

OPINION, P2

From crisis
to catastrophe

ACROSS THE AISLE, P CHIDAMBARAM



NEW DELHI
SUNDAY, MAY 2, 2021, 14 Pages, ₹10 (Patna ₹10, Raipur ₹10)

**MIND & GAMES****HOW LONG CAN WE LIVE?**

New research is intensifying the debate — with profound implications for the future of the planet

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SUNDAY

FINANCIAL EXPRESS ON SUNDAY

READ TO LEAD

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The 'vaxxie' has spread across social media, coming both as a source of hope, as well as FOMO **Page 8**

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For many, Covid has resulted in a huge loss of creativity

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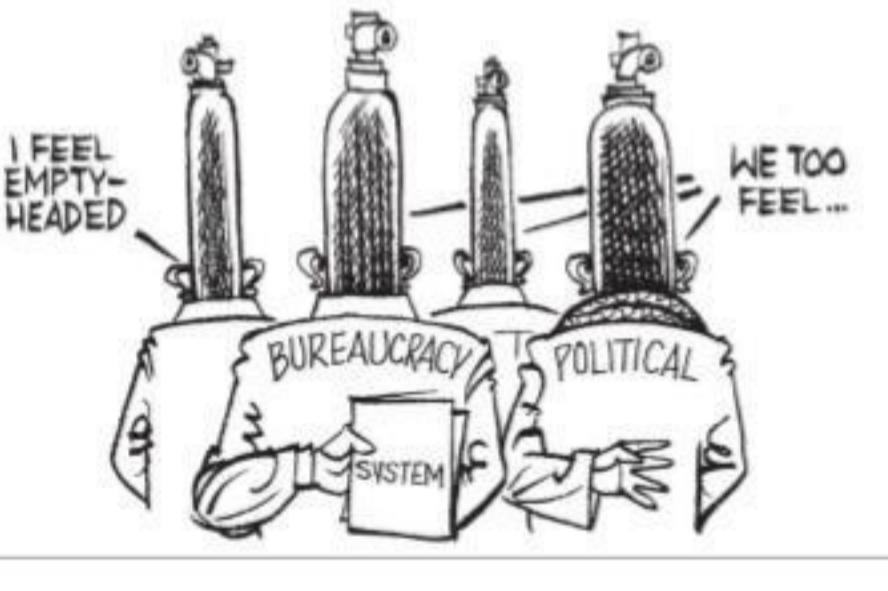
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Timelines for tax compliance, FY20 ITR extended till May 31

THE GOVERNMENT on Saturday extended timelines for various income tax compliances, including the filing of belated or revised return for the 2019-20 fiscal, till May 31, reports PTI. "In view of the adverse circumstances arising due to the severe Covid-19 pandemic and also in view of the several requests received from taxpayers, tax consultants & other stakeholders, requesting that various compliance dates may be relaxed, the government has extended certain timelines today," an official statement said. **PAGE 3**

IP protection: US puts India on Priority Watch List

THE US HAS placed India and 8 other countries on the Priority Watch List for IP protection and enforcement, reports PTI. Other countries on the list are Argentina, Chile, China, Indonesia, Russia, Saudi Arabia, Ukraine and Venezuela.

CBSE's marking policy for Class 10 board exams

THE CENTRAL Board of Secondary Education (CBSE) on Saturday announced a policy for tabulation of marks for class 10 board exams which have been cancelled in view of the pandemic, reports PTI.

₹1.41 L-CR COLLECTION

GST mop-up hits new high

● Of the total collections, CGST is ₹27,837 cr, SGST ₹35,621 cr and IGST ₹68,481 cr

PRESS TRUST OF INDIA
New Delhi, May 1

GST COLLECTIONS CROSSED the ₹1 lakh-crore-mark for the seventh month in a row and touched a record high of over ₹1.41 lakh crore in April, indicating economic recovery, the finance ministry said Saturday.

The Goods and Services Tax (GST) collections, which directly reflect the state of economic activity, in April are 14% higher than ₹1.23 lakh crore mopped up in March.

In April last year, the revenue had plummeted to a record low of ₹32,172 crore, after the government imposed a nationwide lockdown to curb the spread of coronavirus.

As economic activity picked up, GST collections started crossing the ₹1 lakh crore

Sign of recovery?

The April month's revenues are 14% higher than ₹1.23 lakh crore collected in March

Collection from domestic transaction (including import of services) are 21% higher over the last month

Govt attributes higher collections to closer monitoring against fake-billing, deep data analytics and effective tax administration

mark since October last year.

The gross GST revenue collected in the month of April 2021 is at a record high of ₹1,41,384 crore, of which CGST is ₹27,837 crore, SGST ₹35,621 crore, IGST ₹68,481 crore (including ₹29,599 crore collected on import of goods) and cess ₹9,445 crore (including ₹981 crore collected on import of goods).

Continued on Page 11

LOWER EMI

SBI cuts home loan interest rate to 6.70%

PRESS TRUST OF INDIA
Mumbai, May 1

STATE BANK OF INDIA (SBI) on Saturday said it has reduced home loan interest rate to 6.70%. The lender said home loan interest rates are now starting from 6.70% for loans up to ₹30 lakh and 6.95% for loans above ₹30 lakh to ₹75 lakh. The interest rate on home loans above ₹75 lakh is 7.05%, the bank said in a release.

"The affordability for the consumer increases immensely with the present home loan interest rate offerings which reduce the EMI (equated monthly instalment) amounts substantially," its managing director (retail and digital banking) CS Setty said.

To women borrowers, the bank is offering a special five basis points (bps) concession on home loan interest rates.

Customers also apply for a loan through YONO app and get an additional interest concession of 5 basis points, the release said. The bank was offering home loans at an interest rate starting from 6.70% till March 31, 2021. From April 1, 2021, it restored the original interest rates starting from 6.95%.

COVID IMPACT

Auto sales in slow lane as 2nd wave hits despatches

● Automakers foresee challenges to supply chain, dealership activity

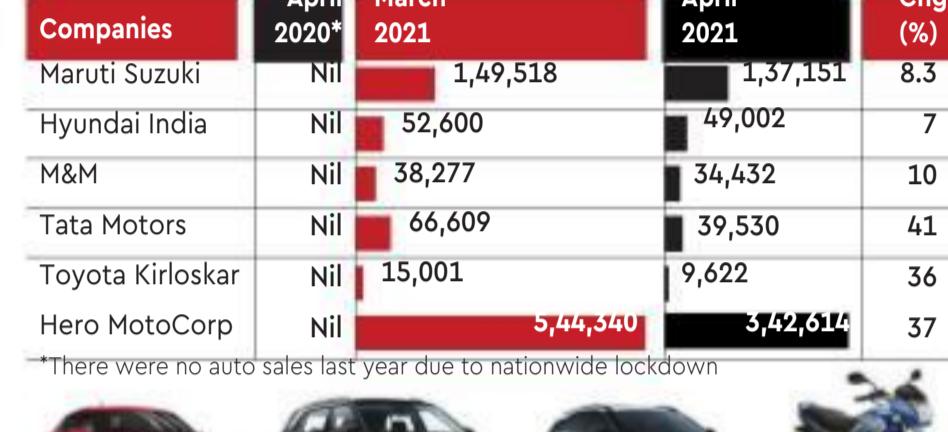
FE BUREAU
Mumbai, May 1

WHOLESALE DESPATCHES OF automobiles have been impacted in April with all automakers reporting a decline compared to March.

The numbers cannot be compared with those for April last year since a nationwide lockdown was in effect at the time.

While companies say that the demand for vehicles remains strong, they foresee challenges to supply chain, dealership activity and customer movement in the coming months, given the localised restrictions imposed by states in the wake of the second wave of the Coronavirus infections.

Maruti Suzuki, India's largest passenger vehicle manufacturer, registered sales of 1.37 lakh units in April, a decline of 8.3% compared to March. The company's passenger vehicles business witnessed an m-o-m decline of 15% with sales volumes coming in at 25,095.



the recovery still seems sometime away as automobile sales fell nearly 17% compared to April 2018.

Hyundai Motor India recorded sales of 49,002 units in April, which was a month-on-month decline of 7%. Tarun Garg, director (sales, marketing & service), Hyundai Motor India Ltd., said, "While our efforts currently focus primarily on supporting the lives and livelihood of people, we have also received positive sales in April 2021."

Tata Motors saw sales of 39,530 units in the domestic market, a sharp 41% decline compared to March. The company's passenger vehicles business witnessed an m-o-m decline of 15% with sales volumes coming in at 25,095.

Continued on Page 11

FIGHT AGAINST COVID

First batch of Russia's Sputnik V vaccine arrives

● 3 m additional doses scheduled to arrive this month, another 5 m by June

FE BUREAU
New Delhi, May 1

INDIA ON SATURDAY received the first batch of 1,50,000 doses of Russia's Sputnik V vaccine even as the country is battling a second wave of the Covid-19 pandemic. Three million additional doses of the Russian vaccine are scheduled to arrive this month, and another five million by June.

The vaccines will be delivered to Hyderabad-based Dr Reddy's Laboratories, which has joined hands with Russian Direct Investment Fund to produce the jab in India.

The Drugs Controller General of India on April 13 had

New arrival
The vaccines will be delivered to Dr Reddy's Laboratories, which has joined hands with Russian Direct Investment Fund to produce the jab in India

Indian regulator DCGI had allowed Sputnik V for restricted use in emergency situations on April 13

granted permission to Sputnik V vaccine for restricted use in emergency situations.

The ministry of external affairs said in a statement on Twitter: "Sputnik-V vaccine arrives in Hyderabad from Russia! Will add to arsenal to fight the pandemic. This third option will augment our vaccine capacity & accelerate our vaccination drive."

Continued on Page 11

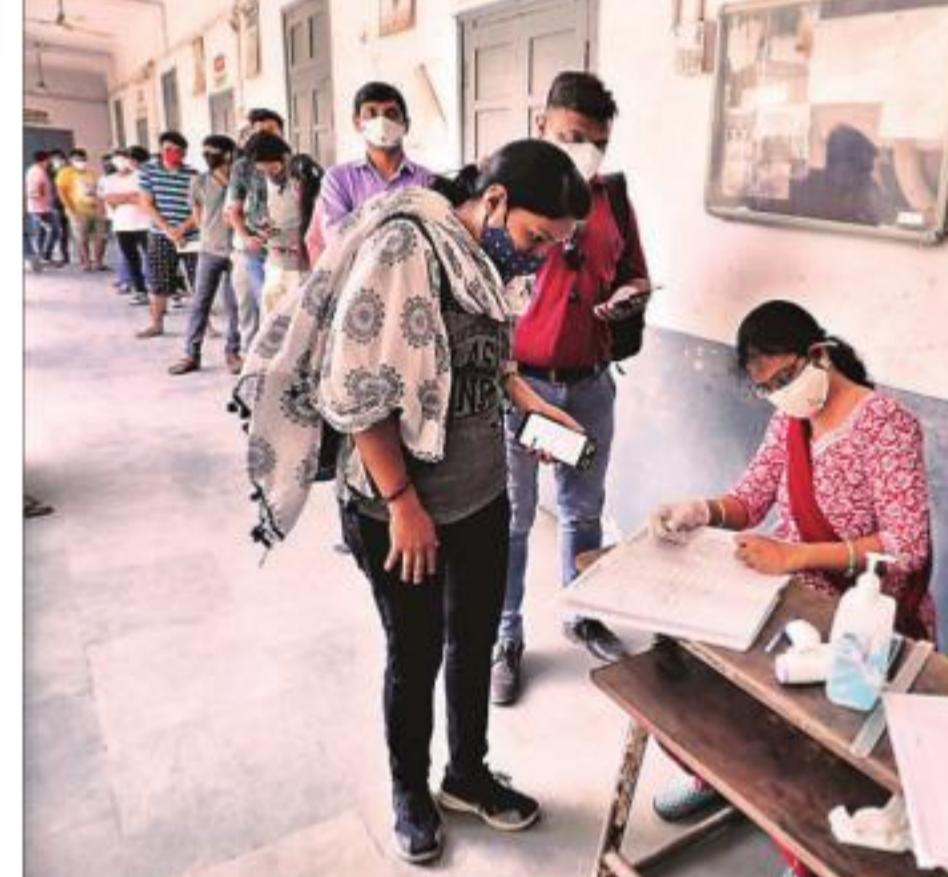
Delhi lockdown extended by a week

being extended by one week," Kejriwal said in a tweet.

The ongoing lockdown that was scheduled to conclude at 5 am on May 3, now stands extended for another week.

**A JAB FOR ALL**

The first consignment of Sputnik V vaccines from Russia arrived in Hyderabad on Saturday. (Right) People in queue at a vaccination centre in Ahmedabad

**12 die in Delhi hospital; irate HC tells Centre: 'Enough is enough'**

TWELVE PATIENTS at Delhi's Batra Hospital, including a senior doctor, died on Saturday and at least two other hospitals reported precipitous drops in their oxygen stocks, as the Delhi High Court stepped in and directed the Centre to provide the city with oxygen day itself or face contempt.

With the death of the 12 patients in the south Delhi hospital — which announced at 12.30 pm that it had run out of oxygen — the number of hospital

tal patients who have lost their lives in the deepening crisis in the last eight days has gone up to 57.

"Water has gone above the head. Now we mean business. Enough is enough, a bench of Justices Vinay Sanghi and Rekha Palli said and asked the Centre to supply 490 metric tonnes of allocated oxygen to the national capital on Saturday itself for face contempt."

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Opinion

SUNDAY, MAY 2, 2021

WHEN YOU READ this column, one major event would have been rolled out by few States willingly, some reluctantly and some not at all — the vaccination of all adults in the age group 18-44 years. Another event — the counting of votes — would have begun at 8 am today. I write this essay without knowing the outcome of these two events.

The popular myth of vaccine hesitancy has been exploded by the number of persons queuing up to receive their first shot and many such persons being turned away on account of shortage of vaccines. On April 2, 2021 we had vaccinated 42,65,157 persons and there is no reason why we cannot attain a number near that number as the daily average. However, the average rate of vaccination in April fell to about 29 lakhs per day. The proximate reason is the insufficient supplies of vaccines to hospitals. Another reason may be the extension of lockdown days and hours. At this rate, it will take 240 days to vaccinate the remaining 70 crore adults.

Funds should not be a constraint. At an assumed average price of ₹250 per dose, the cost of administering two doses to everyone of the 70 crore adults will require ₹35,000 crore — a sum already allocated in the Budget. All other obstacles ought to have been removed by May 1, but if a new price is not negotiated quickly, the five prices announced by the two manufacturers could become a deterrent.

Why vaccine shortage?

Shortage of vaccines is still a problem and the blame lies solely at the door of the central government that failed to —

- tie up with manufacturers other than Serum Institute of India and Bharat Biotech;

- place advance orders for approved vaccines other than Covishield and Covaxin;

- anticipate the need to scale up manufacturing capacity and offer to fund the two Indian manufacturers to increase production;

- conclude a negotiated uniform fair price with the two Indian manufacturers;

- signal its intent to invoke the provision for compulsory licensing to warn the two Indian manufacturers to sell at a uniform fair price; and

- consult the States and agree on sharing responsibilities and costs between the Centre and the States.

Thanks to the incompetence of the central government, the boast of "India is the pharmacy of the world" has vanished and, instead, we are pleading for supplies from other countries and other manufacturers who have limited quantities of vaccines to supply to India. The ultimate humiliation will be when we accept China's offer to supply Sinopharm and other China-made vaccines. Remember, the central government held off for several weeks Dr Reddy's Laboratories that was ready to start the trials of the Russian vaccine, Sputnik V. Recall also that the DCGI declined emergency use approval to Pfizer-BioNTech's vaccine that had won approval from several acknowledged regulators and was in use in the US, UK, and Europe!

The biggest worry is the insufficient supply of vaccines. Reports of vaccine shortage continue to pour in from reputed hospitals. If this is the position in metropolitan cities, imagine the plight of hospitals, especially small and medium size hospitals, in Tier 2 and Tier 3 cities and large towns. The vaccine shortage may be aggravated when the 18-44 bracket flocks to the

ACROSS THE AISLE

P Chidambaram



From crisis to catastrophe



People queue up for Covid-19 vaccine at a vaccination centre in Kanpur

hospitals. I shall not be surprised if hospital administrators are besieged by angry protesters in much the same way it is happening now in the case of shortage of hospital beds and oxygen.

No one knows all

Why did the central government fail so miserably? I can list a number of reasons that have been listed by the media (especially foreign media):

(1) Hubris (ministers said "the world is celebrating the way Mr Modi defeated the pandemic", the Health Minister called him "vishwa guru");

(2) Over centralization: all decisions had to be taken by one person, the prime minister, and the states were reduced to obedient subordinates;

(3) Poor advice: the trio of Dr Paul, Dr Guleria and Dr Bhagava, with great respect to them, seem to spend more time

on television than to study the data and give fearless advice to the PM;

(4) Awful planning: without the Planning Commission, there is no organization that seems to know what planning is — imagining multiple scenarios, including 'the worst case', and joining the myriad dots;

(5) Misplaced emphasis on *Atmanirbhar* without realising that self-sufficiency had been reduced to narrow nationalism; and

(6) Pampering the two Indian manufacturers instead of encouraging more to join the national effort to manufacture or import vaccines and distribute them efficiently;

Way forward

The nation is paying a heavy price. As of April 30, the number of daily infections has risen to a new high of 3,86,795 on April 29,

the number of active cases to 31,70,228 and the mortality rate stands at 1.11% (probably understated). India is contributing over 40% to the number of daily new infections world-wide.

We can still prevent a catastrophe. The Prime Minister needs to step back, empower a group (no more than nine) of independent-thinking ministers, medical experts, planners and implementers (serving or retired, public servants or private citizens), name it the Empowered Crisis Management Group, fully support the group, and allow it to take charge and fight the spread of the pandemic. The Prime Minister should only evaluate the outcomes. Harvard teaches that lesson, so does hard work.

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Twitter: [@Pchidambaram_IN](https://twitter.com/Pchidambaram_IN)

OXYGEN CRISIS

12 die in Delhi hospital; HC says 'enough is enough'

Directs central govt to provide city with oxygen or face contempt



"Water has gone above the head. Now we mean business. Enough is enough," a bench of Justices Vipin Sanghi and Rekha Palli said and asked the Centre to supply 490 metric tonnes of allocated oxygen to the national capital on Saturday itself

"We are trying to resuscitate five other critical patients," Dr S C Gupta, medical director of Batra hospital, told PTI earlier in the day. Six of the patients who died were admitted to the ICU, he said. Among those who died due to the lack of oxygen were Dr R K Himthani, head of the gastroenterology department who had been admitted to the hospital for the last 15-20 days.

