biden introduced had compelling personal stories that they cited as guiding them if confirmed by the Senate.

New Mexico Rep. Deb Haaland would be the first Native American to lead the Interior Department, which has wielded influence over the nation's tribes for generations.

Ms. Haaland said her life has not been easy. She struggled with homelessness and relied on food stamps at one point.

working Michigan families that I have become obsessed, obsessed with gaining good-paying jobs in America in a global economy," Ms. Granholm said.

Clean industries

North Carolina official Michael Regan would be the first African American man to run the Environmental Protection Agency. Mr. Regan, the state environmental head since 2017, has made a name for himself by pursuing cleanups of industrial toxins and helping the low-income and minority communities significantly affected by pollution.

Mr. Biden's nominee to oversee the Council on Environmental Quality is Brenda Mallory. If confirmed, she would be the first African American to hold the position since it was created more than half a century ago.

Two other members of the team introduced on Saturday do not need Senate confirmation. They are Gina McCarthy, to serve as national climate adviser, and Ali Zaidi, to serve as her deputy.

Ms. McCarthy was EPA administrator from 2013 to 2017 during President Barack Obama's second term.

New virus strain out of control: U.K.

PM orders Christmas lockdown in southeast England; WHO urges stronger action

AGENCE FRANCE-PRESSE
LONDON

British Health Secretary Matt Hancock said on Sunday that the government has imposed a strict Christmas lockdown in London and southeast England because a new strain of the coronavirus was "out of control".

The World Health Organization is calling on its members in Europe to step up measures against COVID-19.



New worries: Protesters gathering for an anti-lockdown demonstration in central London on Saturday. ■ AFP

Scotland and Northern Ireland will enter fresh lockdowns on December 26.

Mr. Hancock told Sky News that the situation was "deeply serious." "It's going to be very difficult to keep it under control until we have the vaccine rolled out," he said, adding: "This is what we face over the next couple of months."

The U.K. hopes to reach a figure of half a million vaccinations over the weekend, he said.

Scientists first discovered the new variant in a patient in September, Susan Hopkins of Public Health England said.

She said that scientists in November found the new strain was behind a cluster of cases in Kent and spreading into London and Essex and informed the government on December 11.

70% more potent
Public Health England then again notified the government on Friday when modelling revealed the full seriousness of the new strain, she said.

She confirmed the figure given by Mr. Johnson that the new virus strain could be 70% more transmissible while saying this was an initial figure. "I think 70% looks like a good number to land on at the moment," she said.

Several flights banned

ASSOCIATED PRESS
BERLIN

One by one, several European Union nations banned flights from the U.K. on Sunday and others were considering similar action in a bid to block a new strain of coronavirus sweeping across southern England from establishing a strong foothold on the continent.

People entered the strictest "tier four" measures from Sunday, or 31% of the population.

They are not allowed to hold family gatherings for Christmas, while in the rest of the country households

are allowed to mix on Christmas Day alone.

London's Metropolitan Police said that it would take

Germany, the Netherlands, Belgium, Austria and Italy all announced restrictions on U.K. travel. The German government said on Sunday it's banning flights coming from Britain in reaction to the new coronavirus strain. Germany, which holds the rotating EU presidency, also called a special crisis meeting on Monday.

action against those who "make reckless decisions that risk lives."

Other U.K. regions have also tightened their anti-virus measures in response.

Wales introduced a strict lockdown from Sunday, while Scotland has banned travel to and from other U.K. regions for Christmas. Both

Differences threaten to sink post-Brexit trade deal

AGENCE FRANCE-PRESSE
BRUSSELS

Negotiations for a post-Brexit trade deal teetered on the brink of failure on Sunday, overshadowed by the coronavirus crisis and deadlocked over the issue of fishing rights.

"Unfortunately the EU has put in some unreasonable demands," British Health Minister Matt Han-

cock told Sky News. "I'm sure that a deal can be done, but obviously it needs movement on the EU side."

But a European diplomat told AFP that Brussels had made its best offer and it was down to British Prime Minister Boris Johnson – distracted by the worsening coronavirus crisis at home – to decide whether he wants a deal.

TIRUPATI URBAN DEVELOPMENT AUTHORITY, TIRUPATI.
TUDA is inviting RFP (2nd call) for Construction of Commercial and Residential Complex (TUDA Towers) at Tirupati from the Architectural Consultancy Firms. The RFP documents can be downloaded from www.tudaap.in.
Sd/- S.HARIKRISHNA, M.A., M.Phil, Vice-Chairman , TUDA, Tirupati.

9 dead in Kabul attack targeting MP

Mohammad Wardak survived the blast but is among 20 injured, including children

REUTERS
KABUL

A car bombing in Kabul targeting an Afghan lawmaker killed at least nine people, officials said.

Lawmaker Khan Mohammad Wardak survived the blast but is among 20 injured, including women and children, Afghan Interior Minister Massoud Andarabi said.

It is unclear whether the explosive was planted in a car parked on the lawmaker's route or if a vehicle with the bomb was being driven by a bomber, Mr. Andarabi added.