He said the government had sent out SOS messages about oxygen shortage on Saturday. The hospital had informed authorities about lack of oxygen in the morning when only 2,500 litres left. Then, at around 12.30 pm, hospital authorities claimed they had run out of oxygen. The tanker arrived at 1.35 pm.

Delhi CM Arvind Kejriwal expressed his anguish on Twitter. Describing the news as very painful, he said, "Their lives could have been saved — by giving them oxygen on time. Delhi should get its quota of oxygen. Can't see our people dying like this." Delhi, he said in his Twitter post in Hindi, needs 976

18, including 16 Covid patients, killed in Gujarat hospital fire

AT LEAST 18 persons, including 16 Covid patients, died in a fire at a hospital at Bharuch in Gujarat in the early hours of Saturday, officials said.

The state government said a judicial inquiry will be conducted into the fire that destroyed the ICU of Patel Welfare Hospital, run by a charitable trust. "Sixteen coronavirus patients and two nursing staff were either charred to death or died due to suffocation inside a Covid-19 unit," superintendent of police Rajendrasinh Chudasama said.

As many as 50 patients were undergoing treatment at the Covid-19 facility on the ground floor when fire broke out in the ICU around 1 am, probably because of short circuit, said a hospital official.

The fire was doused within an hour. Local people and the kin of patients helped in the rescue operation during which dozens of patients were shifted to other facilities by ambulance. Some were brought out of the building on wheelchairs or on make-shift stretchers of cloth.

The four-storey designated COVID-19 hospital stands on the Bharuch-Jambusar highway, 190 km from Ahmedabad. Gujarat CM Vijay Rupani announced ex-gratia aid of ₹4 lakh to the next of kin of the deceased. He also directed additional chief secretary (Labour) Vipul Mittra and Commissioner of Municipalities Administration Rajkumar Beniwal to conduct inquiry.

tonnes of oxygen but received only 312 tonnes on Friday.

"How will Delhi breathe in such less oxygen?" he asked following news of the deaths in Batra.

On April 23, 25 "sickest" patients died at the Ganga Ram hospital.

The next day, 20 died at Jaipur Golden Hospital as the frantic hunt for oxygen continued while Covid-19 cases surged.

Just over a week later, the crisis played out in other health-care facilities in the national capital with hospitals flagging their dwindling stocks.

Fortis Hospital in Vasant Kunj stopped taking admissions due to oxygen shortage.

The hospital has four hours of oxygen left, sources told PTI on Saturday afternoon. According to the Delhi Corona app, the hospital has 106 Covid patients.

Sehgal Neo hospital in Meera Bagh also sent out an SOS message on Twitter about its dwindling oxygen stocks.

"We request urgent assistance in getting #SOSOxygen. We are running out of our backup supply, and have been waiting for a supply since early morning. We have 90 patients on O2 & 13 in ICU," the hospital said in a tweet around 12.40 pm.

On Friday, deputy chief minister Manish Sisodia said, "not for a single day has Delhi been able to receive the allocated quantity of 490 MT of oxygen."

On Friday, the city recorded 375 deaths due to Covid-19 and 27,047 fresh cases with a positivity rate of 32.69%. It was the ninth consecutive day of Delhi recording 300 coronavirus-related deaths.

Shahabuddin, who was serving a life sentence in a murder case, was admitted to the hospital on April 20, it said.

Director general (Prisons)

Sonia: Evolve national policy to deal with virus

PRESS TRUST OF INDIA
New Delhi, May 1

WITH INDIA FACING a surge in Covid cases, Congress president Sonia Gandhi on Saturday urged the Centre to evolve a national policy to deal with the pandemic after bringing about a political consensus on it. In a video message, she said it is time for the central and state governments to wake up and fulfil their duties.

Gandhi also said jobs should be provided free of cost to all citizens and sought compulsory licensing to ramp up vaccine production to speed up the country's inoculation drive to help save Indians.

"I urge the central government to evolve a national policy to deal with the Covid crisis in the country and a strategy to bring about a political consensus over it," the Congress president said.

She also said the central government should "first think about the poor and provide them with ₹6,000 each to the bank accounts of all to stop their migration, till the end of the pandemic". Gandhi called for increasing testing and checking the black marketing of essential life-saving drugs besides providing oxygen, medicines and other equipment to hospitals on a war-footing.

The move was due to an "unmanageable" number of arrivals from the country who have tested positive to Covid-19, he was quoted as saying by the state-run Australian Broadcasting Corporation (ABC).

Breaches of the travel ban could lead to five years' imprisonment, a 66,000-Australian dollar (\$50,876) fine or both, the report said. "Failure to comply with an emergency determination under the Biosecurity Act, 2015 may incur a civil penalty of 300 penalty units, five years' imprisonment or both," the health ministry said in a statement.

Australia's borders have been closed since March last year and this week, the government clamped down even further, banning all flights, including repatriation dashes, from India. According to the ABC, it is for the first time that Australia has made it a criminal offence for its own citizens to enter the country. The ministry said the decision will be revised on May 15 following advice from the chief medical officer (CMO).

"The CMO will consider the epidemiology in India and likely impacts on Australia's quarantine capacity, and provide a further expert assessment of the

Australia bans arrivals from India; offenders to face 5-year jail term

NATALIA CHAKU
Melbourne, May 1

AUSTRALIAN CITIZENS COULD face five-year jail term or hefty fines up to \$66,000 if they try to return home from India after Canberra made the journey temporarily illegal in an effort to curb the spread of the deadly viral infection in this country.

The temporary ban begins on Monday and applies to any travellers who have visited India within 14 days of their intended arrival date in Australia.

There are an estimated 9,000 Australians in India and over 600 of them are classified as vulnerable, according to *The Sydney Morning Herald* newspaper.

The decision was announced by the health ministry on Friday after a meeting of the National Cabinet. The move aims at keeping the coronavirus spread in check in Australia as India is facing a surge in infections cases. The decision was based on the proportion of overseas travellers in quarantine in Australia, who have contracted the infection in India, health minister Greg Hunt said.

She also said the central government should "first think about the poor and provide them with ₹6,000 each to the bank accounts of all to stop their migration, till the end of the pandemic". Gandhi called for increasing testing and checking the black marketing of essential life-saving drugs besides providing oxygen, medicines and other equipment to hospitals on a war-footing.

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"The CMO will consider the epidemiology in India and likely impacts on Australia's quarantine capacity, and provide a further expert assessment of the

public health risk to Australia to inform a proportionate response," it said.

The ministry statement said it is important that the integrity of the Australian public health and quarantine system are protected and the number of cases in isolation facilities is reduced to a manageable level.

The statement also expressed solidarity with India, saying, "Our hearts go out to the people of India and our Indian-Australian community. The friends and family of those in Australia are in extreme risk."

Meanwhile, the government's decision has also been criticised by several people. Epidemiologist Michael Toole, from the Burnet Institute, said the decision to ban travel from India reflects the level of confidence the government has in the quarantine system.

"To me it reflects a lack of confidence in the system, and I think that is a shame," Toole was quoted as saying by the ABC.

By his count, there have been 16 separate leaks in hotel quarantine in five capital cities since November last year. Opposition MP Jason Clare said making it a crime for Australians to return home goes too far. "I think what we should be doing is trying to make it easier for people to get home," he said, while suggesting that quarantining travellers on Christmas Island could be a solution.

PTI



Railways scales up liquid O₂ delivery, carries 813 MT of LMO across India

F BUREAU
New Delhi, May 1

ACCELERATING THE PACE of delivering liquid medical oxygen (LMO) to various states across the country, Indian Railways has transported more than 813 MT LMO to states. Maharashtra has received 174 MT, Uttar Pradesh 355 MT, Madhya Pradesh 34.77 MT, Delhi 70 MT and Haryana 79 MT. While 14 Oxygen Express trains have already completed their journey, five more loaded trains are on the way, carrying 342 MT of LMO in 18 tankers.

Presenting this information in a virtual press meet on Saturday, Railway Board chairman Suneet Sharma said the railways will ensure that oxygen reaches wherever necessary in the minimum possible time. "We are now receiving demand from

every corner of the country and I want to reiterate the railways' commitment to service."

While UP got 25 oxygen tankers, Maharashtra received currently en-route from Bokaro carrying 44.88 MT LMO in three tankers. The state has received approximately 355 MT LMO so far. Telangana will also receive its first 'Oxygen Express' which is currently on the way from Angul carrying 124 MT LMO. Telangana will start receiving their Oxygen express shortly.

The railways have converted 4,176 coaches into isolation and quarantine facilities. Delhi has been provided 75 coaches (50 at Shakurbasti and 25 at Anand Vihar with total 1200 beds). Nandurbar (Maharashtra) has been provided 24 coaches with 378 beds. Bhopal has got 40 coaches with 640 beds. Tiih in Indore has got 22 coaches with 320 beds.

Tax compliance timelines extended; ITR for FY20 can be filed till May 31

PRESS TRUST OF INDIA
New Delhi, May 1

THE GOVERNMENT ON Saturday extended timelines for various income tax compliances, including the filing of belated or revised return for the 2019-20 fiscal, till May 31.

The Central Board of Direct Taxes (CBDT) said it had received representations from various stakeholders for relaxation on compliance requirements.

"In view of the adverse circumstances arising due to the severe Covid-19 pandemic and also in view of the several requests received from taxpayers, tax consultants & other stakeholders from across the country, requesting that various compliance dates may be relaxed, the Government has extended certain timelines today," an official statement said. Filing of belated return under sub-sec-

tion 148 of the Act, for which the last date of filing of return of income under the said notice is April 1, 2021, or thereafter, may be filed within the time allowed under that notice or May 31, 2021, whichever is later. Also, the due date for filing objections to Dispute Resolution Panel and filing appeals to the commissioner has been advanced, the amount has also been released without waiting for the utilisation certificate of the amount provided to the states in the last financial year," the ministry said in a statement.

Ngang & Co LLP Partner Shailesh Kumar said the government has given relaxation to income taxpayers for various compliances till May 31, 2021.

"P.T."

Finmin releases first instalment of ₹8,873 cr of SDRF to states

THE FINANCE MINISTRY on Saturday said it has released in advance to the states the first instalment worth ₹8,873.6 crore of the state disaster response fund (SDRF) to the current fiscal.

Up to 50% of the amount released, which is ₹4436.8 crore, can be used by the states for Covid containment measures. Normally, the first instalment of SDRF is released in the month of June as per the recommendations of the Finance Commission. "However, in relaxation of normal procedure, not only has the release of SDRF been advanced, the amount has also been released without waiting for the utilisation certificate of the amount provided to the states in the last financial year," the ministry said in a statement.

"P.T."

NOTICE, pursuant to Regulation 47 read with Regulation 29 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, is hereby given that a meeting of the Board of Directors of the Company is scheduled to be held on Friday, May 07, 2021, inter alia, to consider and approve the Audited Financial Results (both standalone and consolidated) for the quarter and financial year ended March 31, 2021.

The above intimation is also available on the website of the Company at www.reliancepower.co.in and on the website of the BSE Limited and the National Stock Exchange of India Limited.

For Reliance Power Limited

Date : April 30, 2021 Vice President - Company Secretary & Compliance Officer

Place : Mumbai

Reliance Power Limited

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Website: www.reliancepower.co.in

FORM A PUBLIC ANNOUNCEMENT

(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

FOR THE ATTENTION OF THE CREDITORS OF G K DAIRY AND MILK PRODUCTS PRIVATE LTD.

RELEVANT PARTICULARS

1. Name of corporate debtor G K DAIRY AND MILK PRODUCTS PVT LTD

Reg. No.: 15/11/1995

2. Date of incorporation of corporate debtor 15/11/1995

3. Authority under which corporate debtor is incorporated / registered Registrar of Companies NCT of Delhi and Haryana

4. Corporate Identity No / Limited Liability Identification No of corporate debtor U74899DL 1995PTC073843

5. Address of the registered office and principal office (if any) of corporate debtor Registered Office: B-5/6 Pragati Chambers Ranji Nagar, New Delhi-110008

6. Insolvency commencement date respect of corporate debtor 29.04.2021 Order passed by Hon'ble Adjudicating Authority New Delhi Bench IV in Company Petition No. IB-441/ND/2020 on 29.04.2021 received on 30.04.2021

7. Estimated date of closure of insolvency resolution process 26/10/2021

8. Name and registration number of the insolvency professional acting as interim resolution professional Reg. No.: IBBI/PA-002/IB-N00774/2018-2019/12373

Address: E-18, Ground Floor, Guru Nanak Pura, Janakpuri, New Delhi-110058

Email: prabhakar_acs@rediffmail.com

9. Address and e-mail to be used for correspondence with the interim resolution professional.

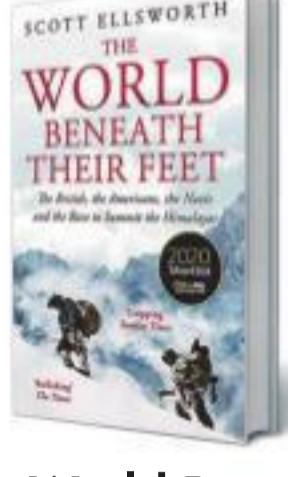
Address: E-18, Ground Floor, Guru Nanak Pura, Janakpuri, New Delhi, 110058

Email: cprgkda@yahoo.com

1

Words Worth

SUNDAY, MAY 2, 2021



The World Beneath Their Feet

Scott Ellsworth
Hachette
₹699, Pp 416

ASHUTOSH BHARDWAJ

IN SEPTEMBER 1962, JF Kennedy spelt out one of the greatest ambitions of the last century — to land an American on the moon before the end of the decade. The race to the space had been on for several years between the two world powers, with the Soviets beating the US twice, by launching the world's first artificial satellite and then sending Yuri Gagarin to space. As the US president spelt out his dream, he invoked the great British mountaineer, George Mallory, who died in June 1924 a little before reaching the top of Mount Everest in an attempt to scale the highest peak. Comparing Everest with the moon, Kennedy asserted that "we are going to climb it".

A defining moment of the space race invoked the race to the Himalayas that the planet had witnessed in the preceding decades. We are all familiar with Tenzing Norgay and Edmund Hillary, but before them came a series of climbers who had dreamt of the mighty Himalayas, who had succeeded in scaling various Himalayan peaks before Everest was "knocked off".

Scott Ellsworth's *The World Beneath Their Feet: The British, The Americans, The Nazis and the Race to Summit the Himalayas* brilliantly documents and narrates the passionate decades of the mid-twentieth century in which several world powers were competing with each other to scale the mighty mountains.

It's a book about people who carried Dickens and Dostoyevsky on their way to the highest peaks. It's about British climber Eric Shipton, who in a tiny tent pitched along a murderous ridge on way to Everest, read under candlelight Thornton Wilder's *The Bridge of San Luis Rey*, a



A view of Mount Everest from an airplane

IVINDER GILL

novel about the meaning of life in the aftermath of the sudden collapse of an ancient rope bridge in 18th century Peru. It's about an era when the planet had not arrived on Google maps and routes to various peaks had not yet been found.

The great mountains began to register human footfalls in the nineteenth century when during a frantic period in the 1850s and 1860s, as many as 36

peaks in the Alps were climbed for the first time. British mountaineers were involved in a staggering 31 of these summits. In the next century began the race to the roof of the world. The immediate trigger was Mallory's death that prompted meticulous plans to climb the highest geographical hurdle known to mankind. Such was Mallory's influence that a documentary film *The Epic of Ever-*

est was immediately made about his 1924 expedition, with some scenes shot at 23,000 feet.

Ellsworth vividly records the various summits in the subsequent decades — K2, Nanda Devi and Nanga Parbat, "one of the most dramatic of all the Himalayan peaks". The Nazis also joined in, so did the Americans before a British expedition accomplished the tallest summit in 1953.

Eric Shipton, who had spent more time on Everest than anyone else, was to be the leader of this Everest expedition. In 1933, he had made it past Camp Six to within 1,600 feet of the summit. He had led the 1936 expedition and was a member of the 1938 attempt. He had also discovered several routes to the summit. But he was also a romantic, in a reverential love with Everest. In his 1943 book, *Upon That Mountain*, he had written that "there are some, even among those who have themselves attempted to reach the summit, who nurse a secret hope that Mount Everest will never be climbed. I must confess to such feelings myself".

A climber with such sentiments towards his subject could not have been possibly assigned the duty.

A British Army officer John Hunt was then appointed the leader of the expedition team that had 11 British and two climbers from New Zealand, besides a young journalist of the *Times* James Morris, who devised a secret code to transmit the scoop of the summit to his newspaper in London. Tenzing was hired as a sirdar, who had brought in several more sherpas and porters, half of them women.

And what were they reading on their way to Everest? *Nicholas Nickleby*, *The Brothers Karamazov* and the *Oxford Book of Greek Verse*.

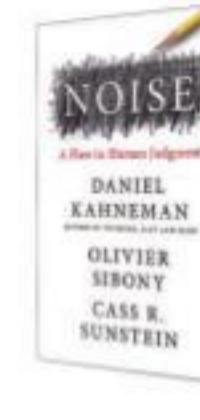
Let me recount a personal anecdote to describe the life of a mountaineer. A few years before I met Dicky Dolma, who was once the youngest woman to summit Everest, at a friend's gathering in Shimla. She enthralled us with her fascinating stories of the summit, the deep sleeps and quiet deaths. Perhaps the most perfect death, she said, arrives on a high peak. Exhausted by a long climb and battling with icy winds and harsh sun, you sit on a boulder and close your eyes to let the moment sink in — and you are gone.

Bodies of several climbers are strewn on the way to Everest that now serve as milestones. And yet people make the summit. Ellsworth wonderfully records the heights of human ambition, meticulously digs into archives and personal diaries to illuminate the lives of climbers.

After the summit a reporter asked Tenzing about his nationality. "What difference does it make? We should all be the same — Hillary, myself, Indian, Nepali, everybody."

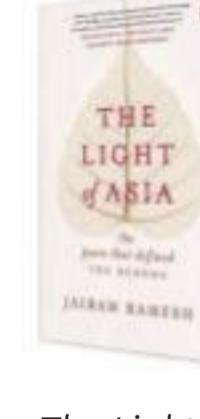
Those were the days, and those were the climbers.