No one has claimed res-



Rising attacks: Damaged vehicles being removed after the bomb attack in Kabul. ■ AP

ponsibility for the blast.

Afghanistan has seen a sharp rise in violence, particularly bombings, in recent

weeks as the Afghan govern-

ment and Taliban hold talks to find an end to the country's almost

20-year-longwar.

Separate bombings were also reported on Sunday in the provinces of Logar, Nangarhar, Helmand and Badakhshan, in which a number of civilians and security forces members were killed and injured.

On Friday, a suspected

rickshaw bomb blast killed at least 15 civilians, including 11 children, in central Ghazni province.

The Interior Ministry said that the Taliban had killed

487 civilians and injured

1,049 others by carrying out

35 suicide attacks and 507

blasts in across the country over the past three months.

Over 340 students in Nigeria back with parents after ordeal

Abductors threaten to kill the boys if they went back to school

ASSOCIATED PRESS
KANO

Nigeria's freed schoolboys have reunited with their joyful parents after being held captive for nearly a week by gunmen allied with jihadist rebels in the country's northwest.

Relieved parents hugged their sons tightly on Saturday in Kankara, where more than 340 boys were abducted from the Government Science Secondary school on the night of December 11.

Many of the schoolboys expressed worry about returning to school, saying their captors threatened them with death if they went back to classes.

Nigeria's Boko Haram ji-



Joyful reunion: A man after reuniting with his son, who was kidnapped, upon his release in Katsina. ■ AFP

hadist rebels claimed responsibility for the abductions, saying they attacked the school because they believe Western education is un-Islamic.

Another abduction of

more than 80 students happened on Saturday night in an area nearby, but the pupils were quickly rescued by security forces after a fierce gun battle, police announced on Sunday.

The trucks left the Memphis-area factory with the vaccine developed by Moderna Inc. and the National Institutes of Health.

The much-needed shots are expected to be given starting Monday.

Moderna shots leave U.S. warehouses

ASSOCIATED PRESS
OLIVE BRANCH

Initial shipments of the second COVID-19 vaccine authorised in the U.S. left a distribution centre on Sunday.

The trucks left the Memphis-area factory with the vaccine developed by Moderna Inc. and the National Institutes of Health.

The much-needed shots are expected to be given starting Monday.

OFFICE OF THE PRINCIPAL, RNT MEDICAL COLLEGE & CONTROLLER ASSOCIATED GROUP OF HOSPITALS, UDAIPUR (RAJ.)
No. RNT/Pur-I/F.16/(e-Tendering Proc)2020-21/1255 Dated 16.12.2020

Notice Inviting Bid No. 14/2020-21 (e-Tender)

Bids for Medical Equipments are invited from interested bidders upto Date: 08.01.2021 Time: 10.30 AM other Particulars of the bid may be visited on the procurement portal (<http://eproc.rajasthan.gov.in>, <http://sppp.raj.nic.in>) of the state.

UBN No. MCU2021GSOB00145, MCU2021GLOB00146, MCU2021GLOB00149, MCU2021GLOB00148, MCU2021GLOB00147

DIPR/C/9753

PRINCIPAL & CONTROLLER

Office of the Project Director PMU (RWSRPD) & Chief Engineer Water Resources (North) Hanumangarh

Notice Inviting Bid (NIB Code- WRN2021A0076)

Bids for Strengthening of water reservoir at RD 507 of IGNP, Renovation & Modernization of Devasar minor RD 0-29.60 & repair of lining, dowel & Strengthening of canal embankment of MGM (Meeragarh Minor) at RD 2.7, 8.8 & 17.50 & other minors (Package 70) estimated cost Rs 26.00 Crore of IGNP. Stage-I is invited from prospective bidders upto 11.01.2021 6.00 PM. Other particulars of the bids may be visited on the procurement portal <http://eproc.rajasthan.gov.in>, <http://sppp.rajasthan.gov.in> of the state and [www.water.rajarajasthan.gov.in](http://water.rajarajasthan.gov.in) in departmental website.

UBN No. WRN2021WLOB00269

(Vinod Mittal)

Project Director PMU (RWSRPD) & Chief Engineer

TENDER NOTICE NO.: MIL-RFS-22/2020/2021

MIHAN INDIA LIMITED
(A Joint Venture of MADC and AAI)

1st Floor, Old Terminal Building, Dr. Babasaheb Ambedkar International Airport, Nagpur - 440005 | Tel No. : 91-712 - 6781500 | Fax : 91-712 - 6781501

MIHAN India Ltd. invites sealed E-tenders for the work of "Supply of Professional Manpower for Airport Rescue and Fire Fighting at Dr. Babasaheb Ambedkar International Airport, Nagpur".

Tender can be downloaded from <https://mahatenders.gov.in> 11 hrs. of 21.12.2020 to 17 hrs. of 05.01.2021.

For further details and corrigendum / amendments kindly visit <https://mahatenders.gov.in> no paper notice will be published for it.