*Ashutosh Bhardwaj is an award-winning writer and journalist. His recent book, *The Death Script*, received the Atta Galatta Non-Fiction Book of the Year award*



NOISE
Daniel Kahneman, Cass Sunstein & Olivier Sibony
HarperCollins
Pp176, ₹499

To be released on May 18, in *Noise*, Daniel Kahneman, Olivier Sibony show the detrimental effects of noise in many fields, including medicine, law, economic forecasting, forensic science, bail, child protection, strategy, performance reviews, and personnel selection. Wherever there is judgment, there is noise. Yet, most of the time, individuals and organisations alike are unaware of it. They neglect noise.



THE LIGHT OF ASIA
Jairam Ramesh
Penguin Random House

The Light of Asia is an epic poem by Sir Edwin Arnold that was first published in 1879. Weaving together literary, cultural, political and social history, Jairam Ramesh in this book, which will release on May 17, uncovers and narrates the fascinating story of this deeply consequential and compelling poem that has shaped our thinking of an ancient sage and his teachings. He brings into this unusual narrative the life of the multifaceted poet himself.



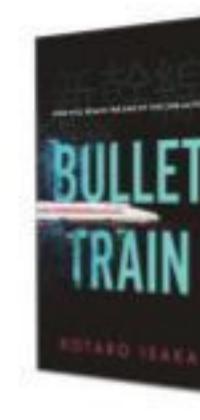
BELIEVE
Suresh Raina
Penguin Random House

Believe, Tendulkar told him, and he took it to heart, getting the word etched on his arm as a tattoo. In this book, Raina takes you through the challenges he faced as a cricketer. He was bullied in school and at cricket camps, but he always punched above his weight, overcoming every adversity life threw at him and never giving up. This is the story of the lessons he learnt and the friendships he built. It will make you believe in the power of hard work.



SATYAJIT RAY IN 100 ANECDOTES
Arthy Singh & Mamta Nainy
Penguin Random House
Pp122, ₹299

Satyajit Ray in 100 Anecdotes is a gorgeously illustrated, one-of-a-kind book to introduce the genius of Satyajit Ray to readers young and old. The book traces his magnificent life with 100 little-known and inspiring incidents as well as unusual trivia. This collectible edition pays homage to the maestro on his 100th birth anniversary. It is a classic tribute that celebrates his many accomplishments across literature, music, art and more.



BULLET TRAIN
Kotaro Isaka
Penguin Random House
₹699

Satoshi looks like an innocent teenage schoolboy, but he is really a viciously cunning psychopath. Kimura's young son is in a coma thanks to Satoshi, and he's tracked him onto the bullet train headed from Tokyo to Morioka to exact his revenge. But Kimura soon discovers that he and Satoshi are not the only dangerous passengers onboard. A bestseller in Japan, *Bullet Train* is an original and propulsive thriller.

Excerpted with permission from HarperCollins

All books available as e-books

New Delhi



EXCERPT: 1971:
The Beginning of India's Cricketing Greatness

Coming of age

An excerpt from a book that commemorates the twin wins of the Indian cricket team in 1971 that laid the foundation of great things to come

NEVER BEFORE HAD India won a Test match against the West Indies. And in what was a fateful tour to the Caribbean in 1962, India almost lost its captain, Nari Contractor, forever to a vicious Charlie Griffith bouncer. While Contractor survived the threat, his cricket career was over. Shaken by the incident, a 0-5 defeat against the likes of Wes Hall and Charlie Griffith wasn't a surprise. With new captain Mansoor Ali Khan Pataudi forced to take charge and no one wanting to open the batting in the aftermath of what had happened to Contractor, the tour ended up being a poor misadventure for the Indian team. Given the reputation of lethal fast bowlers operating on surfaces conducive to pace with no limit on the number of bouncers coupled with the, relentless earfuls doled out by the hostile crowds, touring the West Indies was considered the ultimate test for a cricketer in the 1960s and 1970s. While it is true that the 1971 team that faced India did not have fast bowlers of the quality of Hall and Griffith, it was still a West Indies team led by Sir Garfield Sobers, and included batsmen like Clive Lloyd, Rohan Kanhai, Roy Fredericks and Sobers himself. To even suggest that it was a series win of modest significance is to miss the point altogether.

To the Indians, it did not matter. For them, what really mattered was the series win. The embarrassment of 1962 had been avenged and they had taken giant strides in establishing themselves as an evolving power in world cricket. Sunil Gavaskar was hailed the world over as a new phenomenon and captain Ajit Wadekar's support for Dilip Sardesai stood vindicated. Sardesai, who had made it to the team because of Wadekar's confidence in his abilities, played the best he ever had in his career.

That this victory had struck a chord with fans back home was evident when thousands turned up at the Santacruz



Captain Ajit Wadekar receiving the winners' cheque after the series win at The Oval

IMAGE COURTESY: BORJA MAJUMDAR

1971: The Beginning of India's Cricketing Greatness

Boria Majumdar & Gautam Bhattacharya
HarperCollins
Pp 304, ₹599

And then, it became the Bhagwat Chandrasekhar show.

To Wadekar's credit, he attacked from the outset in England's second innings. The deficit of 71 runs wasn't something that had influenced his tactics, and the aggression fetched him immediate divi-

dends, with England, reduced to 24 for 3 against the guile of Chandrasekhar. Chandra had picked 2 in 2 off the last 2 balls before lunch in five minutes of intense drama.

India kept up the pressure post lunch, and with Srinivas Venkataraghavan and Eknath Solkar backing up Chandra with excellent close-in fielding and catching, England was bowled out for 101—their lowest total against the Indians in the fifty years since India's Test debut at Lord's in 1932.

The job, however, wasn't done yet. India still had to score 172 runs for a victory, and the pressure of a first-ever series win against England in England could not be ignored. The nerves only multiplied when Snow got Gavaskar out LBW for a duck early in India's second innings. With India's best batsman out, the captain had to play one of the most important knocks of his career to set up the run chase. Wadekar, to his credit, was well up to the task. Losing Ashok Mankad had not deterred him, and with Sardesai, he lent the innings stability and India finished the day at 76 for 2, with less than a 100 runs required for history to be scripted.

Though he was run out at the start of the fifth day, Wadekar's conviction had

n't wavered and he immediately went to sleep in the dressing room. It was only when India had won that he was awakened by Ken Barrington with the news that the Indian summer had become a reality. Wadekar had successfully beaten the West Indies in the West Indies and England in England in a matter of four months, and, in doing so, had turned the tables for the game in India.

The victory against England against all odds in 1971 was arguably the best ever in the history of Indian Test cricket, only to be matched more recently by India's victory at the Gabba against Australia in January 2021. The team had exceeded expectations under Wadekar, giving the game a serious shot in the arm in India. For an erstwhile colony that had appropriated the British game at the close of the nineteenth century and made it their own by the early twentieth century, 1971 marked the completion of the turnaround. Indians were no longer exotic imports from the Orient to be represented in *Punch* cartoons and written about as subjects of curiosity in the mainstream media.

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New Delhi



Leisure

SUNDAY, MAY 2, 2021



PARODY POEM

According to Aristotle, Hegemon of Thasos was the inventor of a kind of parody. By slightly altering the wording in well-known poems, he transformed the sublime into the ridiculous.

IMAGE: DIET SABYA/INSTAGRAM



From purpose-driven and political to light-hearted and comical, some online parody accounts might be 'fake', but the conversations they are stirring up are all real



(Above) One of the aims of parody account Trophy Wife Barbie is to normalise real bodies; and (left) Diet Sabya exposes designers copying other brands and labels

Barbie and Nehru fighting for a cause

REYA MEHROTRA

BARBIE, THE 'PICTURE-perfect' doll, is the beloved of millions of children around the globe. The doll, which screams body and image stereotype, was also the subject of the massively popular 1997 song *Barbie Girl* by Danish-Norwegian dance-pop group Aqua. With lyrics like "Life in plastic, it's fantastic...you can touch my hair and dress me everywhere...", the song echoed sexualisation of young women. And that's why the parody account Trophy Wife Barbie on Instagram comes as a breath of fresh air. On Trophy Wife, it's all about realism. Barbie here is sarcastic, vocal about misogyny, has sagging breasts, a bulging stomach, smokes and drinks wine, masturbates and is as real as any girl could be. The aim is to normalise real bodies.

And that's the beauty of online parody accounts. In a way, they are similar to vaccines, which help develop immunity by imitating an infection and tricking the immune system to release antibodies. These accounts might be 'fake', but the conversations they are stirring up are all real.

For a purpose

Trophy Wife Barbie was started in 2015 by conceptual artist Annelies Hofmeyr who was going through a difficult time in her marriage. Through the account, the 41-year-old artist, who is based in Cape Town, South Africa, wants to highlight the limitations of labels, as well as challenge stereotypes. "The main goal is to highlight the limitations of labels. I do this by giving Barbie doll antlers—a physical representation of a label imposed on her based on her appearance. I share images of her just going about her daily life, making her highly relatable and posing the question: what might happen if we focus on what we have in common instead of focusing on what makes us different," shares Hofmeyr, adding, "Challenging stereotypes was a secondary goal, something that has proven successful by using a highly recognisable doll. It has also provided me with a way to circumvent censorship and be able to talk about more challenging topics."

She also has accounts of Trophy Wife on Twitter and Facebook, and plans to write a book and expand into podcasts. Hofmeyr got a massive audience boost at the beginning when Miley Cyrus started following her and even reposted one of her images. She was also featured in *Forbes* in 2016.

Another parody account Diet Sabya, an anonymous account which is followed by the likes of Malaika Arora, Lara Dutta Bhupathi, Masaba, Jwala Gutta and a dozen other celebrities, exposes designers copying brands and labels. Diet Sabya, which has around 2.38 lakh followers on Instagram, has called out labels like Deme by Gabriella Demetria for copying other brand designs. They also called out Hazoorilal Jewellers twice, once for copying Sunita Shekhawat's ear-ring design and then again for copying Sabyasachi's neckpiece. Some call them trolls, while others appreciate their confidence in exposing blatant copies.

Often, what they do does not go down well with the renowned people they call out. But that's hardly a worry for them. In fact, their straight and sharp approach has been praised by a few designers. Diet Sabya also recently raised the important issue of what they call 'fat tax', which is brands charging more prices for bigger sizes. Diet Sabya is the Indian version of Diet Prada, which has 2.7 million followers and calls out international brands.

But not all parody accounts are preachy. Some just exist for light humour and fun.



IMAGE: @CHARLES_HRH/TWITTER



The Fauxy
@the_fauxy

Political Parties Accuse Each Other Of Having More Crowd In Their Rallies



Political Parties Accuse Each Other Of Having More Crowd In Their Rallies
thefauxy.com



Jawaharlal Nehru
@PMNehru

I am English by education, Muslim by culture, Hindu by accident; and whoever believes it's true, is an idiot by default.

(From top) A meme on the parody account of Prince Charles; The Fauxy is a fictitious news source with 76,200 followers; and in Twitter's parody world, Nehru still calls himself the 'PM of India'

Queen Elizabeth, who otherwise lives a private life and hardly speaks in public, has a parody account on Twitter, which posts tongue-in-cheek humour sprinkled with a lot of satire. When baby Archie made his first public appearance in a 2020 video wishing everyone a happy new year, the parody avatar of the monarch remarked: "Odd. One thought they'd moved to the US to protect their privacy".

Other popular Twitter alter egos of famous personalities are just as fun. For-

mer US president Donald Trump's parody account bio reads: "Don't tell Twitter I am back on my account". Dalai Lama's parody account is called 'The Lying Lama' and the list goes on with parody accounts of Prince Charles, Boris Johnson, Lalu Prasad Yadav and many more.

Political satire

Then come the political parody accounts. Here, former PM Jawaharlal Nehru often engages in one-sided witty

banter with PM Narendra Modi. The former is spontaneous, often sarcastic, especially when the latter talks about him. Last year, when Modi wished former PM Nehru happy birthday on Twitter, Nehru's parody version was quick to respond: "Glad you remembered, Mr. Modi. I thought you would forget, just like you forgot to work for the nation in the past six years". In Twitter's parody world, Nehru still calls himself the 'PM of India'. The bio of the account, which has around 49,500 followers, reads, "It's all my fault", a satirical take on the way Modi has attacked Nehru in Lok Sabha multiple times, blaming him for losing Kashmir. The account is followed by the likes of actor Swara Bhaskar, political analyst Tehseen Poonawalla, journalist Sagarika Ghose, among others.

While Nehru is at his satirical best, Rahul Gandhi remains the most popular victim of parody accounts online. There are a dozen such accounts in his name. Actor-turned-politician Mithun Chakraborty too has not been spared. On Twitter, he is 'Mithun' (@Being_Humor) with around 2.23 lakh followers. The founder of @Being_Humor is Vinay who prefers remaining anonymous. A fan of the star, he used his name with a little modification to avoid falling under the impersonation category as per Twitter's rules for parody accounts. An engineer by profession, he created the account in 2012, but only started posting satirical content by 2013. By 2015-16, the account had become very popular and, in 2019, he quit his job to become a full-time parodist-satirist. He is now followed by Nirmala Sitharaman, Tejasvi Surya, Smriti Irani, etc. "I was working with Faking News, a news satire website, previously, but some of my articles didn't get approved as they were too sharp, so I thought of starting my own account. Even before that, I used to get showcase notices from HR for writing political satires," says Vinay.

He then started another popular account called 'The Fauxy', a fictitious news source, with 76,200 followers on Twitter. Vinay, who worked as a consultant with a popular Indian OTT platform in 2017 for a year, is now a marketing strategist to brands/companies which use his platform for promotion of products and content. He has a team of 10 people working with him to manage the accounts as well as an Android app. Vinay's content comes from commentary on daily news/events. "Like any other parody account, I exaggerate/twist/draw analogy to create my own content. We can never run out of content because of our politicians. They just add to the humour somehow and take care of our content," he quips.

Some parody accounts, however, become mouthpieces of political parties. Take, for instance, DaaruBaaz Mehta, a Twitter account with 80,400 followers. It is run by Nishant (who prefers to be anonymous) who works in an IT company and aligns himself with the ideology of Aam Aadmi Party. He shares that in the last five-six years, he has become well-known among the party members and, in fact, receives all the press releases and information from their social media teams to be put up on his account. "There was a time when CM Arvind Kejriwal did not have a proper social media team, so they used to share all their press releases with me to be put up. Even now, if there are certain things that cannot directly be shared through the main handles, they ask me to share and then they retweet it," he says.

Nishant says he mostly tweets facts and information now as important people like Kejriwal and Manish Sisodia, etc, follow him. He also created another account called Doodhbaaz Mehta after his son was born and plans to put up tweets on it too.

Censorship angle

Targetting brands and popular persons publicly can often result in a bad experience. Vinay says his accounts have occasionally had run-ins with the law as his content was mistaken for real news. For instance, beer brand Budweiser accused his page The Fauxy of tarnishing its image as one of its video showed a Fauxy reporter consuming the beer and spitting it out. After a case was filed by the brand, the Delhi High Court asked The Fauxy to take down the video. The video itself was based on an article by satire website Foolish Humour, which compared the taste of the beer with human pee.

Digital marketing and social media strategist Anoop Mishra believes that parody accounts are creating a lot of issues by creating misinformation. "Most of the parody accounts represent celebrities or political fraternities. The presence of entertainment in the form of funny memes or sarcastic remarks and criticism keeps driving the engagement on these accounts," says Mishra, warning against such accounts with a high number of followers for setting up paid trends and incubating agendas.

On its part, Twitter has some guidelines in place for parody accounts. Its parody, newsfeed, commentary and fan account policy says that the bio should clearly read that the account is a parody, fake, fan or commentary and the account name should indicate that the user is not affiliated with the subject of the account. Under its impersonation policy, the site removes an account if it misleads people. However, the site doesn't remove an account if the profile clearly states it is not affiliated with or connected to any similarly-named individual or brand.

INTERVIEW: SAMEER RAJE

GM & India head, Zoom Video Communications, Inc

'The virtual world & its possibilities have now become embedded in our ecosystem'



tition does, we listen to our customers and incorporate the feedback as much as possible. We have faced intense competition since 2011 when we launched, but our customer-first approach and continued focus on privacy and security have made Zoom the trusted platform of choice for millions.

What are your future expansion plans? Any new rollouts, features, etc, to be announced?

Our growing presence has been a result of the expanding user base on our platform. Since 2020, we have added two new data centres and with our current 19 co-located data centres globally, we are serving our customer base effectively. We also launched new technology centres in Bangalore and Singapore. Our expansion plans represent Zoom's strategy of developing its leading communications technology in multiple locations globally. Learning from the past and keeping in mind the challenges of the new 'hybrid' normal, we wanted to keep the transition as smooth as possible. Therefore, we had recently extended our Zoom Rooms feature as a global availability. This innovation enables organisations to safely re-enter office and sustain an 'everywhere workforce', providing them a touchless experience, from setting up a meeting room to a virtual receptionist. Some key features include contactless entry experience for employees and building guests, options to pair iOS and Android mobile devices with Zoom Room meetings and access room controls, Neat Sense that lets users monitor meeting rooms for things such as air quality, humidity, CO2, and volatile organic compounds to keep occupants safe and Zoom for Home that offers integration with smart home display devices such as Amazon Echo Show, Google Nest.

Zoom meetings became the most important work-from-home tool last year. In fact, from the daily 10 million participants in Zoom meetings in December 2019, the company witnessed a massive surge to 300 million daily in April 2020. With the lockdowns back again and remote working becoming the norm again, Reya Mehrotra spoke with Sameer Raje, GM and India head, Zoom Video Communications, Inc, in an exclusive interview to know the growth trajectory of the video communication services platform and future expansion plans. Edited excerpts:

The beginning of the decade has been marked with a boom in tech and digital communications. Are the coming years set to experience hyper growth in this sector?

The positive side of the pandemic has been the technology push and thereby, innovation. Many start-up businesses emerged in 2020 with innovative solutions addressing the challenges of the new normal. Sectors such as healthcare, education, FSI, etc, that have transformed during the pandemic will continue to benefit through platforms like ours. We are looking at a hybrid world. Twitter was the first company to allow its employees to work from home permanently. TCS has announced that 75% of their workforce will work from home by 2025. Facebook said that almost half of its workforce may work from home in the next five-10 years. This shows that virtual communication and collaboration will continue to be a big part of our lives.

As a young company, you have grown multiple folds especially during the pandemic. Had you imagined this kind of success?