Sr. Airport Director, MIHAN INDIA LIMITED

Office of the Project Director PMU (RWSRPD) & Chief Engineer Water Resources (North) Hanumangarh

Notice Inviting Bid (NIB Code- WRN2021A0076)

Bids for Strengthening of water reservoir at RD 507 of IGNP, Renovation & Modernization of Devasar minor RD 0-29.60 & repair of lining, dowel & Strengthening of canal embankment of MGM (Meeragarh Minor) at RD 2.7, 8.8 & 17.50 & other minors (Package 70) estimated cost Rs 26.00 Crore of IGNP. Stage-I is invited from prospective bidders upto 11.01.2021 6.00 PM. Other particulars of the bids may be visited on the procurement portal <http://eproc.rajasthan.gov.in>, <http://sppp.rajasthan.gov.in> of the state and [www.water.rajarajasthan.gov.in](http://water.rajarajasthan.gov.in) in departmental website.

UBN No. WRN2021WLOB00269

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Project Director PMU (RWSRPD) & Chief Engineer

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ASK US



K. NITYA KALYANI

Dealing with rejection

Q. My father is 61 years old. He suffered a minor brain stroke in 1999 because of which he was paralysed on the left side. However, he recovered within 6 months and has been doing perfectly fine for last 20 years. He does not have any pre-existing conditions. I tried several health insurance companies for availing of health insurance for him but all of them rejected the same on account of the history of brain stroke. Please suggest a policy which is affordable and covers such pre-existing diseases.

ANKIT SAXENA

A. Technically, an insurance company can issue a health policy for your father specifying that hospitalisation due to stroke and related reason is an exclusion. Having said that, the underwriting decision, whether to issue a policy to a particular proposer or not, is entirely in the hands of the insurance company in spite of the background you list.

While you can continue your quest for a good health policy for your father, his age can anyway make it difficult to buy a new policy. Self-financing his health cost needs would be a plan B for you to work on.

Back to basics

Q. My father is 58 and has just retired. My mother, a homemaker, is 51. Both don't have any prior health insurance covers. I'm interested in providing them a health insurance cover but am not clear on factors to consider in choosing the best scheme. Also, are Mediclaim and health insurance similar?

VIGNESH

A. Mediclaim is the brand name of hospitalisation insurance provided by the four public sector general insurance companies: The New India Assurance Company Limited, United India Insurance Company Limited, The Oriental Insurance Company Limited and National Insurance Company Limited.

Other general insurance companies and standalone health insurance companies too provide hospitalisation insurance under different brand names.

These policies are indemnity policies which reimburse hospitalisation and related expenses as per the terms and limits of the policy. The claims are against bills and hence can be claimed only under one policy even if you have more than one overlapping policy. You can have multiple policies covering different tiers of your requirement so that higher expenses can also be claimed. These policies are annual in nature and can be renewed for life, and you can continue to make claims when they arise.

There are other health policies that are called benefit policies. They will pay the sum insured on diagnosis of the specific health condition or when a specific major surgery is prescribed, that the policy covers. Once the claim is paid, the policy ceases to exist.

If an insured is hospitalised for a coronary bypass surgery for example, the hospitalisation policy will pay the expenses and, over and above this, a benefit policy covering cardiac conditions will pay the sum insured as a lumpsum. Any health policy offered by an Indian life insurance company will be a benefit policy while both types of policies are available with general insurance and health insurance companies.

Coming to your parents, you should go in for a basic hospitalisation policy from a company of your choice, and you are likely to get only a limited sum insured to begin with and can enhance it on later renewals. You also have waiting periods of pre-existing conditions to contend with. If you want more coverage, choose a suitable top-up policy and supplement this combination with a critical illness policy or a specialised policy for specific health conditions.

(The writer is a business journalist specialising in insurance & corporate history)

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.

The science behind saving for retirement

In preparing for the autumn of life, it is important for an individual to balance expenses and savings

GAURAV MASHRUWALA

Retirement planning takes place in two stages. The first stage is characterised by a strategy to build a corpus which is as large as possible. The larger the corpus, the better it will be for the retiree. So, we must keep an eye on 'My EPS - My Enough Past Savings.'

The word 'enough' is highly subjective. The reason I call it subjective is because its quantum differs from person to person. It is dependent on our lifestyle. The simpler the lifestyle, the lesser will be the need for funds. Some individuals can manage their life on a few thousand rupees a month, with some needing up to a few lakhs.

The second phase of retirement is actually using the savings accumulated over the first phase. An important term to be kept in mind while planning for the second phase of retirement is 'My PE - My Present Expenses.'

Often times, the first phase is automated. There are mandatory provident fund and other contributions towards the accumulation, typically deducted

from our earnings. There are tax benefits for most of them. It is the second phase that needs careful planning, strategy and implementation.

With 'My EPS', we can develop a three-pronged strategy.