No one had anticipated the world to go digital overnight. We saw a massive growth in our user base that consists of governments, businesses, schools, hospitals, standalone users, etc. From 10 million daily meeting participants in December 2019, we saw 300 million daily meeting participants as recorded in April 2020. While the growth had its set of challenges, it was a learning curve for us. Our security is generations ahead with AES 256-bit GCM encryption. For data-sensitive sectors, we had also announced end-to-end encryption in beta version as a global availability to free and paid users.

What gives you an edge over your competitors? Last year, Gmail and other prominent names too announced video conference features. Did that in any way hamper your business?

Our strongest advantage is that Zoom is simple and easy to use. Users also are absolutely sure about frictionless, immersive video and audio experience even at low bandwidths. There are a host of other features which our users love us for. Beyond this, the central IT teams love our features of dashboarding and reporting to ensure that they keep their end users happy. Instead of looking at what the compe-

Our growing presence has been a result of the expanding user base on our platform. Since 2020, we have added two new data centres and with our current 19 co-located data centres globally, we are serving our customer base effectively. We also launched new technology centres in Bangalore and Singapore

with more than 10 employees, up approximately 470% from the same quarter last FY; 1,600-plus customers are contributing more than \$100,000 in trailing 12 months' revenue, up approximately 156% from the same quarter last FY.

Which country has best utilised the service?

For us, all markets are a priority.

Will dependence on Zoom continue in the post-pandemic world?

The virtual world and its possibilities have now become embedded in our ecosystem, and they will continue to be a major part of business and IT strategies and daily business operations. We will see continued usage across sectors and industries. In the education sector, remote learning is booming. When students move on to higher education, the experience of distance learning will be a major benefit as they can take courses globally. In healthcare, telehealth has been a major focus and initiative to respond to Covid-19. From retail and wealth management to investment banking, financial services have changed dramatically forever.

Are you planning anything specifically around education sector as edtech has boomed like never before?

Zoom is already being used heavily in the education space. During the pandemic and even today, we are supporting nearly 1,25,000 schools—including 2,500 in India—across 25 countries with a secure and free platform.

Spotlight

SUNDAY, MAY 2, 2021

VAISHALI DAR

DURING HIS 40-YEAR-LONG career, Gurugram-based photographer Dinesh Khanna has dabbled in both contemporary and commercial work across the world. Khanna, however, had never imagined that there would come a time when he would be away from social interactions and travel for months on end as was last year. "Photography as my profession and passion made me travel the world...at least four-five trips a month, but the social seclusion brought in a major change in my life. I had never spent so much time reviewing more than thousands of images in my archives, editing, creating photo essays books at home," says the shutterbug, who in the absence of human interaction felt isolated and quite uncreative. "Photography is a language that speaks stories about humans. It connects humans in many aspects and if there are no humans to interact with, it becomes difficult to connect. The isolation hampered my creativity due to limited interaction," rues Khanna.

The photographer, however, used the time to focus on his vicinity and zoomed into small objects and details around him, seeing familiar things in a new light. Focusing on how Gurugram converted into a dystopian place, his work resulted in a series of photographs called *Dystopian Utopia*. "The isolation changed the subject of my photography as I explored unique situations in the vicinity," says Khanna. "Photography is an expression of what you see and connect with... I clicked empty streets, unexotic and uncreative objects like a dumpyard or an unearthly surreal landscape near an under-constructed housing complex on the highway. If one image depicts the sense of desolation in empty streets, another is about a pile of tyres on a pavement with circles painted on the road to follow social distancing rules," adds.

Khanna was not alone in feeling a creative vacuum. As the pandemic changed the rhythm of life for many, what majorly got impacted was the inspiration to create. While for some, creative isolation worked wonders, helping them turn ideas into projects, for many others, it resulted in a huge loss of creativity. The major reason behind this is that creativity emerges from dialogues, interactions and practices. It involves a thought process that works well with interactions, exchange of new ideas, innovation, learning and unlearning, and receiving feedback. Without all this, it becomes a solitary process, hampering creative thought.

Medical and social experts believe that long periods of isolation reduce social reinforcement. "Mental health gets impacted with self-isolation...and it does hamper one's productivity at work and elsewhere. Creativity is not a primary goal, it is like a process and very subjective for different people in different situations," says Delhi-based Achal Bhagat, senior consultant psychiatrist and psychotherapist, Apollo Hospitals, and chairperson, Saarthak, a mental health organisation. "The essential requirements for someone to be creative are time, spontaneity and stimuli. Some people are more creative when they have stimuli from outside, others are more creative when they respond to internal cues. As a matter of fact, work-related productivity can lead to a dip with continuous isolation. Sometimes periods of being alone increase efficiency as distraction decreases, but long periods of isolation reduce social reinforcement and thus decrease motivation to work," he explains.

The human touch is also very important for the creative juices to flow. "In the current situation, people are trying to cope with anxieties and the fear of so many imponderables. Sanity and survival are difficult...and this is not good for creativity. Field-work, meeting people face to face is important in a creative process. Internet sources are helpful, but can't always be a substitute. Of course, human touch is essential for any kind of creativity. Social distancing deprives us of the human touch even as we watch and hear about the trials and suffering in current times," offers Savayasaachi (who goes by one name only), professor of sociology, Jamia Millia Islamia, Delhi.

The tech twist

Technology has come as a big aid for secluded artists, helping them form unique associations spanning disciplines and allowing them to collaborate across geographical locations through their screens. Take the case of Mumbai-based Tanuja Gomes, who is the co-founder and CEO of Furtado School of Music (FSM), a music institute that partners with schools, has a pan-India presence and boasts a 150-year-old legacy in the music business. Schools may have been shut, but Games didn't let that deter her spirit of



Inter-media artist Amitesh Grover, curator, Serendipity Arts Virtual, produced a multi-layered cyber theatre titled *The Last Poet*



ABOUT

teaching music. "During the pandemic, the essence of group discussions, brainstorming on ideas and strategies was amiss. The whole world came to a standstill, but we were sure that delivering education to students could not halt," says Gomes. "For years, FSM has relied on an offline model to impart music education to students, but we were forced to rethink our approach and change focus. Online education grew at a rapid pace last year, so this was the best time to introduce music learning via FSM-Buddy, an online platform that gives students access to 180 courses in online arts education—music, dance, arts, crafts, drama. The platform helps learners find the best teachers in the art space, enabling teachers to put up their courses and teach students across the world...the tutors can assess their wards' performance as well," says Gomes, adding that over 20,000 students have enrolled on the platform in the past six months. "It helps students interact with not just teachers, but students too from other parts of the world, creating a multicultural experience," she says.

Similarly, Delhi-based Raahab Allana, curator and publisher, Alkazi Foundation for the Arts, had to arrive at novel ways of sharing information and conducting public projects. Constant online sessions and artist collaborations helped, he says, but many projects were also put on hold. The situation forced him to develop Alternative South Asia Photography (ASAP Connect), an editorially-driven app for lens-based practices from south Asia, supported by non-profit MurthyNayak Foundation. The app has regular posts on contemporary exhibitionary practices, seminars, publications and grants. They are also building a resource of artist portfolios to present research-led perspectives around visual cultures. "It is perhaps south Asia's very first one dedicated to perspective writing around lens-based practices, with a focus on art history and visual culture," says Allana, the founder of this app, who has curated various lens-based exhibitions and works with institutions and festivals internationally. "Many young freelance writers, many just finishing their degrees, have an incredible amount of intellectual and creative input to share. They can drive the app, and this is a novel way of articulating the impact images have on us. I think the paradigm shift now is in information-sharing and production—and we must consider how to make it accessible for a generation that is constantly looking at a screen," says Allana, who is also the founding/managing editor of PIX, a theme-based photography initiative for south Asian practitioners, now in its 10th year.

CREATIVITY INVOLVES A THOUGHT PROCESS THAT WORKS WELL WITH INTERACTIONS, EXCHANGE OF IDEAS, ETC. WITHOUT ALL THIS, IT BECOMES A SOLITARY PROCESS, HAMPERING CREATIVE THOUGHT

CREATIVE SELECTION

As Covid changed the rhythm of life for many, what majorly got impacted was the inspiration to create. While for some, creative isolation worked wonders, helping them turn ideas into projects, for many others, it resulted in a huge loss of creativity



Tanuja Gomes, co-founder & co-CEO, Furtado School of Music, which imparted lessons through FSM-Buddy, its online platform



works as a lead writer at Pratilipi (a self-publishing and audiobooks portal based in Bengaluru) and has written several stories inspired by Indian folklore apart from his comic novel *Kaun Tha* and a 3D surround sound audio of *Kaun Tha*. Creative thinking can be perceived as a

Meena Murthy Kakkar of Envisage, an interior and architecture firm, realised the need to re-evaluate school buildings in the post-pandemic world



Photographer Dinesh Khanna focused on how Gurugram turned into a dystopian place, resulting in a series called *Dystopian Utopia*



ATTENTION SPAN

Research shows that the average attention span has decreased by an average 12 minutes over the last 10 years. Studies have even shown some links between device multitasking—for example, scrolling through social media while watching TV—and declining attention spans



Kite-maker Umar Daraz upskilled to take online workshops and was able to connect with a large audience through a live workshop organised by SA Virtual of Serendipity Arts Foundation



Creativity is not a unitary goal. It is like a process and very subjective for different people in different situations

— DELHI-BASED ACHAL BHAGAT, SENIOR CONSULTANT PSYCHIATRIST & PSYCHOTHERAPIST, APOLLO HOSPITALS & CHAIRPERSON, SAARTHAK, A MENTAL HEALTH ORGANISATION



Creative organisations and artists who have explored new possibilities of culture-making in the digital space have come out stronger

— MUMBAI-BASED RASHMI DHANWANI, FOUNDER-DIRECTOR, THE ART X COMPANY, AN INTERDISCIPLINARY ARTS ORGANISATION

social phenomenon as most writers search for ideas in conversations. For award-winning contemporary film writer and lyricist Abhiruchi Chand, planned meetings with friends from the film fraternity helped her come up with brilliant work and creative opportunities in the past, which in the absence of social interaction vanished. Working from home for about a decade, Chand says being at home was never an issue, but social networking and meetings can sometimes do wonders. "I cannot deny that there are times when you want to head to your neighbourhood café, sip on a hot chocolate, look at people passing by and take cues to write a new script or song. It's very contextual and this kind of creativity helps. It's very subjective. Also meeting in person helps as one can strike a chord. But all this stopped," says Chand, who is known for her songs *Manzar Hai Ne Ya* from RSVF's *Uri, Budhu Sa Mann* from the film *Kapoor & Sons* and *Theer Ja* from *Shoojit Sircar's October*, among others. "At the same time, the entire ordeal of dressing up, getting stuck in traffic has completely ended, which in a way means, I've time to accomplish more. I have been giving script narrations to actors on Zoom calls, but nothing better than a person-to-person chat," says Chand, who is currently busy writing untilled big-ticket projects, which are in the pre-production stage.

Dialogue in a dilemma

Like Chand, there are many who look at human interaction for creative pursuits and for them it can't be replaced by online platforms. Interior designing, for instance, is a social phenomenon and negotiations between designers are essential to initiate creativity. That's why it became imperative for Gurugram-based Meena Murthy Kakkar to see the positives of the situation and turn it into a learning experience. "Working as a professional in a highly collaborative industry, interacting in a physical space is necessary to take design ideas forward," says Kakkar, design head and partner, Envisage, an interior and architecture firm. "Online meetings kept us afloat, but we felt something going amiss in terms of the level of engagement with clients. The line between the professional and personal also got blurred with both overlapping. There's nothing better than closed-door meetings, consultations for small daily tasks in a physical setup or collaborating for architectural projects under tight deadlines," adds Kakkar, who feels the need to re-evaluate spaces like school buildings. "Working as a professional in a highly collaborative industry, interacting in a physical space is necessary to take design ideas forward," says Kakkar, design head and partner, Envisage, an interior and architecture firm. "Online meetings kept us afloat, but we felt something going amiss in terms of the level of engagement with clients. The line between the professional and personal also got blurred with both overlapping. There's nothing better than closed-door meetings, consultations for small daily tasks in a physical setup or collaborating for architectural projects under tight deadlines," adds Kakkar, who feels the need to re-evaluate spaces like school buildings. 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SUNDAY, MAY 2, 2021

Fe Lines

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



A file photo of Dolly Parton getting coronavirus vaccination

@DOLLYPARTON, VIA REUTERS

The age of the vaccine selfie

The 'vaxxie' has spread across social networks and apps, coming both as a source of hope, as well as FOMO for netizens

VAISHALI DAR

EARLIER THIS YEAR, American philanthropist and business magnate Bill Gates posted on Twitter: "One of the benefits of being 65 is that I'm eligible for the Covid-19 vaccine. I got my first dose this week, and I feel great. Thank you to all the scientists, trial participants, regulators, and frontline healthcare workers who got us to this point."

Bill Gates is not alone in sharing news of his vaccination with the world. "Dolly gets a dose of her own medicine," Dolly Parton wrote on Instagram, a reference to the \$1 million she donated last year for coronavirus vaccine research to Vanderbilt University Medical Center, which worked with Moderna. In fact, the glittery navy-blue cold-shoulder top, designed by creative director Steve Summers, that she wore for her vaccination was trending too.

"Got my first jab... It really didn't hurt that bad... The second one was easy... Yes, you are vaccinated!" These are all different ways vaccination news has been shared online, coming as an assurance, source of hope, as well as celebration. Perhaps that's why the vaccine selfie is vital and viral. The 'vaxxie' is today becoming a social media trend.

Politicians and celebrities are all

part of this trend. From Indian Prime Minister Narendra Modi and United States President Joe Biden to celebrities like English actor Ian McKellen, all their shots have made it to the headlines. Their posing for the cameras is also a way to convince the public about the safety and effectiveness of the vaccine.

One advantage of using social media is that one can create waves of public opinion. A large number of people have felt vaccine hesitancy. They have questions and doubts. Self-clicking is an apt way to convince those who don't trust the vaccine. After all, if you see your peers getting vaccinated, you are more likely to get vaccinated too.

News of vaccination of frontline workers—the first ones to get vaccinated—also brought in recognition and a feeling of gratitude for their work. Mumbai-based psychologist and relationship counsellor Namrata Jain says, "As vaccinations moved on to the geriatric population, selfies brought in a sense of happiness, security, safety for people who had parents above the age of 60 with comorbidities. It gave a sense of relief that they are much safer now. But the flip side is as more people started posting, it became a trend and started resulting in a FOMO (the fear of missing out) effect which brought a sense of anxiety, feeling of uncertainty and anticipatory fear. All of this can add to mental health concerns for few who were already prone to distress, anxiety, fear and feelings of sadness."

Whether it makes you anxious or is an occasion of comfort, as you can meet, hug and greet your loved ones without any hassle, vaccine selfies have spread across social networks and apps. "The virus has killed many worldwide and people are in great distress financially, emotionally and physically. In the given situation, the vaccine has brought some hope of recovery. By taking vaccines, one not only protects one's own self, but also the community from the virus. It is that sense of contribution to society, a sense of accomplishment and an urge to be perceived as a safe and responsible citizen, that makes a person take a selfie. Taking a selfie while being vaccinated and putting it out to the world helps to quash rumours circulating about its severe side effects," says Mumbai-based communications professional Nazneen Shaikh.

In fact, many have walked through selfie booths, posing and clicking, and encouraging people to share pictures online with trending hashtags. It also helps cut down the spread of misinformation. The vaccine selfie can bring solace amid all the isolation and gloom we are in currently.

THE POST-JAB DIET

The bad news is that the second wave of Covid-19 is here to stay for some time, but the good news is that we have vaccines to fight it. However, a number of people have experienced some side-effects after taking the shot like headache, fever, body ache, fatigue, etc. But doctors say that with a healthy diet and routine, these can be minimised or avoided altogether. Here are some foods to strengthen immunity and maximise the effects of the vaccine, as well as a few don'ts to keep in mind after taking the jab.

By Reya Mehrotra



Onion & garlic

Both onion and garlic are good immunity-boosters and good for gut health. They must be made a part of the meal and cooked post the vaccination necessarily. Raw garlic is known to contain manganese, vitamin B6, fibre, selenium, vitamin C and some amounts of calcium, copper, potassium, iron and phosphorous. It is known to treat common cold and is high in antioxidants.

Fruits

Hydrating fruits can minimise the risk of getting side effects from the Covid vaccines and so, one must consume fresh fruits in generous quantities. Chikoo, jamun, pineapple, mango, banana, musk melon, and watermelon are fruits that are in season and can be had to help keep the body hydrated. These are best consumed as breakfast to build immunity and get going with a healthy start to the day.



Water

Staying hydrated is one of the most important parts of any healthy diet. To keep the body active, hydrated and unaffected by any vaccine side effects, one must have plenty of water a day before and till a few days after the vaccine. It is said to minimise any side effects of the vaccines. Liquid intake can be increased in the form of homemade soups, organic teas, kachas, juices and

shakes as well. It is also preferable to have water at room temperature.

Whole grains

Wholegrain foods that are rich in fibre can help in building immunity after the jab. Semolina which is a whole grain, millets, quinoa, brown rice, corn, popcorn, wholegrain breads or chapatis, oats must be consumed for increased fibre intake. Ragi, bajra, jowar, sattu must be



Green vegetables

A balanced diet is important to avoid any serious side effects. Green vegetables boost immunity and are packed with nutrition. They are also good for gut health. Hence, the post-vaccine diet must include a lot of green vegetables. They can either be cooked or consumed raw as salads. They can also be had as soups. The more colourful the vegetable platter, the better and healthier and so, ensure that a vegetable salad has all colours.

consumed as well. Some Indian recipes that include wholegrain must be tried like moong dal, multigrain dosa, medu vada, upma.

Avoid processed food, sugar

Medical studies suggest that foods high in sugar and saturated fats can lead to stress, anxiety and disturbed sleep. One can instead satisfy sugar craving by

switching to healthier options like fruits which possess natural sugar and coat them with honey. All types of processed junk food must be avoided for a few days after the vaccination. Instead dry fruits, boiled corn, peanuts, fox nuts, vegetable salads and vegetable sandwiches can be replaced as healthy snacking options.

Good sleep

It is important for the body to be adequately rested before getting the vaccine shot in order to avoid fatigue and body ache. Hence, it is advisable to get a good night's sleep a day before the vaccine. Doctors say that since the body rebuilds its defense mechanism during sleep, sleep deprivation may lead to suppressed immunity. It could also lead to stress which further suppresses the immune system. It is also important to keep the blood circulation going in the body and hence doctors advise some form of exercise after the vaccine.