Planning for contingencies

First and foremost, set aside funds for emergencies and contingencies. Set aside funds equivalent to 4-6 months' expenses. If an individual is regularly preparing 'My Budget' (how much we, as a family,

should spend under various heads of expenditure), this will be easy.

From 'My Budget', whatever monthly expenses are mandatory, 4 to 6 times those expenses should be set aside for emergencies and contingencies. They can be called 'My CEO' or My Contingency and Emergency Options.'

As a practising financial planner, my general experience is because retirees don't have 'My Budget' in place, they end up providing either too little for 'My CEO' or too much. If the

amount is too little, then in case of emergencies, there could be a crisis. It may result in a rush to the ATM or frantic calls to friends and relatives.

If the amount is very large, then funds may not yield returns to their fullest potential. Either of the situations is not conducive to sustaining and enhancing wealth.

The second step is to provide for a regular income. Once again, it will depend on 'My Budget.' If 'My Budget' is in

place, it will be easy to gauge our monthly requirement.

A budget is crucial

In the absence of 'My Budget,' families end up with a strategy which results in generating a regular income which is much more than needed.

If our planning is proper, we will not generate any extra regular income and there will be no tax leakage. Simply do not withdraw the money from the investment; this will ensure that the money grows in a tax-efficient manner, in most instances. The third step is to ensure our money grows at a rate that is higher than the rate of inflation. This can happen when investments are in equity and gold, directly or through mutual funds.

The crux of the second part of our retirement planning is to focus on 'My EPS' and 'My PE.' We all like to discuss the EPS and PE of various companies but unless 'My EPS' and 'My PE' are in place, everything else is more like party gossip.

Retirement is the final innings of our life. It will decide the eventual winner. If our money survives beyond us, we win. If we survive beyond that money, we lose.

(The author is a financial planner and the author of *Yogic Wealth*)



THINK INVESTOR

Why equity is risky, real estate is not

Equity investments need close monitoring even if they aim at a goal 15 years away

VENKATESH BANGARUSWAMY

Real estate is perceived as a safe investment. This is not because land prices have risen sharply over the years. The stock market, too, has climbed sharply. Yet, most believe (and rightly so) that equity investments are not safe. The reason, perhaps, has to do with price visibility. You can observe stock prices and, therefore, perceive the associated volatility. Real estate could be perceived as safe because prices are invisible. Can you draw such comfort from equity investments by distancing yourself from the market? Here, we show why the return-characteristics of equity investments and the current tax structure could hinder any strategy to make equity prices 'invisible.'

You could, therefore, risk losing your unrealised gains or increase your unrealised losses if you distance yourself from your equity investments. But, what if you invest in the dividend option of active funds?

Effective distancing? An active fund is expected to generate higher returns over its benchmark index through active portfolio management. The issue is profit from active management will remain in the

fund's portfolio unless you redeem units in the fund. But, redemption requires you to continually monitor your fund's performance! That is why choosing a dividend option in an active fund could help.

The dividend option allows the fund to return cash to you when the fund manager considers it appropriate. Note that cash flows from the fund to its unitholders may contain both dividends the fund receives on its investments and the fund's realised capital appreciation.

Of course, this strategy will be effective only if you pick an active fund that generates decent excess returns over its benchmark index and pays dividends at appropriate times. But, choosing an active fund is not easy. Note that an index

fund does not take profit to capture unrealised gains in its portfolio because the fund passively tracks an index. Therefore, buying the dividend option of an index fund will not help you distance yourself from your investment.

Conclusion

You may have to review your portfolio annually to align your equity investments with your goal, even if you invest in a dividend option of an active fund. Why? Suppose you require 10% compounded annual return on equity investments to achieve your goal. If the fund generates 11% in a year (excluding dividend payments), you should take profit totalling one percentage point of your fund investments to protect unrealised gains in excess of your expected return.

Finally, dividends from equity mutual funds are taxed at your marginal tax rate whereas capital appreciation (long-term or short-term gain) attracts a lower rate. You could consider the higher taxes on dividends as a cost for improving your emotional well-being, distancing yourself from equity investments to moderate perceived volatility. Whether this strategy will provide sustained level of emotional well-being is moot.

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



There is a risk of an equity investor losing unrealised gains or increasing unrealised losses. ■ GETTY IMAGES/ISTOCK

Assume that value of the loan is ₹75 lakh; if the applicant decides on an annuity payment then the bank pays out a certain percentage of the loan value over a specific tenure. Often the lender pays 50% at one go and the rest is disbursed as periodic payments. Payments received by senior citizens are also exempt from tax.

If the market value of the asset rises in the interim, the borrower may apply for an increase in payout. Lenders typically protect against a dip in value of the asset by arriving at a 'forced sale' value at the beginning. If the decline is stark, they may negotiate for lower payouts or shorter tenures.

Banks generally do not ask for additional collateral. After the demise of the applicant and the spouse, the lender seeks to encash the mortgage, and in the absence of a legal heir settling the loan, auctions the property. Any excess from the proceeds realised via the sale is handed over to the legal heir.

Can the applicant claim back the asset from the lender?

■ Yes, by repaying the loan in full. If the applicant is alive after the tenure ends, he/she can continue to reside in the property but interest continues to accrue on payments made. Bajaj Finserv says, "Interest rates on reverse mortgage advances are usually marginally higher than rates applicable to mortgage advances such as home loans." Borrowers can choose between fixed and floating options.

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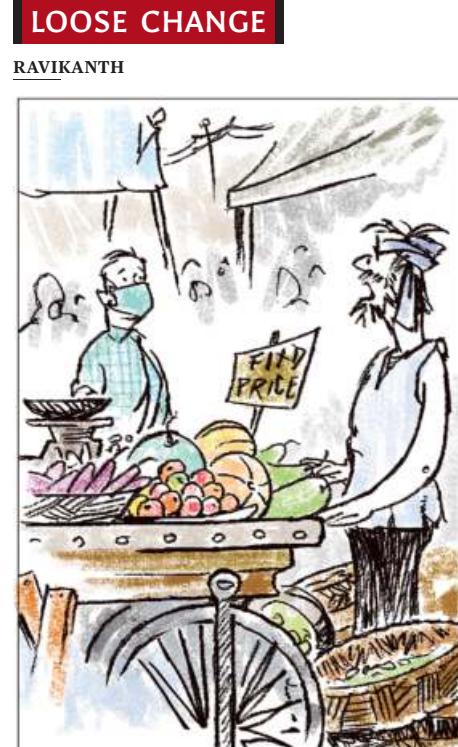
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LOOSE CHANGE

RAVIKANTH



"Let's be patient, sir. Everyone says prices may soon go back from post-COVID-high levels to pre-COVID-steep levels."

PERSONAL LOAN - RATES AND CHARGES

Name of Lender	Interest rate (%)	EMI (Rs)		Processing fee (% of loan amount)
		Loan amount 5 lakh	Loan amount 1 lakh	
State Bank of India*	9.60-13.85	10,525-11,595	2,105-2,319	Upto 1.5% (Maximum Rs 15,000)
Citi Bank	9.99-16.49	10,621-12,290	2,124-2,458	Upto 3%
HDFC Bank	10.75-21.30	10,809-13,611	2,162-2,722	Rs 2,999-25,000
Bank of Baroda	10.10-15.45	10,648-12,013	2,130-2,403	Rs 1,000-10,000
Axis Bank	12.00-24.00	11,122-14,384	2,224-2,877	1.5%-2%
ICICI Bank	11.25-21.00	10,934-13,527	2,187-2,705	Upto 2.25%
Indian Bank	9.05-13.65	10,391-11,544	2,078-2,309	As applicable time to time
Kotak Mahindra Bank	10.75-24.00	10,809-14,384	2,162-2,877	Upto 2.5%
Canara Bank	10.20-13.90	10,673-11,608	2,135-2,322	Upto 1%
Punjab National Bank**	8.95-14.00	10,367-11,634	2,073-2,327	Upto 1%
Punjab & Sind Bank	11.10	10,896	2,179	1%
South Indian Bank	10.85-14.40	10,834-11,738	2,167-2,348	2%

*Festive Offer: 50% processing fee waiver through branches till 31.01.2021 under Xpress Credit Scheme & Pension Loan; 100% fee waiver for pre-approved PL through YONO app till 31.01.2021

**0.10% more concession in applicable interest rate to customers who opt for coverage under Credit Life Insurance

NEW CAR LOAN - RATES AND CHARGES

Name of Bank	Interest rate (%)	Loan amount 5 lakh	Processing fee (% of loan amount)
Punjab & Sind Bank	7.10-7.90	9,924-10,114	Nil
Bank of Baroda	7.10-10.10	9,924-10,648	0.50% (Rs 2,500-10,000)
Union Bank of India	7.15-7.50	9,936-10,019	Rs 1,000
Canara Bank	7.30-9.90	9,972-10,599	0.25% (Rs 1,000-5,000)
UCO Bank	7.45-7.70	10,007-10,067	Up to 1% (Max: Rs 1,500)
Punjab National Bank	7.55-7.80*	10,031-10,090	0.25% (Rs 1,000-Rs 1,500) Festive offer: 100% waiver (Valid till 31.12.2020)
State Bank of India	7.70-11.20**	10,067-10,921	Up to 0.50% ***
ICICI Bank	7.90-9.85	10,114-10,587	Rs 3,500-Rs 8,500
Dhanlaxmi Bank	8.10-9.20	10,162-10,428	1%
South Indian Bank	8.80-9.25	10,331-10,440	1% (Max: Rs 10,000)
Axis Bank	7.99-11.00	10,136-10,871	Rs 3,500-Rs 5,500
HDLC Bank	8.80-10.00		

Shami out of series with fractured arm

The Indian pacer was hit by a short ball from Cummins and retired hurt

INDIA IN AUS

ANI
NEW DELHI

India pacer Mohammed Shami has been ruled out of the series after suffering a fracture on his arm. He retired hurt while batting in the second innings at the Adelaide Oval on Saturday after he was hit on the right arm by a short ball from Pat Cummins.