Avoid alcohol

The body needs to be hydrated. Some people might also experience symptoms like body ache, fatigue, fever and pain. Consumption of alcohol at such a time can lead to dehydration. Studies have also found that consumption of alcohol weakens immunity and hence it must be avoided for a few days after taking the vaccine shot as a precautionary measure. Centers for Disease Control and Prevention (CDC) recommends avoiding alcohol a day before and after the vaccine as it suppresses immunity.

TECH-NOW-LOGY

A look at vaccine passports & passes around the globe

A variety of digital and old-fashioned approaches are being used to confirm vaccination for entry to public places. But the world is still far from a universal standard of proof for crossing borders

HEATHER MURPHY

T IS THE LATEST

status symbol. Flash it at the people, and you can get access to concerts, sports arenas or long-forbidden restaurant tables. Some day, it may even help you cross a border without having to quarantine. The new platinum card of the Covid age is the vaccine certificate. It is a document that has existed for more than two centuries, but it has rarely promised to hold so much power over culture and commerce. Many versions of these certificates now come with a digital twist.

Unlike the easily recognisable "yellow card" that international travellers have long used to document other kinds of immunisations, the designs for Covid-19 vaccination certificates vary from state to state and country to country. In São Paulo, the cards have a green border. In India, the certificate is a fully typed printed page. Next to the pronouncement that reads "Together, India will defeat Covid-19" is a photo of the country's prime minister, Narendra Modi, a rare flourish.

Some governments are looking for more formal systems that work on phones and counter fraud. Here is a look at some early efforts.

Denmark

Name: Coronapas (Corona Pass)

How do you get one? You have to be fully vaccinated and have tested negative for the coronavirus within the past 72 hours or overcame an infection

within the past 180 days. Danish citizens can download the app on their phone or visit a website to print the Coronapas, which exudes the somber vibe of an old-school train ticket.

Isn't the European Union also developing a system? Yes. On June 21, the EU is expected to introduce a certificate called a Digital Green Pass, with the aim of allowing people who have been vaccinated against the coronavirus to travel more freely. Under the proposed rules, each nation within the bloc could decide which travel restrictions, such as obligatory quarantine, to waive for Digital Green holders. But many countries, including Denmark, say they cannot afford to wait for the Digital Green Pass and are developing their own versions.

Israel

Name of card: The Green Pass

How does it work? In late February, Israel's ministry of health began offering the Green Pass to fully vaccinated residents and individuals who have recovered from Covid-19. When booking a table at a restaurant, many of the businesses began to ask, "Do you have a Green Pass?" Israelis can print their certificates containing a QR code, download the code onto their phones or flash the app itself.

What's with that family? The app and other Green Pass materials feature an animated illustration of a family of three. The man is wearing shorts, a backpack and a camera around his neck, suggesting he's on vacation. His son and wife are wearing masks, but

ANIL KUMAR SHUKLA & ERNESTO LONDÖÑO / THE NEW YORK TIMES



Paper certificates from Shanghai, São Paulo and Uttar Pradesh

their postures are relaxed as they pull their suitcases.

Estonia

Name of card: VaccineGuard
What is it good for? It will be most useful for going to and from Finland on the ferry.

Is that really such a high-demand journey? Yes. About 10% of the Estonian working population is employed in Finland. Ain Aaviksoo, chief medical officer at Guardtime, the firm that worked with the Estonian government and the WHO to design the certificate, said. For years, it has been common for Estonians to stay in Helsinki during the week and then take the two-hour ferry ride home to Tallinn for the weekend. That has not been possible during the pandemic. Finland also fuels Estonia's summer tourism.

How does it work? Estonia says it cannot afford to wait for the EU's Digital Green Pass. Residents can download a vaccination certificate, containing a QR code, to their mobile phones.

New York
Name: Excelsior Pass
How does it work? New York began offering downloads of the app in March. It verifies whether someone is fully vaccinated or has recently tested negative. Around 400,000 people throughout the state have downloaded it so far. Eric Piscini, vice-president of Emerging Business Networks at IBM Watson Health, which designed it, said. The pass generates a QR code that can be scanned to produce a green checkmark or a red X. Those without compatible phones can print out their codes, he said.

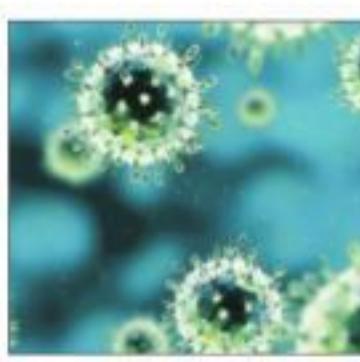
Who scans green? A person could obtain green not only by being fully vaccinated more than 14 days ago, but also by getting a negative PCR test within three days or a negative antigen test—often referred to as a rapid Covid test—with the past six hours. One challenge: only people vaccinated or tested in New York State can use it. "If you live in New Jersey, you will have to get tested in New York to get added to the database and go to the stadium," Piscini said. IBM is trying to figure out how to access data from other states. Some venues may also accept other forms of certification.

Isabel Kershner contributed reporting from Jerusalem, Suhasini Raj from New Delhi and Ernesto Londoño from Rio de Janeiro

NYT

Well-Being

SUNDAY, MAY 2, 2021



CONTAGION THEORY

A basic form of contagion theory dates back to medicine in the medieval Islamic world, where it was proposed by Persian physician Ibn Sina in *The Canon of Medicine* (1025), which later became the most authoritative medical textbook in Europe up until the 16th century.

MARKHAM HEID

THE VIDEO IS intended to comfort and reassure, but it feels undeniably dystopian. A person clad in goggles, a mask and a reflective vest dusts a plane's cabin with a fine mist of disinfectant. The chemical spray is charged with "break-through" electrostatic technology that helps it coat every surface and lay waste to any microscopic threats that may be lurking, specifically the coronavirus.

United Airlines produced and uploaded this particular video last April, but the sanitisation regimen is not unique. Mass transportation authorities and countless businesses have gone to similar lengths in an effort to abide by guidelines and to mollify a rightly fearful public. And for the most part, the efforts have been welcome. One of the top comments posted to the United video reads, "Even after this pandemic you guys should keep this up."

For more than a century — since scientists first learned that unseen germs cause infection and illness — we've tended to think of sterile environments as the safe ones. And at the start of the outbreak, when we didn't know any better, it was sensible to disinfect as much as possible, including our groceries, clothing and personal spaces. It took time for coronavirus researchers to figure out that the risk of surface transmission is low — the Centers for Disease Control and Prevention only recently pegged it at generally less than one in 10,000 — and that masks, physical distancing and ventilation are our most-effective safeguards.

Despite the now consensus recognition that air transmission, not surface spread, is more important, most pandemic sanitation practices have continued. We continue to annihilate every microbe in our midst, even though most are harmless. But some health experts are watching this ongoing onslaught with a mounting sense of dread. They fear that many of the measures we've employed to stop the virus, even some that are helpful and necessary, may pose a threat to human health in the long run if they continue.

Their worries centre on the human microbiome — the trillions of bacteria that live on and inside our bodies. They say that excessive hygiene practices, inappropriate antibiotic use and lifestyle changes such as distancing may weaken those communities going forward in ways that promote sickness and imperil our immune systems. By sterilising our bodies and spaces, they argue, we may be doing more harm than good.

In January, a global consortium of health researchers published a paper in the *Proceedings of the National Academy of Sciences (PNAS)* in which they raise the alarm about the microbial fallout that may follow in the pandemic's wake. "We're starting to realise that there's collateral damage when we get rid of good microbes, and that has major consequences for our health," says B Brett Finlay, first author of the PNAS paper and a professor in the department of microbiology and immunology at the University of British Columbia.

Almost everything we know about the microbiome is uncertain, including how our activities and environments influence its makeup. But Finlay and others argue that our collective health may depend on our willingness to holster our sanitisers and cleansers, moderate our use of bacteria-slaying drugs, and resume old habits that nourish our microbial communities. In other words, we're going to have to live with germs again.

The world and just about everything in it, including people, are awash in microbes. Bacteria blanket our surfaces, suffuse the



mental exposures influence them, researchers know enough to recognise that indiscriminately killing microbes could have irreversible consequences.

There's some conjecture that the imbalance or loss of good microbes may heighten a person's susceptibility to infection — including, perhaps, to the coronavirus. Late last year, researchers based in Hong Kong observed a link between certain microbiome characteristics and severe Covid-19. Experts have hypothesised that unwell gut microbiomes may partly explain why older adults and adults with conditions such as obesity or Type 2 diabetes seem to be at greater risk of serious Covid-19 illness. There's even some speculation that microbiome factors play a part in so-called long Covid — the brain fog, fatigue and other persistent symptoms that afflict many in the aftermath of the infection.

"There's a wealth of evidence to suggest the microbiome has an influential role in our response to viral infections," says Brent Williams, an assistant professor in the department of clinical pathology and cell biology at Columbia University. This raises intriguing questions about how the microbiome might influence disease outcomes for Covid, he says, "or how it might be altered by Covid, and whether those alterations persist."

The picture that's emerging is that the human body, much like a rain forest, is home to a vast and symbiotic ecosystem of organisms. When that ecosystem is disrupted, there are consequences.

"We can look at many of the things we're doing now to prevent infection and see how this could have major effects," says Finlay.

Toppling the list of concerns, he and others say, is our injudicious use of powerful antibiotics — drugs that can kill some pathogens but can also wipe out healthy bacteria in the body. A recent analysis found that during the first six months of the pandemic, among the hospital admissions studied, more than half of Covid-19 patients received antibiotics even in situations where the benefit of those drugs was uncertain.

Lance Price, a professor at George Washington University's Milken Institute School of Public Health and the founding director of the Antibiotic Resistant Action Center at George Washington, says that as doctors have figured out how best to treat the coronavirus, antibiotic use has dropped. But, he says, "Even before the pandemic, we know that half of antibiotic use was inappropriate."

In addition to antibiotic overuse, Finlay says that "hyper-hygiene" is, quite literally, overkill. "Wiping down or spraying every surface with antimicrobial agents gives people comfort, but it's probably not doing much to protect us from Covid," he says.



Can we learn to live with germs again?

The health of our bodies and microbiomes may depend on society's return to lifestyles that expose us to bacteria, despite the risks

air we breathe and saturate certain areas of our bodies, especially the gut. While some microbes and other microscopic particles are a threat to us, a vast majority are benign. And there's mounting evidence that our health relies on our early and ongoing interactions with them.

Graham Rook, an emeritus professor of medical microbiology at University College London, likens the immune system to a computer. He says that the microbes we encounter in daily life — on other people and in our spaces — are the data that the immune system relies on to programme and regulate its operations.

Deprived of these exposures, especially at the start of life, the immune system is prone to malfunction. The result can be

scientists are only just beginning to grasp.

Before the pandemic, there was growing recognition among both doctors and the public that aspects of modern life may be upsetting our balance of healthy microbes, perhaps especially in our guts, and hurting our health as a result. This idea is not so much controversial as simply too new to be fully appreciated; roughly 95% of the published microbiome scholarship has come in just the last decade, and two-thirds of it only in the last five years. But already, research has revealed that, apart from training the immune system, our bacteria produce molecules that affect the workings of our every cell and organ.

"The microbes we carry in our gut could affect the function of the brain, the spinal cord, the joints or things far from where those microbes live," says Eran Elinav, another of the PNAS paper's authors and a principal investigator at the Weizmann Institute of Science in Israel.

While the gut microbiome has thus far garnered the most scientific attention, humans have other reservoirs of microbes — on our skin, in our lungs, maybe even in our brains — that also seem to perform crucial jobs, from strengthening tissues to influencing the function of our heart and hormones. While scientists don't know exactly how these tiny communities form and work, or how much people's environ-

ment influences them, researchers know enough to recognise that indiscriminately killing microbes could have irreversible consequences.

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IT CAN BE HELPFUL TO ENGAGE IN CALMING SELF-TALK. SPEAK TO YOURSELF IN A SAFE, REASSURING VOICE

swimming pool. If you can't bring yourself to do a cannonball, first you dip one toe in and enter gradually.

You might start out by taking public transportation once a week, for example, or visiting the grocery store more often. Eventually, you might gradually work your way up to something like a wedding or a graduation.

Don't wait for anxiety to go away

As long as things you want to do are considered safe or very low risk, don't wait until the day when you have zero anxiety about doing them.

"Feeling anxious doesn't mean you're

in danger, doesn't mean something is wrong," Ellen Hendriksen, a clinical psychologist in Boston, said. In fact, she added, it is a normal part of entering post-pandemic life.

It can be helpful to engage in calming, validating self-talk, suggested Lina Perl, a clinical psychologist in New York City. Speak to yourself in a safe, reassuring voice, much like an encouraging parent might do with their child on the first day of school.

You do not have to replicate what you did in the 'before times'

One positive aspect of the pandemic is that it has made us question the things in our lives that were draining, such as overbooking our social calendar or commuting to work five days a week, and embrace positive things like spending more time with family. It also led to new habits that help us avoid disease, such as mask-wearing.

Even after coronavirus cases and death rates plummet, you can choose to hold on to some of the current public health recommendations if it helps ease your fears. Wearing face masks during the winter? It's not only reasonable but prudent if you take public transportation regularly or live in a place with high population density.

Don't compare yourself to what other people are doing or look to others for the right answer. "That, I think, actually creates more of an anxious churn," Perl said.

Let go of resentment

As the adage goes, you cannot control

other people, only yourself. Anger, frustration and resentment toward people who either ignore public health guidelines or behave differently than you do will only raise your stress level.

Instead of thinking, "Those people should be wearing a mask right now," try thinking, "I wish those people were wearing a mask." The two statements are similar, but the latter can help temper our emotional reaction, Hendriksen said.

The CDC continues to recommend masks and distancing in most situations. But when you're outside and at least six feet from other people, the risks of contracting Covid-19 are very low even if nobody is wearing a mask, experts say. That's especially true if you are vaccinated.

Prioritise activities that help reduce anxiety

If you developed a love affair with processed foods and neglected fruits and vegetables during lockdown, start incorporating healthy foods back into your diet. And if you stopped exercising during the pandemic, start moving again. By taking care of your body you are also taking care of your mind.

John Ratey, an associate clinical professor of psychiatry at Harvard Medical School who studies the effects of exercise on the brain, said aerobic exercise like a simple bike ride or brisk walk can help people with chronic anxiety or even those who are nervous about an upcoming test or an important meeting.

The nervous person's handbook for re-entering society

Experts share tips on how best to ease back into your social surroundings

CHRISTINA CARON

AMY BEIGEL, a fifth-grade teacher in Charlotte, North Carolina, has already had Covid-19. Her husband did, too. And now both of them have received their first dose of the vaccine. But when she thinks about gathering with other people outdoors this summer, she hesitates. The desire to see friends and extended family is definitely there, said Beigel, 40, a mother of four. "But then we shoot the idea down." There are the weighty questions: "What if people came and did get sick?" she asked. The social awkwardness: "You don't want to put undue pressure on someone." And the logistical details: "Do you serve food?"

"I don't know," she said. "Maybe it's too complicated." For the last year, public health experts have told us time and again that if you don't socially distance

and wear a mask, you could die. So, as more people get vaccinated and we accelerate toward a new normal, is it any wonder that some people are feeling hesitant to let go of those precautions?

We asked experts how best to ease back into society as our worlds broaden beyond life at home.

Dip your toe in first

For those who have remained cautious throughout the pandemic, it's normal to feel unmoored by fewer safety precautions. "It would be disingenuous for us to say, 'Eh, you're fine. Go for it, it's all good now,'" said Joshua Barocas, an infectious diseases physician at Boston Medical Center. Instead, find incremental ways of phasing back into interactions with people, he recommended.

Barocas likened it to jumping into a cold



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New Delhi

Mind & Games

SUNDAY, MAY 2, 2021

FERRIS JABR

IN 1990, NOT long after Jean-Marie Robine and Michel Allard began conducting a nationwide study of French centenarians, one of their software programs spat out an error message. An individual in the study was marked as 115 years old, a number outside the program's range of acceptable age values. They called their collaborators in Arles, where the subject lived, and asked them to double-check the information they had provided, recalls Allard, who was then the director of the IPSEN Foundation, a non-profit research organisation. Maybe this Jeanne Calment was actually born in 1885, not 1875? No, the collaborators said. The data is correct.

Calment was already well known in her hometown. Over the next few years, as rumours of her longevity spread, she became a celebrity. Everyone wanted to know her story. Calment lived her entire life in the sunburned clay-and-cobble city of Arles in the south of France, where she married a second cousin and moved into a spacious apartment above the store he owned. She never needed to work, instead filling her days with leisurely pursuits: bicycling, painting, roller skating and hunting. She enjoyed a glass of port, a cigarette and some chocolate nearly every day. By age 88, Calment had outlived her parents, husband, only child, son-in-law and grandson. As she approached her 110th birthday, she was still living alone in her cherished apartment. One day, during a particularly severe winter, the pipes froze. She tried to thaw them with a flame, accidentally igniting the insulating material. Neighbours noticed the smoke and summoned the fire brigade, which rushed her to a hospital. Following the incident, Calment moved into La Maison du Lac, the nursing home situated on the hospital's campus, where she would live until her death at age 122 in 1997.

In 1992, as Calment's fame bloomed, Robine and Allard returned to her file. Clearly, here was someone special—someone who merited a case study. Arles was just an hour's drive from the village where Robine, a demographer at the French National Institute of Health and Medical Research, lived at the time. He decided to arrange a visit. She was sitting by the window in an armchair that dwarfed her shrunken frame. Her eyes, milky with cataracts, could distinguish light from dark, but did not focus on any place in particular. Her plain grey clothes appeared to be several decades old.

During that first meeting, Robine and Calment mostly exchanged pleasantries and idle chatter. Over the next few years, however, Robine and Allard, in collaboration with several other researchers and archivists, interviewed Calment dozens of times and thoroughly documented her life history, verifying her age and cementing her reputation as the oldest person who ever lived. Since then, Calment has become some-



How long can we live?

New research is intensifying the debate — with profound implications for the future of the planet



thing of an emblem of the ongoing quest to answer one of history's most controversial questions: What exactly is the limit on the human life span?