Sources in the know of developments said that the terrible pain was a result of the fracture he has sustained. "Yes, he has a fracture and that is why he could not grip the bat and lift it at the crease. It looked bad and the worst fear has come true," the source said.

Lot of pain
India skipper Virat Kohli had earlier spoken about how Shami was in pain and scans were conducted to check the extent of the injury. "No news

on Shami, he is going for a scan now. Was in a lot of pain, could not even lift his arm. We will probably know in the evening what happens," he had said at the post-match press conference.

Australia pacer Josh Hazlewood had said that the visitors would find it hard to have a replacement for the "class bowler" if he was indeed unavailable for the remainder of the series. "It is obviously a blow, we gonna see how bad it was. He will undergo scans to see if there is any fracture or bruising. We wanna find out how much damage is done," Hazlewood had said during the virtual post-match press conference.

"He is a class bowler and he showed this in the game. So India might have to dig deeper in their arsenal to try and cover and him but we probably expect him to play, I am not sure how bad the injury is," he added.



Painful blow: Mohammed Shami, right, retires hurt after he was struck on the forearm. ■ AP

Gill in roaring form in round two

SPORTS BUREAU

ITANAGAR
Gaurav Gill continued his winning streak, claiming the Rally of Arunachal, the second round of the Champions Yacht Club-FMSCI Indian National Rally Championship (INRC) on Sunday. Gill won all the six special stages, including the four night ones.

The results (provisional): Overall: 1. Gaurav Gill & Musa Sheriff (42:15.000); 2. Amitrajit Ghosh & Ashwin Naik (43:48.100); 3. Karna Kadur & Nikhil Pai (44:57.300).

INRC2: 1. Dean Mascarenhas & Shrutha Padival (45:38.600);

2. Sahil Khanna & Vinit Jain (47:42.000); 3. Rahul Kantharaj & Vivek Bhattacharya (47:45..00).



Unstoppable: Gill and partner Sherif won all the special stages. ■ SPECIAL ARRANGEMENT

Fabid Ahmer & Eldo Chacko (47:30.800); 3. Maninder Singh Prince & Vinay Padmashali (48:06.400).

MCFC blanks HFC

ISL 2020-21

SPORTS BUREAU

Mumbai City FC maintained its position at the top of the table, with an emphatic 2-0 victory over Hyderabad FC in an Indian Super League encounter at the Tilak Maidan Stadium, Vasco on Sunday.

Mumbai City's twin strikes came in open play by D. Vignesh and Adam le Fondre. Mumbai City now has 16 points from seven matches. Hyderabad's first defeat in six matches means it remains on nine points and in sixth place.

What was turning into a quiet first half exploded with a wonderful goal in the 38th minute. Ahmed Jadhoun's long ball from midfield saw Bipin Singh volley to D. Vignesh. The 24-year-old advanced a few steps and fired a powerful left-footer that found the back of the net.

Hyderabad had the best chance to equalise in the



D. Vignesh... on cloud nine! ■ ISL/SPORTZPICS

44th minute. A fine cross by Akash Mishra found Mohammad Yasir in the right place to head in, but he messed it up.

Mumbai striker le Fondre made it 2-0 with a firm right-footer on a pass from Rowlan Borges on the left.

The results: Mumbai City 2 (D. Vignesh 38, Adam le Fondre 59) bt Hyderabad FC 0.

Kerala Blasters 1 (Jeakson Singh 90+4) drew with East Bengal 1 (Bakary Kone 13-09).

Monday's match: ATKMB vs Bengaluru FC, 7.30 p.m.

Leao's day out as Milan wins

EURO LEAGUES

AGENCE FRANCE-PRESSE MILAN

AC Milan forward Rafael Leao scored the fastest goal in Serie A history on Sunday, netting after just six seconds at Sassuolo.

The Portuguese youngster's goal beat the previous record of eight seconds set by Piacenza's Paolo Poggi against Fiorentina in 2001. Milan later tweeted that Leao's goal came after precisely 6.2 seconds.

Serie A leader Milan went on to win 2-1 to remain one point ahead of second-place Inter Milan.

On Saturday, Cristiano Ronaldo scored a double as Juventus thrashed Parma 4-0.

In the Premier League, Tottenham's title challenge suffered another blow as Leicester moved above Jose Mourinho's men into second with an impressive 2-0 away win on Sunday. Mikel Arteta's woes deepened when

SPORTS REPORTER CHENNAI

Jagan Kumar swept to the title in the Pro-Stock 165cc Open category while Chennai youngster Mohan Babu topped the Novice (Stock 165cc) class after the second and final round of the MRF MMSC FMSCI Indian National MotorCycle Racing Championship (INMRC) at the MMRT here on Sunday.

With this triumph, the 31-year-old Jagan clinched his ninth National crown (125cc in 2009 and eight in the 165cc Open class). The results in the Pro-Stock 301-400cc section were withheld.

Pro-Stock 301-400cc (Race-3): 1. Anish Damodar Shetty (Race Concepts) (11m 44.035s); 2. Rajini Krishnan (RACR Castrol Power Racing) (11:44.322); 3. K.Y. Ahamed (TVS Racing) (11:45.386).

Race-4: 1. Rajini Krishnan (11:49.668); 2. Deepak Ravikumar (TVS Racing) (11:50.210); 3. Amarnath Menon (SpeedUp Racing) (11:50.321).

Pro-Stock 165cc (Race-3): 1. Jagan

following a technical protest which was subsequently thrown out. However, there was an appeal against the decision and a final verdict is awaited.

The results (provisional, six laps unless mentioned):

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IN BRIEF



Kim gets nose in front

MIAAMI World No. 1 Kim Sei-young fired six birdies in a five-under 67 on Saturday to take a one-shot lead over top-ranked Ko Jin-young in the LPGA Tour Championship. Kim is 13-under 203 after three rounds. England's Georgia Hall shot a four-under 68 to be third two behind Ko. AFP

Alvarez pummels Smith, claims two titles

LOS ANGELES Mexican Saul 'Canelo' Alvarez ended the longest layoff of his career on Saturday, brutally overpowering the previously unbeaten Callum Smith and capturing the vacant WBC title and the WBA version in the super middleweight class in Texas. This was Alvarez's first fight since he jumped up to light-heavyweight. AFP

Ministry's move to give a fillip to indigenous sports

Includes Gatka, Kalaripayattu, Thang-Ta and Mallakhamba in Khelo India Youth Games 2021



Young fighters: Gatka, which originates from Punjab, is used by Nihang Sikh warriors as self-defence as well as a sport. ■ AFP

GENERAL

PRESS TRUST OF INDIA

NEW DELHI

The Sports Ministry has approved the inclusion of four indigenous sports, including Gatka and Kalaripayattu, in the Khelo India Youth Games (KIYG) 2021, scheduled to take place in Haryana.

The other two games included are Thang-Ta and Mallakhamba.

A priority

Speaking about the decision, Sports Minister Kiren Rijiju said, "India has a rich heritage of indigenous sports, and it is a priority for the sports ministry to preserve, promote and popularise these games."

"There is no better platform than the Khelo India Games where athletes of these games can compete."

"I am confident that in the 2021 Khelo India Youth

Games these four disciplines, along with yogasana, will get their much deserved attention among sports enthusiasts and youth of the country.

"In the coming years we will be able to add more indigenous sports at the Khelo Games" he said.

The four selected games represent different parts of the country.

Kalaripayattu has its origin in Kerala and has practitioners all over the world, Bollywood actor Vidhu Jammwal being one.

Mallakhamba, meanwhile, has been well-known across India. Madhya Pradesh and Maharashtra have been the hotspots of this sport.

Gatka originates from the state of Punjab and this traditional fighting style of the Nihang Sikh warriors is used both as self-defence as well as a sport.

Thang-Ta, a Manipur martial art has passed into oblivion in the recent decades, but the sport will get national recognition again with the help of the Khelo India Youth Games.

"We are sure that this effort of Khelo India will certainly help to promote and revive a forgotten Indian traditional martial art having a historical significance," said National Gatka Association of India president Harjeet Singh Gerwal.

The Thang-Ta federation also said that the competition will vastly popularise the sport.

"Over 400 athletes from different states will participate in the competition. We want to be very successful in the competition and this will help us get more recognition nationally and internationally," said Thang-Ta Federation of India secretary Vinod Sharma.

Dhruv Kumar, Sarvagnya win titles

SPECIAL CORRESPONDENT

NEW DELHI

Dhruv Kumar and R. Sarvagnya won the boys' and girls' titles in the AITA Championship series under-16 tennis tournament at the Mastermind Tennis Academy in Rohini.

Dhruv defeated Bhavya Yadav 6-3, 6-3 in the boys' final.

Bhavya had made the final with a 9-6 win against Manuraj Singh.

In the girls' title clash, R. Sarvagnya put it past Samaira Malik 6-3, 6-4 to emerge the champion.

The results:

Boys' Final: Dhruv Kumar bt Bhavya Yadav 6-3, 6-3.

Semifinals: Bhavya Yadav bt Manuraj Singh 9-6; Dhruv Kumar bt Dikshan Chhikara 9-6.

Girls' Final: R. Sarvagnya bt Samaira Malik 6-3, 6-4.

Semifinals: Samaira Malik bt Ishi Maheshwari 8-4; Raja Sarvagnya bt Divya Ungrish 9-6.

NEW DELHI CRICKET ROUND-UP

Sanat Sangwan shines

Delhi (under-19) opener Sanat Sangwan (83 not out) guided Aarush Sports to a six-wicket victory over T.N. Memorial Academy in the all-India B.R. Sharma memorial tournament.