As medical and social advances mitigate diseases of old age and prolong life, the number of exceptionally long-lived people is increasing sharply. The United Nations estimates that there were about 95,000 centenarians in 1990 and more than 450,000 in 2015. By 2100, there will be 25 million. Although the proportion of people who live beyond their 110th birthday is far smaller, this once-fabled milestone is also increasingly common in many wealthy nations. The first validated cases of such "supercentenarians" emerged in the 1960s. Since then, their global numbers have multiplied by a factor of at least 10, though no one knows precisely how many there are. In Japan alone, the population of supercentenarians grew to 146 from 22 between 2005 and 2015, a nearly sevenfold increase.

Given these statistics, you might expect that the record for longest life span would be increasing, too. Yet nearly a quarter-century after Calment's death, no one is known to have matched, let alone surpassed, her 122 years.

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As the global population approaches eight billion, and science discovers increasingly promising ways to slow or reverse ageing in the lab, the question of human longevity's potential limits is more urgent than ever. When their work is examined closely, it's clear that longevity scientists hold a wide range of nuanced perspectives on the future of humanity. Historically, however, their outlooks have been divided into two broad camps, which some journalists and researchers call the pessimists and the optimists. Those in the first group view life span as a candle wick that can burn for only so long. They generally think that we are rapidly approaching, or have already reached, a ceiling on life span, and that we will not witness anyone older than Calment anytime soon.

In contrast, the optimists see life span as a supremely, maybe even infinitely elastic band. They anticipate considerable gains in life expectancy around the world, increasing numbers of extraordinarily long-lived people—and eventually, supercentenarians who outlive Calment. Though unresolved, the long-running debate has already inspired a much deeper understanding of what defines and constrains life span—and of the interventions that may one day significantly extend it.

The theoretical limits on the length of a human life have vexed scientists and philosophers for thousands of years, but for most of history their discussions were largely based on musings and personal observations. In 1825, however, the British actuary Benjamin Gompertz published a new mathematical model of mortality, which demonstrated that the risk of death increased exponentially with age. Were that risk to continue accelerating throughout life, people would eventually reach a point at which they had essentially no chance of surviving to the next year. In other words, they would hit an effective limit on life span.

Instead, Gompertz observed that as people entered old age, the risk of death plateaued. Since then, using new data and more sophisticated mathematics, other scientists around the world have uncovered further evidence of accelerating death rates followed by mortality plateaus not only in humans but also in numerous other species, including rats, mice, shrimp, nematodes, fruit flies and beetles.

In 2016, an especially provocative study in the prestigious research journal *Nature* strongly implied that the authors had found the limit to the human life span. Jan Vijg, a geneticist at the Albert Einstein College of Medicine, and two colleagues analysed decades' worth of mortality data from several countries and concluded that although the highest reported age at death in these countries increased rapidly between the 1970s and 1990s, it had failed to rise since then, stagnating at an average of 114.9 years. Human life span, it seemed, had arrived at its limit. Although some individuals, like Jeanne Calment, might reach staggering ages, they were outliers, not indicators of a continual lengthening of life.

While a few scientists from the more pessimistic tradition applauded the study, many researchers sternly critiqued its methods, in particular the bold generalisation based on what one commentary called a "limited, noisy set of data." Nearly a dozen rebuttals appeared in *Nature* and other journals. James Vaupel, the founding director of the Max Planck Institute for Demographic Research and a staunch critic of the idea that the human life span has reached its limit, called the study a travesty and told the science journalist Hester van Santen that the authors "just shoveled the data into their computer like you'd shovel food into a cow."

Many of the disputes over human longevity studies centre on the integrity of different data sets and the varying statistical methods researchers use to analyse them. Where one group of scientists perceives a clear trend, another suspects an illusion. Robine finds the debate exciting and essential. "I'm not convinced by my colleagues suggesting that life is or is not limited," he told me. "I think the question is still here. We don't yet know the best kind of analysis or study design to use to tackle this question. The most important thing to do today is to keep collecting the data."

NYT



There's an art to making your bed

■ If you want your bedroom to serve as a refuge from daily stress, one piece of furniture is more important than all the rest: the bed. But you need to do more than just choose a good mattress and bed frame.

■ Sheets are the undergarments of the bed. They have a noticeable effect on comfort because they're in direct contact with your skin. High-quality sheets are most frequently offered in different cotton weaves, usually percale or sateen, or in linen, and no choice is better than the others. It all depends on personal preference.

■ What's underneath the fitted sheet matters too. If your mattress isn't as comfortable as you'd like, consider adding a mattress pad.

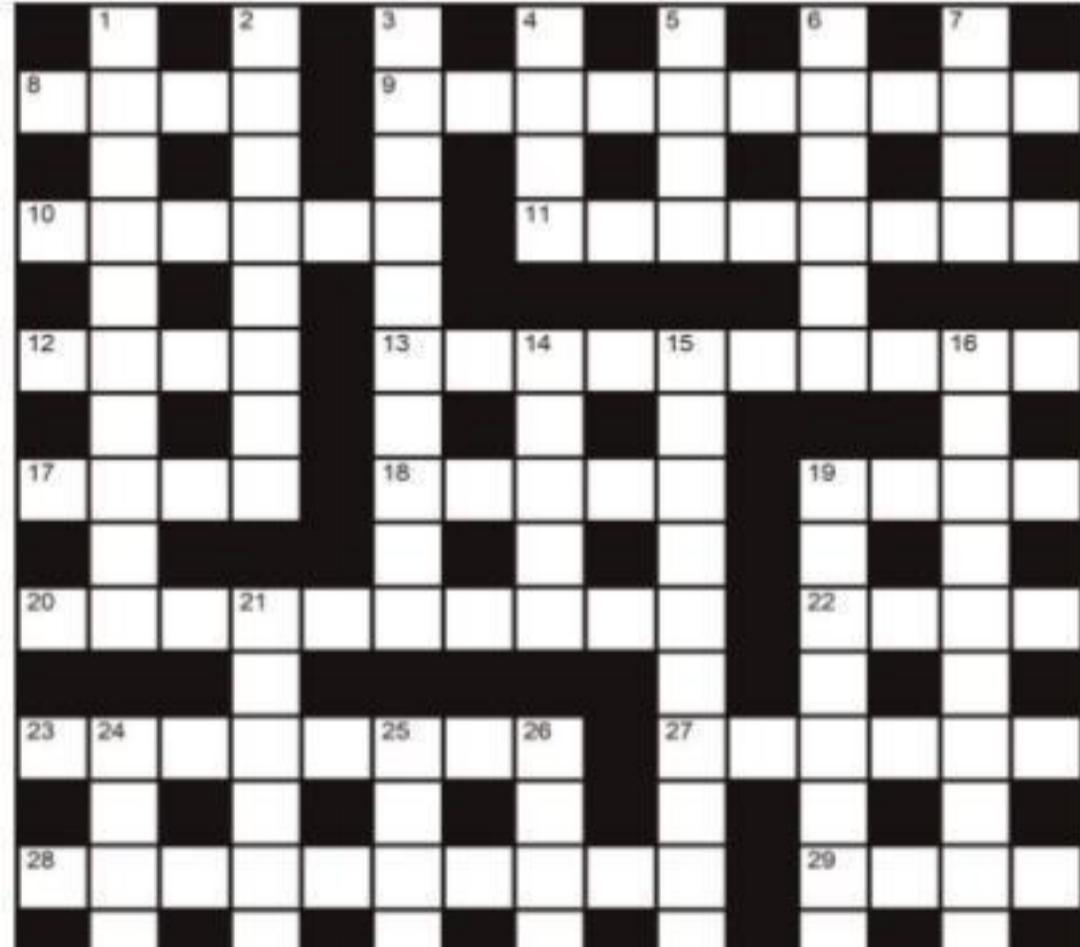
■ Add layers for warmth. There are two basic strategies for bringing warmth to a bed: adding a duvet or using a bedspread.

■ Add pillows. There are two types of pillows: those used for sleeping and those used for decorative purposes and sitting up in bed. For a typical queen-size bed, you need a minimum of two sleeping pillows in your preferred level of firmness.

■ Play with colour, pattern and texture. For the ultimate in simplicity, choose a single colour for all of your bedding. Making everything white, for instance, can conjure the feeling of hotel-like freshness.

TIM MCKEOUGH/NYT

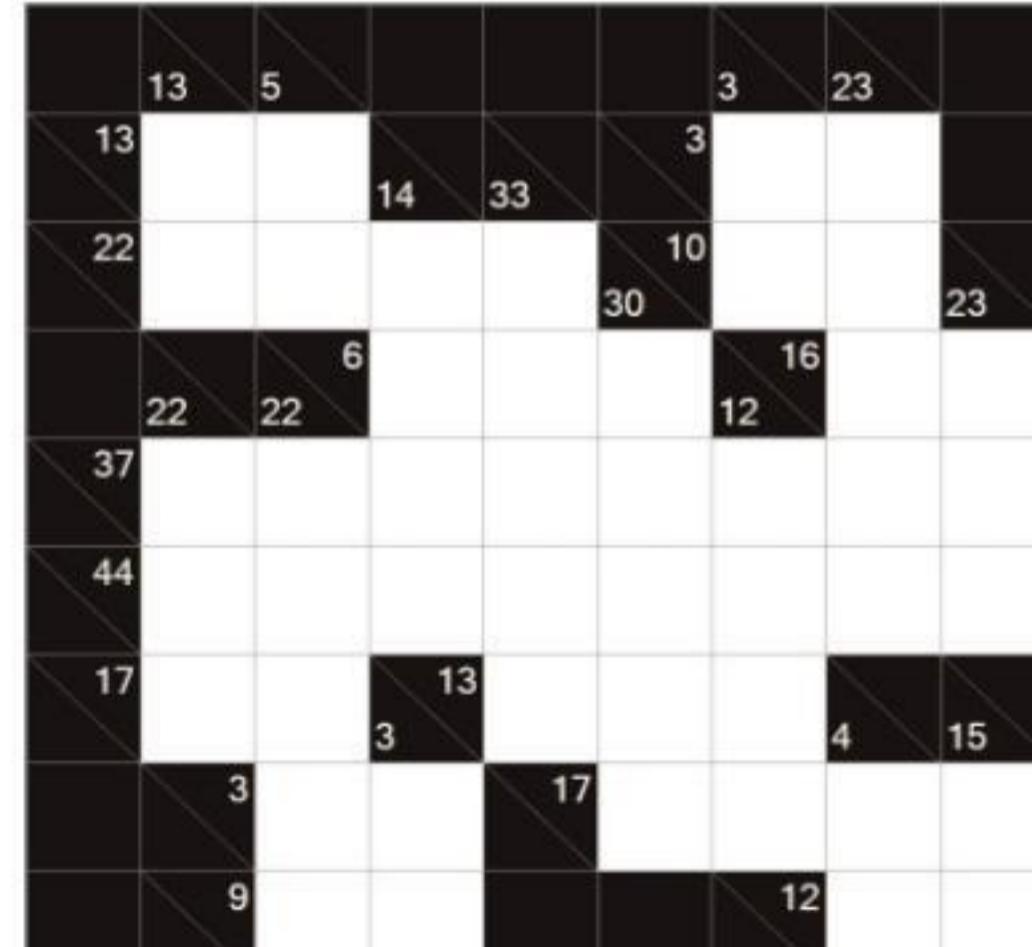
CROSSWORD



ACROSS

- 8 If this were a horse a beggar may ride it! (4)
- 9 I had to go _____. I had to take some trouble (3,2,2,3)
- 10 Past pupils (6)
- 11 Affronted (8)
- 12 Wave in "la mer" (4)
- 13 Like the project which is likely to complete in time (2,8)
- 17 Objectives (4)
- 18 ____ the odds: makes the competition more balanced, in a way? (5)
- 19 The speed at which you travel (4)
- 20 Information and broadcasting minister in Manmohan Singh's cabinet (6,4)
- 22 Television award (4)
- 23 Philosophy of those who want to run away from reality? (8)

KAKURO



BIZ QUIZ

- 1 Which state is set to form a committee to prepare the "Register of Indigenous Inhabitants" of the state?
- 2 Which institution launched an expert panel called "IP Guru"?
- 3 Light, dramatic musical composition with a happy ending (5,5)
- 4 Stock index of the first regulated stock market in Russia (4)
- 5 Small amphibious creatures (4)
- 6 Went by two-wheeled vehicle (6)
- 7 A large bundle or package of compressed and bound goods (4)
- 14 ____ evil: what the great Mahatma's first monkey said?

ANSWERS

Whenever you see a successful business, someone once made a courageous decision - Peter Drucker

SOLUTIONS



BRIDGE BOOTS

L SUBRAMANIAN

ENTRY CONSIDERATION

In our last week's Bridge Boots column, you may recall we had mentioned that the declarer botched a sitter when he failed to fulfill the 2NT contract. The complete hands are repeated below for the readers' convenience.

Dlr: North	S K7 5 3	N	S
Vul: None	H K7 2	1C	2NT
	D A7 5	pass	
	C J8 4		
SA 9 2			
H Q 9 8 7 5 3			
D Q T 9 2			
C -			
	N	S J8 4	
	H J	D K8 6 3	
	S	C A7 6 3 2	
		S Q7 6	
		H A6 4	
		D 7 4	
		C K Q T 9 5	

Contract: 2NT by south. West leads the H7. Plan the play. You may remember declarer played small from dummy at trick one and was defeated by accurate defence by E-W.

Correct play: Instead of playing a small heart, you should put up the king from dummy and play clubs next. Let us say the defense ducks the ace twice and wins the third round. Assuming the defence plays a second heart, you can win, cash the clubs, and establish a spade trick. Supposing the defence shifts to a diamond on winning the club ace, you can proceed as before.

Discussion: In declarer play, the important thing to bear in mind is to preserve entry to the hand that has potential winners. In trying to maintain a finesse position against west, they used up the entry in their hand, completely ignoring its vital importance for cashing the club winners.

Strictly, south should have bid an artificial 2D (jump in the other minor) to indicate hands of 9-11 points and five or more clubs.

1C pass 2D
1D pass 3C

The above jumps are called Criss-cross / Cross-over, in tournament circles.

For gaining one trick by way of finesse, declarers lost two tricks in clubs! So, it is important that you look at the hand in entirety for the success of the contract and not focus on one suit.

Did you play it correctly?

LEXICON

GHOST FOREST

■ **n.** A stand of dead trees, particularly one surrounded by water; a stand of trees submerged in water.

Brian Atwater docks our canoe in an area where tree roots poke through the low walls of the riverbank.

These roots are evidence of ghost forest, ancient trees that used to grow here until powerful earthquakes buckled the Earth, dropping land and trees below sea level. Saltwater from the Pacific flowed in, eventually killing the forest.

— "Profile: Tsunami that struck the Pacific Northwest hundreds of years ago," NPR: Morning Edition, May 4, 2005

From the Front Page

GST revenue hits new high

During April, revenues from domestic transaction (including import of services) are 21% higher than in March.

"GST revenues have not only crossed the ₹1 lakh crore mark successively for the last seven months but have also shown a steady increase. These are clear indicators of sustained economic recovery during this period. Closer monitoring against fake-billing, deep data analytics using data from multiple sources including GST, income-tax and customs IT systems and effective tax administration have also contributed to the steady increase in tax revenue," the ministry said.

Tax experts, however, said that since the April collections reflect economic activity in March, the GST mop-up in the coming months could see decline owing to lockdowns in certain parts of the country to curb surge in Covid cases.

Deloitte India Senior Director M S Mani said, "The all-time high collections which relate to supplies made in March 2021 could now give way to muted collections in the coming months due to the lower economic activities in April."

Shardul Amarchand Mangaldas & Co. Partner Rajat Bose said the collection figures for April represent the tax collected towards transactions done in the month of March 2021. "Since its the year end, most companies close their books and raise invoices during the financial close."

That is perhaps one of the reasons for the spurt in GST collections in April, Bose said adding "the real challenge lies

ahead as most parts of the country are again in a lockdown and most industries are temporarily shut." AMRG & Associates Senior Partner Rajat Mohan said the high growth trajectory in GST collection is bound to nosedive in the coming few months owing to second wave of COVID infections that have given alarming rate of transmission and the country is in the middle of lockdown situation. EY Tax Partner Abhishek Jain said that "with certain parts of the country facing lockdown due to the surge in Covid cases, the collections may experience a decline in the coming months".

First batch of Russia's Sputnik V vaccine arrives

"This is the 1st consignment of 1.5 lakh doses of Sputnik-V vaccine with millions of doses to follow. Plans to 'Make in India' for use in 3rd countries. Deeply value support from long-standing friend Russia," the statement added.

Russian Ambassador to India Nikolay R Kudashev tweeted: "As Russia and India continue dedicated joint efforts to combat the COVID19, this move is especially important to support the Indian Government's endeavors to mitigate the deadly second wave and save lives..."

The SputnikV vaccine, developed by the Gamaleya Research Institute of Epidemiology and Microbiology in Russia, underlines India's need to address an acute shortage of vaccines for its ailing citizens — on Saturday, India reported more than 4 lakh new infections. The arrival of

Sputnik V also marks the launch of third phase of Covid-19 vaccination drive in India to cover people in the 18-44 year age group. The delivery of the Sputnik V vaccine is an important step in the India-Russia joint fight against the coronavirus threat and in keeping with commitment of support by President Vladimir Putin to Prime Minister Narendra Modi during a recent telephone conversation. India had approved emergency supplies of hydroxychloroquine to Russia when the pandemic unfolded last year.

On Thursday, two Russian flights with oxygen concentrators, lung ventilation equipment, bedside monitors, medicines, including Coronavir, and other essential pharmaceutical items had arrived in India as part of a growing global effort to help the country battle a second and more deadly Covid-19 wave. PTI adds: The Central Board of Indirect Taxes and Customs (CBIC) in a tweet on Saturday said that Hyderabad customs expedited the clearance of the COVID-19 vaccine imported from Russia.

"Hyderabad Customs, @cgstcushyd facilitated expeditious clearance of #SputnikV Vaccine imported from Russia," the CBIC tweeted.

Finance minister Nirmala Sitharaman in a tweet said: "Appropriate timely response @cgstcushyd. Need of the hour."

Auto sales in slow lane as 2nd wave hits despatches

Veejay Nakra, chief executive officer (automotive division),

M&M, observed that with the increase in lockdown restrictions in many parts of the country the company is foreseeing continuing supply chain-related production challenges. "While demand remains good, there would be some impact in the first quarter as a result of low customer movement and dealership activity due to the lockdown restrictions," he said.