The scores: T.N. Memorial Academy 177/9 in 40 overs (Siddharth Yadav 67, Alipt Gupta 40, Avinash Thapa 3/30) lost to Aarush Sports 178/4 in 36.4 overs (Sanat Sangwan 83 n.o., Yash Joon 39, Ankit Bisht 35).

Vansh's century in vain
Vansh Bedi's 115 went in vain for Uday Bhan Academy after Krish Singhani's 95 helped Sonnet Club post a four-wicket victory in the semifinals of the Bholi Singh memorial (u-17) tournament.

The scores: Udaybhan Academy 244 in 39.5 overs (Vansh Bedi 115, Saksham

Sukhija 55, Kavya Pandey 3/16) lost to Sonnet Club 245/6 in 39.2 overs (Krish Singhani 95, Ronit Berry 66, Aditya Bhandari 46).

Madhu scalps four

Madhu (4/15) struck timely blows to help C.P.S. Academy beat Ravindra Academy by five runs in a low-scoring semifinals of the Backyard RCC tournament.

The scores: C.P.S. Academy 122 in 40 overs (Shivam 30, Shubham Saini 4/20, Hanu Rana 4/27) bt Ravindra Academy 117 in 38.1 overs (Madhu 4/15).

Hardik, Chinmay and Raghav excel

Hardik Gupta (5/34) and half-centurions Chinmay Vashisht and Raghav Vashisht helped Telefunken Club beat Blooming Academy by seven wickets

T.N. Memorial Academy 152/9 in 40 overs (Bhavi Sharma 38, Adhikansh Bhardwaj 34, Piyush Kumar 27) bt West Delhi Academy 100 in 28.2 overs (Dewansh Kumar 48, Piyush Kumar 4/25, Tanay Singh 3/16).

Rambabu, Somnath hit half-centuries

Rambabu Mehto and Somnath Mondal scored half-centuries in Endurance Academy's 74-run victory over RCC Academy in the RCC (u-13) tournament.

The scores: Endurance Academy 204 in 36.4 overs (Rambabu Mehto 79, Somnath Mondal 53) bt RCC Academy 130 in 32.3 overs (Sachin Yadav 48).

Sarthak shows the way
Sarthak Ranjan (89) helped Rann Star Club beat Nix Sports by six wickets on way to the semifinals of the Chaudhary Shyam Singh tournament.

The scores: Niz Sports 153 in 20 overs (Pradeep Malik 32, Vikas Uchitra 33, Mayank Dagar 4/27) lost to Rann Star Club 159/4 in 15.5 overs (Sarthak Ranjan 89).

AIFF elections set to be kept in abeyance

PRESS TRUST OF INDIA

NEW DELHI

The All India Football Federation (AIFF) will hold its Annual General Body Meeting in virtual mode on Monday, with the elections of its office bearers set to be kept in abeyance.

The four-year term of the current executive committee ends on Monday and under normal circumstances, the elections would have to be held during the AGM. Praful Patel, who has been AIFF president since 2012, is ineligible to contest as per the Sports Code. A FIFA spokesperson said that it expects AIFF to fulfil its obligations under Article 14 of the statutes of the world body.

Raj Kumar to take over as Delhi coach

Dani will be the chairperson of the senior selection committee

CRICKET

RAKESH RAO

NEW DELHI

Raj Kumar Sharma, coach of Virat Kohli, will be the new chief coach of the Delhi cricket team this season.

As per the announcement made by the Delhi and District Cricket Association (DDCA), Gursharan Singh, who led Punjab to its lone Ranji Trophy success in 1993, will be the Assistant coach.

A former Test player, Gursharan coached Uttrakhand last season.

Former Delhi opener Ashu Dani, who was a junior selector till last season, has taken over as the chairperson of the senior selection



Raj Kumar Sharma.
■ FILE PHOTO

- Gursharan, who led Punjab to its lone Ranji success in 1993, will be the Assistant coach
- Manoj Prabhakar and K.P. Bhaskar the prominent ones among those ignored
- Manoj, Sachin will be the managers

two days of interviews.

Manoj Kumar and Sachin Gupta will be the managers for the season. Umesh Chikara (Trainer) and Gajendra Kumar (Physio) will be part of the support staff.

Prominent among those ignored were Manoj Prabhakar and K.P. Bhaskar who had applied to regain their spots as coaches.

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GT KARNAL ROAD

WAZIRPUR

ROHINI SECTOR 10

PITAMPURA

KARNAL ROAD

WAZIRPUR

ROHINI SECTOR 10

GT KARNAL ROAD

WAZIRPUR

ROHINI SECTOR 10

GT KARNAL ROAD

RAJASTHAN

KAROL BAGH

GREEN PARK

EAST OF KALASH

SECTOR 6A

SECTOR 10

OKHLA PHASE 1

NEXA MATHURA

NEXA NIT

SECTOR 1

SOHNA ROAD

SECTOR 29

GURUGRAM

SEC 14

AKSHARDHAM

PATTPARGANJ

SECTOR 1

SOHNA ROAD

SECTOR 29

GURUGRAM

SEC 14

SEC 14