Two-wheeler sales also remained sluggish. Hero MotoCorp registered an m-o-m decline of 37% in wholesale numbers in April and sold over 3.42 lakh units. The company said the sales in April 2021 were subdued due to the temporary closure of plant operations and the retail outlets across several key territories in India on account of the impact of the second wave of COVID-19. The company has decided to extend the shutdown at its manufacturing facilities across India, its Global Parts Center (GPC) in Neemrana and the R&D facility in Jaipur by another six days till May 9, 2021. "The company is continuously monitoring the situation and aims to compensate for the production loss during the remainder of the quarter," the company said in a statement.

Tractor sales, however, continued to remain robust and increased nearly five-fold to 26,130 units compared to April 2020, though on a lower base compared to last year. With agriculture and allied industries getting covered under essential services, the company had reported some tractor sales last year as well. Hemant Sikka, president (farm equipment sector), M&M, observed that though there have been disruptions in supply chain due to localised lockdowns and availability of oxygen along with dealerships in few states getting closed impacting demand, all agri-related fundamentals continue to remain strong with bumper rabi crop harvest and forecast of a normal monsoon. "We expect that tractor demand will bounce back as farmers start preparing their land for Kharif crops in the coming weeks," he said.

Toyota Kirloskar Motor (TKM) saw a sharp m-o-m decline of 36% in auto sales to 9,622 units in April. Naveen Soni, senior vice president, TKM, said that despite the challenges, the company continues to witness good demand owing to personal mobility needs. Soni said that though the company has been able to partially fulfil pending orders by making use of the pipeline finished goods inventory, partial lockdown in different parts of the country has enhanced the gap between wholesale and retail. "Sporadic lockdowns impacting different states and cities for varying durations has increased logistical challenges to supply the right vehicle to the right dealership and at the right time," he said.

Analysts say losing the trial would be a big setback for Apple because the store has become a driver in the Cupertino, California-based company's services segment.

Sensor Tower estimates the App Store generated \$2 billion in commissions last year for Apple, while Bernstein analyst Toni Sacconaghi believes Apple will run the App Store this year with a gross profit of 88%.

Apple said its total profit for 2020 of more than \$57 billion amounted to a 20.9% margin, while adding that "despite its considerable profit, it is subject to competition in all of its lines of business." The company last year cut in half the fees it charges to smaller developers who sell software and services on the App store, lowering the 30% rate to 15% for developers who generate as much as \$1 million in yearly revenue from their apps and those who are new to the store. Apple says many apps pay no fees in return for the company's efforts to host and maintain the security of the store.

If Epic were to win a ruling forcing Apple to roll back its commission on the Fortnite app, other developers would demand similar concessions.

Epic, meanwhile, is also challenging Google's app market-t

place, Google Play. Steve Jobs in 2008 that "we don't intend to make money off the App Store."

Sealing the courtroom would "conceal from the public record facts and evidence showing whether Apple lived up to Mr. Jobs's promise, or instead earns persistent and extraordinary profit margins from its App Store commissions," Epic said.

Epic has calculated App

manipulate the public record by publicly denying its ability to calculate App Store profits

— as Apple's experts have done in unsealed filings — while simultaneously hiding Epic's evidence regarding those claims based on internal Apple documents."

If Epic makes its antitrust claim by presenting evidence of Apple's market power, the elusive data would be "extraordinarily important" to show that the iPhone maker couldn't make those profits in a competitive market, according to Davis.

Lemley says that the trial won't necessarily turn on the mystery numbers. What matters is whether the judge thinks apps for iOS mobile devices are a separate market and, if so, whether Apple has a legitimate reason to process payments only through its App Store, the professor said.

"Merely charging a high price isn't itself illegal; Epic must show conduct designed to acquire or maintain the monopoly," Lemley said. "And it can certainly point to the 30% charge, which is well known."

Apple's secrecy around App Store financial data has also vexed U.S. lawmakers who are pushing the company to be more transparent. At an April 21 Capitol Hill hearing examining Apple's business practices, Senator Amy Klobuchar questioned Chief Compliance Officer Kyle Andeer about App Store revenue — to no avail.

"OK, but so you have no numbers, which I'm sure exist," the Minnesota Democrat said. "We'll try asking you in writing."

—BLOOMBERG

Formal start to final phase of Afghan pullout by US, NATO

ASSOCIATED PRESS
Kabul, May 1

THE FINAL PHASE of ending America's "forever war" in Afghanistan after 20 years formally began Saturday, with the withdrawal of the last US and NATO troops by the end of summer.

President Joe Biden had set May 1 as the official start of the withdrawal of the remaining forces — about 2,500-3,500 US troops and about 7,000 NATO soldiers.

Even before Saturday, the herculean task of packing up had begun.

The military has been taking inventory, deciding what is shipped back to the US, what is handed to the Afghan security forces and what is sold as junk in Afghanistan's markets. In recent weeks, the military has been flying out equipment on massive C-17 cargo planes.

Next major war will be 'very different', says US def secretary

REUTERS
May 1

THE UNITED STATES needs to prepare for a potential future conflict bearing little resemblance to "the old wars" that have long consumed the Pentagon, defence secretary Lloyd Austin said Friday in his first significant policy speech.

Austin called for harnessing

technological advances and better integrating military operations globally to "understand faster, decide faster and act faster."

"The way we fight the next major war is going to look very different from the way we fought the last ones," Austin said during a trip to the Hawaii-based US Pacific Command.

The US is estimated to have spent more than \$2 trillion in Afghanistan in the past two decades, according to the Costs of War project at Brown University, which documents the hidden costs of the US military engagement. Defence department offi-

cials and diplomats told The Associated Press the withdrawal has involved closing smaller bases over the last year. They said since Biden announced the end-of-summer withdrawal date in mid-April, only roughly 60 military personnel had left the country.

With regard to Unit holders who have opted for Dividend Reinvestment facility, the dividend due will be reinvested by allotting Units for the Income distribution/Dividend amount at the prevailing Ex-Dividend NAV per Unit on the record date.

Eli Broad, billionaire who helped create LA art scene, dies

REUTERS
May 1

ELI BROAD, THE billionaire entrepreneur turned philanthropist and art collector who played an outsized role in shaping the art and cultural scene of Los Angeles, died on Friday at the age of 87. Broad passed away at Cedars-Sinai Medical Center in Los Angeles following a long illness, said Suzi Emmerling, a spokeswoman for the Eli and Edythe Broad Foundation.

An accountant by trade who made his fortune in real estate and insurance, Broad championed and helped finance the Broad Museum of contemporary art, which opened in 2015.

He also secured the art that would become the museum's first major acquisition, the collection of Italian Count Giuseppe Biemo di Panza.

Nippon India Mutual Fund

Wealth sets you free

Nippon Life India Asset Management Limited

(Formerly known as Reliance Nippon Life Asset Management Limited)

(CIN - L65910MH1995PLC220793)

Registered Office: 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013. Tel No. +91 022 6808 7000 • Fax No. +91 022 6808 7097 • mf.nipponindia.com

NOTICE NO. 10

Record Date

May 07, 2021

DIVIDEND DECLARATION

Notice is hereby given that the Trustee of Nippon India Mutual Fund ("NIMF") has approved declaration of dividend on the face value of Rs. 10/- per unit in the Income Distribution cum capital withdrawal (IDCW) option of undenoted scheme of NIMF, with May 07, 2021 as the record date:

Name of the Scheme(s)	Dividend (₹ per unit)*	NAV as on April 29, 2021 (₹ per unit)
Nippon India Interval Fund - Quarterly Interval Fund - Series II - IDCW Option	Entire distributable surplus available in the scheme at the end of the 1st specified transaction period (record date)	10.0958
Nippon India Interval Fund - Quarterly Interval Fund - Series II - Direct Plan – IDCW Option	Entire distributable surplus available in the scheme at the end of the 1st specified transaction period (record date)	10.0843

*Income distribution will be done/dividend will be paid, net of tax deducted at source, as applicable.

Pursuant to payment of dividend, the NAV of the Scheme will fall to the extent of payout, and statutory levy, if any.

The specified Transaction period for Nippon India Interval Fund - Quarterly Interval Fund - Series II is on 7th and 10th May 2021 (both business days). The following shall be applicable for application received during the specified transaction period.

For Subscriptions including Switch-ins under Dividend Option

In respect of valid applications for subscriptions received up to 3.00 p.m. on the aforesaid Record Date, the Ex-Dividend NAV of the day on which application is received shall be applicable subject to realization of funds before cut-off time. The investors will not be eligible for dividend declared, if any, on the aforesaid Record Date.

In respect of valid applications for subscription received after 3.00 p.m. on the aforesaid Record Date and/or up to 3.00 p.m. on the second day of the Specified Transaction Period, the closing NAV of the said second day shall be applicable subject to realization of funds before cut-off time on the second day; In respect of valid applications received after 3.00 p.m. on the second day of the Specified Transaction Period the closing NAV of the next working day shall be applicable subject to realization of funds, provided such a day is/has been declared as a Specified Transaction day for the fund. Otherwise, the application will be liable for rejection. As per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2020/175 dated September 17, 2020, read with SEBI circular SEBI/HO/IMD/DF2/CIR/P/2020/253 dated December 31, 2020 with effect from February 01, 2021, in respect of purchase of units of mutual fund schemes (except liquid and overnight schemes), closing NAV of the day shall be applicable on which the funds are available for utilization irrespective of the amount, subject to provisions of uniform cut-off timing issued by SEBI.

With regard to Unit holders who have opted for Dividend Reinvestment facility, the dividend due will be reinvested by allotting Units for the Income distribution/Dividend amount at the prevailing Ex-Dividend NAV per Unit on the record date.

For Redemptions including Switch-out under Dividend Option

In respect of valid applications received up to 3.00 p.m. by the Mutual Fund, on the aforesaid Record Date the Ex-Dividend NAV of the date of receipt of application shall be applicable and the investors will be eligible for the dividend declared on the aforesaid Record Date. In respect of valid applications received after 3.00 p.m. on the aforesaid Record Date and/or up to 3.00 p.m. on the second day of the Specified Transaction Period the closing NAV of the said second day shall be applicable.

For units in demat form : Dividend will be paid to those Unitholders/Beneficial Owners whose names appear in the statement of beneficial owners maintained by the Depositories under the IDCW Plan/Option of the Scheme as on record date.

All unit holders under the IDCW Plan/Option of the above mentioned scheme, whose names appear on the register of unit holders on the aforesaid record date, will be entitled to receive the dividend.

For Nippon Life India Asset Management Limited
(Formerly known as Reliance Nippon Life Asset Management Limited)

(Asset Management Company for Nippon India Mutual Fund)

Sd/-

Authorised Signatory

Mumbai

May 01, 2021

Make even idle money work! Invest in Mutual Funds

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

ZEN TECHNOLOGIES LIMITEDRegd. Office: B-42, Industrial Estate, Sanathnagar, Hyderabad, Telangana - 500 018
CIN: L72200TG1993PLC015939
being there...

Extract of Audited Financial Results for the Quarter and Year Ended 31st March 2021 (Rs. in lakhs)

Particulars	Standalone			Consolidated		
	Quarter ended 31 Mar 2021	Year ended 31 Mar 2021	Quarter ended 31 Mar 2020	Quarter ended 31 Mar 2021	Year ended 31 Mar 2021	Quarter ended 31 Mar 2020
Total Revenue from Operations	1,891.43	4,957.03	1,871.01	2,155.25	5,463.96	1,978.84
Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	191.24	568.20	87.99	242.28	436.13	261.58
Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	191.24	568.20	87.99	242.28	436.13	261.58
Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	132.57	409.69	1,780.74	183.35	277.36	1,911.64
Total Comprehensive Income for the period [Comprising Profit after tax and Other Comprehensive Income (after Tax)]	142.08	419.20	1,782.65	151.95	274.72	1,922.78
Paid up Equity Share Capital (Rs. 1/- Per Equity Share)	795.10	795.10	771.60	795.10	795.10	771.60
Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of previous year ended)	20,520.12	20,520.12	19,103.00	19,645.26	19,645.26	18,345.88
Earnings Per Share (of Rs. 1/- each) (Not Annualised): a) Basic (In Rs.) b) Diluted (In Rs.)	0.17 0.17	0.52 0.52	2.31 2.31	0.17 0.17	0.39 0.39	2.39 2.39

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

Statement of Deviation / Variation in utilisation of funds raised

Name of listed entity	Zen Technologies Limited
Mode of Fund Raising	Preferential Issue of convertible warrants
Date of Raising Funds	1. 04/02/2019 - Date of allotment of warrants & 2. 03/09/2020 - Date of allotment of equity shares upon conversion of warrants
Amount Raised (in Rs.)	*17,595,440
Report filed for Quarter ended	March 31, 2021
Monitoring Agency	Not Applicable
Monitoring Agency Name, if applicable	Not Applicable
Is there a Deviation / Variation in use of funds raised	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not Applicable
If Yes, Date of shareholder Approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the Audit Committee after review	None
Comments of the auditors, if any	None

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

Original Object	Modified Object if any	Original Allocation (in Rs.)	Modified allocation,if any	Funds Utilised (in Rs.)	Amount of Deviation/ Variation for the quarter according to applicable object	Remarks if any
The proceeds of the preferential issue will be utilized towards research and development (R&D), potential acquisitions, export promotion, working capital, capital expenditure and general corporate purposes.	Not Applicable	178,595,440	Not Applicable	44,548,860	None	No Deviations or Variations

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

Deviation or variation could mean:

- A. Deviation in the objects or purposes for which the funds have been raised
B. Deviation in the amount of funds actually utilized as against what was originally disclosed or
C. Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc

For and on behalf of the Board

Sd/-

Ashok Attri

Chairman and Managing Director

DIN:00056050

Place: Hyderabad
Date: 1st May, 2021

Authorised Officer, Canara Bank

केनरा बैंक  **DEMAND NOTICE** Branch: A 209, Super Market - 1, DLF Phase - IV, Gurugram, HR-122009

Whereas, The undersigned being the Authorized Officer of Canara Bank issued Demand Notice U/S 13(2) of SARFAESI ACT 2002 to the Borrower / Guarantor herein below mentioned consequent upon the dispatch of each notices through registered post and return back un-delivered from the borrower/guarantor address. Through this publication they are hereby called upon to repay the amount within 60 days from the date of publication for said notice failing which the bank will take the possession of immovable and movable properties and will sell it through the process in exercise of powers conferred U/S 13(2) read with the rule 8 and 9 of the Security Interest (Enrolment) Rules 2002. The borrower / guarantor in particular and the public in general is hereby CAUTIONED not to deal with the immovable / movable properties and any dealing with the immovable / movable properties mentioned below will be subject to the charge of Canara Bank for the outstanding amounts and interest thereon & other charges.

Name of Borrower(s)/ Guarantor(s)	Description of the Immovable Properties	Outstanding Amount	Date of Demand Notice	Date of NPA
Borrower: Sri. Raj Kumar S/o Shiv Kumar (PAN: AQLPK0128L) and Mrs. Yogesha Gupta W/o Mr. Raj Kumar (PAN: AYWPG7090A)	Double Storeyed House No. 3816B, Khasra No. 4112/436, Laxman Vihar, Near Daulatabad Flyover, Gurugram, Haryana - 122001 measuring 56.5 Sq. Yds. and bounded as under : East : Other Property, West : Street, North : Other House, South : Other House.	Rs. 23,59,176.60 (Rupees Twenty Three Lacs Fifty Nine Rupees Twenty Three Lacs One Hundred Seventy Six and paisa Sixty only) together with further interest and incidental expenses and costs	05/04/2021	15.04.2021
Name of Title Holder : Mrs. Yogesha Gupta and Mr. Rajkumar				

Date: 02.05.2021 Place: Gurugram Authorised Officer, Canara Bank

 **SG ALFA Tower Sector-9, Vasundhra Ghaziabad**

NOTICE UNDER SECTION 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT)

In respect of loans availed by below mentioned borrowers / guarantors through BANK OF BARODA, which have become NPA with below mentioned Balance outstanding on dates mentioned below. We have already issued detailed Demand Notice as mentioned under Sec. 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 by Registered Post / Speed Post / Courier with acknowledgement due to you which has been returned undelivered / acknowledgement not received. We have indicated our intention of taking possession of securities owned on one of you as per Sec. 13(4) of the Act in case of your failure to pay the amount mentioned below within 60 days. In the event of your not discharging liability as set out herein above the Bank / Secured Creditor may exercise any of the right conferred vide section 13(4) of SARFAESI Act and while publishing the possession notice / auction notice, electronically or otherwise, as required under the SARFAESI Act, the Bank / Secured Creditor may also publish your photograph. Details are hereunder:-

S. No.	Name of Borrowers/Guarantors/ Date of NPA	Demand Notice Date	Details of Secured Assets:
1	Borrower : Mr. Bhanu Pratap Singh, R/o A-1/43, Shiv Puri, Sec-9, Vijay Nagar, Ghaziabad, UP-201009 Guarantor : 1) Mr. Mahesh Kumar, R/o G-2, Plot No.-08, Sec-1, Vasundhra, Ghaziabad, UP-201012 2) Mrs. Vimlesh Devi, R/o A-1/43, Shiv Puri, Sec-9, Vijay Nagar, Ghaziabad, UP-201009	Demand Notice Dated 05-04-2021	Hypothecation of car Hyundai Xcent VTVT (UP14FT4451), Chasis No. MALA741CLGM182576

Loan Accounts have been classified as a NPA on 28-02-2021

S. No.	Name of Borrowers/Guarantors/ Date of NPA	Demand Notice Date	Details of Secured Assets:
2	Borrower : Brijesh S/o Jagdish Singh, G-84, Shahid Nagar, Chikambapur, Ghaziabad, UP-201006 Guarantor : Sarfaraj Khan S/o Rafiq Khan, G-48, Shahid Nagar, Shahibabad, Chikambapur, Ghaziabad, UP-201006	Demand Notice Dated 05-04-2021	Hypothecation of car Maruti Swift LXI DLX (UP14DL9393), Chasis No. MA3EHDK1S00D90783

Loan Accounts have been classified as a NPA on 31-03-2021

S. No.	Name of Borrowers/Guarantors/ Date of NPA	Demand Notice Date	Details of Secured Assets:
3	Borrower : Mrs. Malti Bishw S/o Mr. Dharma Singh Bishw & Mr. Dharma Singh Bishw S/o Yadubir Singh Bishw Flat No. SRA-51A, Ground Floor without roof rights, G.D.A. flat "Shriya Riviera", Gyan Khand-3, Indirapuram, Ghaziabad, U.P.-201014 Guarantor : Ms. Shrifati Bishw S/o Dharma Singh Bishw, Flat No. SRA-51A, Ground Floor, without roof rights, G.D.A. flat "Shriya Riviera", Gyan Khand-3, Indirapuram, Ghaziabad, U.P.-201014	Demand Notice Dated 05-04-2021	Flat No. SRA-51A, Ground Floor without roof rights, G.D.A. flat "Shriya Riviera", Gyan Khand-3, Indirapuram, Ghaziabad, U.P.-201014

Loan Accounts have been classified as a NPA on 28-02-2021

S. No.	Name of Borrowers/Guarantors/ Date of NPA	Demand Notice Date	Details of Secured Assets:
4	Borrower : Mr. Kamal Tuli S/o Sukh Dev Raj Tuli, B1/702, Tower G, Classic Residency, Raj Nagar Extension, Ghaziabad Guarantor : Mr. Sukh Dev S/o Ram Lal, R/o H No. 71 Jxt Street No 7, Laxmi Nagar, East Delhi, Delhi-110092	Demand Notice Dated 05-04-2021	Hypothecation of car Maruti Ertiga VXI CNG (UP14GT5186), Chasis No. MA3ELMG1S00508285

Loan Accounts have been classified as a NPA on 29-01-2021

S. No.	Name of Borrowers/Guarantors/ Date of NPA	Demand Notice Date	Details of Secured Assets:
5	Borrower : Mr. Nitin Kumar Arora, 1) B-540, Patel Nagar-II, Ghaziabad-201001, 2) Flat bearing B-505, Ground Floor, Block-B, Valmiki Kunj, Patel Nagar-II, Ghaziabad, UP-201001 Guarantor : Mr. Kishan Kumar Arora, B-540, Patel Nagar-II, Ghaziabad-201001	Demand Notice Dated 05-04-2021	LDOC-23(A) obtained. EM of Flat bearing B-505, Ground Floor, Block-B, Valmiki Kunj, Patel Nagar-II, Ghaziabad, UP-201001

Loan Accounts have been classified as a NPA on 09-01-2021

The above mentioned Borrowers / Guarantors are advised (1) To collect the original notice from the undersigned for more and complete details and (2) To pay the Borrowers / Guarantors advised interest and costs etc. within 60 days from the date of notice referred to above for further action under the SARFAESI Act.

Dated : 01-05-2021, Place : Delhi Authorised Officer, BANK OF BARODA

SECOND WAVE**In a first, India's daily cases pass 4,00,000**

Deaths from Covid-19 jumped by 3,523 over the past 24 hours

REUTERS

May 1

INDIA'S RAMPANT SECOND wave of Covid-19 topped 4,00,000 new daily cases for the first time on Saturday, as the country opened up its massive vaccination drive to all adults, although several states warned of acute shortages.



suraksha ka/
naya nazariya

BHARTI AXA GENERAL INSURANCE COMPANY LIMITED

IRDAI REGISTRATION NUMBER 139 DATED JUNE 27, 2008. CIN: U66030MH2007PLC351131.

BALANCE SHEET (FORM NL-3A-B-BS)

Particulars	As at March 31, 2021 (Rs. in lakhs)	As at March 31, 2020 (Rs. in lakhs)
SOURCES OF FUNDS		
Share Capital	205,598	200,598
Reserves and Surplus	17,197	17,202
Fair Value Change - Shareholder Fund	84	(7)
Fair Value Change - Policyholder Fund	436	(41)
Borrowings	25,500	25,500
Total	248,815	243,253
APPLICATION OF FUNDS		
Investments - Shareholders Funds	89,584	67,190
Investments - Policyholders Funds	463,061	409,336
Loans	-	-
Fixed Assets	1,773	1,853
Current Assets		
Cash and Bank Balances	3,884	24,488
Advances and Other Assets	103,905	77,464
Sub Total (A)	107,789	101,952
Current Liabilities	439,767	394,929
Provisions	113,224	93,776
Sub Total (B)	552,991	488,706
Net Current Assets (C) = (A - B)	(445,202)	(386,754)
Miscellaneous Expenditure (to the extent not written off or adjusted)	-	-
Debit Balance in Profit And Loss Account	139,599	151,628
Total	248,815	243,253

REVENUE ACCOUNT (FORM NL-1A-B-RA)

Particulars	Year Ended March 31, 2021 (Rs. in lakhs)				Year Ended March 31, 2020 (Rs. in lakhs)			
	Fire	Marine	Misc.	Total	Fire	Marine	Misc.	Total
Premiums earned-(Net)	4,872	4,570	1,73,947	183,389	2,865	5,320	174,781	182,966
Profit/(Loss) on sale/redemption of Investments (Net)	114	68	3,996	4,178	123	76	5,022	5,221
Amortisation of Discount/(Premium)	(27)	(16)	(945)	(988)	(9)	(5)	(357)	(371)
Interest, Dividend & Rent-Gross (Net of depreciation on investment property)	860	508	30,030	31,398	670	413	27,347	28,430
Others:-								
Investment Income from Terrorism Pool	191	-	35	226	145	-	29	174
Miscellaneous Income	1	1	59	61	0	0	40	40
Contribution from Shareholders Funds under EOM Rules 2016	-	485	28,712	29,197	-	393	21,340	21,732
Total (A)	6,011	5,616	235,834	247,461	3,794	6,196	2,28,202	2,38,193
Claims incurred (Net)	4,256	3,798	1,07,900	115,954	2,155	6,176	1,34,979	143,310
Commission	(775)	268	8,196	7,689	(1,295)	573	11,521	10,799
Operating Expenses related to Insurance Business	3,276	1,820	75,921	81,017	1991	1,881	69,746	73,618
Premium Deficiency	-	65	-	65	(289)	148	-	(141)
Others:-								
Terrorism Pool Expenses	46	-	8	54	51	-	10	61
Contribution to Solatium Fund	-	-	56	56	-	-	62	62
Total (B)	6,803	5,951	1,92,081	204,835	2,614	8,777	2,16,317	2,27,709
Operating Profit/ (Loss) (C)=(A)-(B)	(792)	(335)	43,753	42,626	1,180	(2,581)	11,885	10,484
Appropriations								
Transfer to Shareholders' Account	(792)	(335)	43,753	42,626	1181	(2,581)	11,885	10,484
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-
Total (D)	(792)	(335)	43,753	42,626	1181	(2,581)	11,885	10,484

PROFIT AND LOSS ACCOUNT (FORM NL-2A-B-PL)

Particulars	Year Ended March 31, 2021 (Rs. in lakhs)	Year Ended March 31, 2020 (Rs. in lakhs)
OPERATING PROFIT/(LOSS)		
(a) Fire Insurance	(792)	1,181
(b) Marine Insurance	(335)	(2,581)
(c) Miscellaneous Insurance	43,753	11,884
INCOME FROM INVESTMENTS		
(a) Interest, Dividends and Rent-Gross (Net of depreciation on investment property)	6,074	4,667
(b) Profit/(Loss) on sale/redemption of investments (Net)	808	857
(c) Amortisation of Discount/(Premium)	(191)	(61)
Other Income		
Total (A)	49,317	15,947
Provisions (Other than taxation)		
(a) For diminution in the value of investments	2,475	15,700
(b) For doubtful debts	478	315
(c) Others	-	-
Other Expenses		
(a) Expenses other than those related to the insurance business	21	15
(b) Bad debts written off	-	-
(c) Others		
- Managerial Remuneration	2,077	191
- Interest on Debentures	2,341	2,316
- Debenture Related Expenses	17	17
- Investment related expenses debited to Shareholders Account	26	23
- Business Demerger Expenses	656	-
- Contribution to Policyholders Funds under EOM rules 2016	29,197	21,732
Total (B)	37,288	40,309
Profit/(Loss) before tax		
Provision for Taxation	12,029	(24,363)
- Current tax	-	-
- Deferred tax	-	-
Profit/(Loss) after tax	12,029	(24,363)
Appropriations		
(a) Interim dividends paid during the period	-	-
(b) Proposed final dividend	-	-
(c) Dividend Distribution Tax	-	-
(d) Transfer to reserve/other accounts	-	-
(e) Debenture Redemption Reserve	-	-
Balance of Profit/(Loss) brought forward from last year	(151,628)	(127,265)
Balance carried to Balance Sheet	(139,599)	(151,628)

Sr.No	Analytical Ratios (FORM NL-30A)	Year Ended March 31, 2021	Year Ended March 31, 2020
1	Gross Direct Premium Growth Rate (%)	0.82%	38.80%
2	Gross Direct Premium to Net Worth Ratio (times)	3.80	4.74
3	Growth rate of Net Worth (%)	25.73%	27.06%
4	Net Retention Ratio (%)	61.11%	63.47%
5	Net Commission Ratio (%)	3.95%	5.39%
6	Expense of Management to Gross Direct Premium Ratio (%)	33.23%	31.00%
7	Expense of Management to Net Written Premium Ratio (%)	53.97%	48.49%
8	Net Incurred Claims to Net Earned Premium (%)	63.23%	78.33%
9	Combined Ratio (%)	108.82%	120.45%
10	Technical Reserves to net premium ratio (times)	1.93	1.69
11	Underwriting balance ratio (times)	(0.12)	(0.24)
12	Operating profit ratio (%)	7.39%	(6.18)%
13	Liquid Assets to Liabilities ratio (times)	0.25	0.25
14	Net earnings ratio (%)	6.18%	(12.16)%
15	Return on net worth ratio (%)	14.46%	(36.82)%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) ratio (times)	1.59	1.63
17	NPA ratio (%)		
	Gross NPA ratio	3.46%	5.79%
	Net NPA ratio	1.05%	2.30%
18	Debt Equity ratio (times)	0.31	0.39
19	Debt service coverage ratio (times)	0.16	(0.11)
20	Interest service coverage ratio (times)	0.16	(0.11)
21	Asset cover availability	NA*	NA*

*Unsecured Debentures

1. The above results for the year ended March 31, 2021 which have been subjected to audit by the Statutory Auditors were reviewed by the Audit Committee of Board and subsequently approved by the Board of Directors at its meeting held on April 30, 2021, in terms of circular on Public Disclosure by Insurers dated January 28, 2010 issued by Insurance Regulatory and Development Authority of India.

2. Ratios are computed in accordance with and as per definition given in the master circular on Preparation of Financial statements dated October 5, 2012 & subsequent corrigendum thereto dated July 3, 2013 (except for ratios at Sr. no. 18-21 in Form NL-30A).

3. During the year ended March 31, 2021, the Company has issued 50,00,000 Equity Shares of Rs.10 each at par amounting to Rs. 5,000 lakhs. The Company has allotted 25,50,000 Equity Shares of Rs. 10 each to Bharti General Ventures Private Limited and 24,50,000 Equity Shares to Societe Beaufon respectively.

4. Networth as on March 31, 2021: Rs 83,196 lakhs Previous Year: Rs 66,172 lakhs as on March 31, 2020.

5. Basic & Diluted Earnings per share as on March 31, 2021: Rs 0.59 Previous Year: Re (1.40) as on March 31, 2020.

6. (a) The previous due date for payment of interest on NCD was August 23, 2020 (NCD 9.98% - 22,000 lakhs) and the interest was paid on the said date.

(b) The previous due date for payment of interest on NCD was April 30, 2020 (NCD 10.5% - 3,500 lakhs) and the interest was paid on the said date.

(c) The next due date for payment of interest on NCD is April 30, 2021 and total interest due and payable on NCD is Rs 36

Warren Buffett's firm reports \$12-billion profit before its meeting

ASSOCIATED PRESS
Omaha (US), May 1

WARREN BUFFETT'S COMPANY
reported a nearly \$12 billion profit in the first quarter a year after a major loss when the value

of its stock investments plummeted because of the coronavirus pandemic.

Berkshire Hathaway said Saturday that it earned \$11.7 billion, or \$7,638 per Class A share, during the first quarter as

the paper value of its investment portfolio rebounded. A year earlier, Berkshire reported losing \$49.7 billion, or \$30,653 per share. The conglomerate said that besides the investment gains, profit also improved at all

its major divisions "including insurance, utility, railroad, manufacturing and retail companies" as the economy continued to recover from the pandemic during the first three months of this year. Buffett has long said

Berkshire's operating earnings offer a better view of quarterly performance because they exclude investments and derivatives, which can vary widely. By that measure, Berkshire's operating earnings improved to

\$7.018 billion, or \$4,577.10 per Class A share. That's up from \$5.87 billion, or \$3,617.62 per Class A share a year ago.

The four analysts surveyed by FactSet expected Berkshire to report operating earnings of

\$3,792.36 per Class A share.

Berkshire continued its streak of major stock repurchases by investing \$6.6 billion in its own stock during the quarter. The Omaha, Nebraska-based company spent \$25 billion on

repurchases last year.

But Berkshire is still sitting on \$14.543 billion in cash and short-term investments because Buffett has struggled to find major acquisitions for the company for several years.



Asset Recovery Branch, 26/28-D, Connaught Place, New Delhi-110001
(Working at M-35, First Floor, Outer Circle, Connaught Place,
New Delhi - 110001), Email ID – arbdelhi@unionbankofindia.com

SALE NOTICE
for sale of Immovable Properties

E-Auction Sale Notice for Sale of Immovable/Movable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8 / 9 of the Security Interest (Enforcement) Rule, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged / charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Union Bank of India (secured creditor), will be sold on "As is where is", "As is what is" and "Whatever there is" on the date mentioned below, for recovery of dues as mentioned hereunder to Union Bank of India from the below mentioned Borrower(s) & Guarantor(s). The Reserve Price and the Earnest Money Deposit are also mentioned hereunder:

S. No.	Name & address of Borrower & Guarantor	Description of the Movable / Immovable property put for auction	Constructive or Physical Possession taken	Dues to be recovered from Borrower/ Guarantor (Rs.)	Reserve Price (Rs.)	Date and Time of Auction
1	Borrower: M/s Beach Whiteware Ltd., (Formerly known as M/s Liberty Whiteware Ltd) Liberty House, 4/42, Punjabji Bagh, New Delhi - 110026 Also at: Plot No. SP - 29 & 30, RIICO Industrial Area, Neemrana, Delhi - Jaipur Highway, Alwar, Rajasthan - 301705 Guarantor: Mr. Adarsh Gupta, Liberty House, 4/42, Punjabji Bagh, New Delhi - 110026	Industrial Property bearing No. SP - 29 & 30, RIICO Industrial Area, Neemrana, Delhi - Jaipur Highway, Alwar, Rajasthan - 301705 admeasuring 72520 sq mts owned by M/s Beach Whiteware Ltd (Formerly known as Liberty Whiteware Ltd.), East: Road, 45M wide, West: Road/Others Property, North: Road/Plot No: SP - 28, South: Plot No: SP - 31 Including Plant & Machinery owned by M/s Beach Whiteware Ltd. (manufacturing unit of Ceramic Vitreous sanitary ware) Located at Plot bearing No. SP - 29 & 30, RIICO Industrial Area, Neemrana, Delhi - Jaipur Highway, Alwar, Rajasthan - 301705	Symbolic Possession	Rs. 39,52,18,431.48 with further interest, expenses and other charges thereon	Rs. 58.50 Crore Rs. 5.85 Crore Rs. 5,00,00/-	18-05-2021 01:00 PM to 03:00 PM (with unlimited extension of 10 minutes each)
2	M/s Asian Cargo Movers Prop. Late Mr. Bipul Bansal S/o Ganpat Rai Bansal, Office No.2, B-Block DDA Market, YojanaVihar Delhi 110092, Also at: C-54, GF, VivekVihar, New Delhi, -110005 Through Legal Heirs:- 1. Mrs. Harshita Bansal W/o Late Mr.Bipul Bansal, 2. Master Arash Bansal S/o Late Mr. Bipul Bansal (Through Natural Guardian Mother Mrs.Harshita Bansal), 3. Miss Pushpika Bansal D/o Late Mr. Bipul Bansal (Through Natural Guardian Mother Mrs.Harshita Bansal) Guarantor: Mrs. Harshita Bansal W/o Late Mr. Bipul Bansal	All that piece and parcel of residential property bearing No.B-221, Third Floor With roof right and standing thereof, situated in Block -B, YojanaVihar, Delhi 110092. Admeasuring 228.17 sq.yds.i.e.190.75 sq.Mtrs. Owned by (1) Late Mr. Bipul Bansal S/o Sh. Ganpat Rai Bansal & 2. Mrs. Harshita Bansal W/o Late Sh. Bipul Bansal (Property description as specified in the Title deed dated 21.06.2012) North -ROAD 30 FT.WIDE, South -SERVICE LANE, East - ROAD 30 FT.WIDE, West - PLOT NO.B-222	Physical Possession	Rs. 2,08,36,409.40 as on 03.04.2019 with further interest, expenses and other charges thereon	Rs. 210.00 Lakhs Rs. 21.00 Lakhs Rs. 25,00/-	18-05-2021 01:00 PM to 03:00 PM (with unlimited extension of 10 minutes each)
3	M/s Durga Apparels Pvt Ltd., A-3/88, 3rd Floor, Janak puri, New Delhi 110058 Also at: M/S Durga Apparels Pvt Ltd., L-93, Chanakya Place, Part-II, New Delhi 110059 Guarantor: 1. Mr. Sajjan Kumar, 2. Mrs. Sunita Garg, 3. Mr. Dharam Pal, 4. Mr. Dina Nath, 5. Ms. Sangeeta Bansal	All that piece and parcel of Land measuring 3 Bighas and 11Biswas, comprising of Khasra No.5/23(2/3-11),with building, situated at revenue Village-Asalpur Khawad, Tehsil,Najafgarh,New Delhi, North - OTHER Agriculture Land, South -Road, East - OTHER Agriculture Land, West -OTHER Agriculture Land	Symbolic Possession	Rs. 3,38,36,229.75 as on 23.04.2018 with further interest, expenses and other charges thereon	Rs. 2,35,50,000/- Rs. 23,55,000/- Rs. 25,000/-	18-05-2021 01:00 PM to 03:00 PM (with unlimited extension of 10 minutes each)
4	M/s Sharda Timbers, Proprietor: Mr. Raj Kumar Bansal, 74/20-21,75/1 Amar Colony, Rohtak Road, Nanglojai, New Delhi - 110041 Through Mr. Raj Kumar Bansal (Proprietor), Y-402, Siddharth Apartment, M.P. Enclave, Pitampura, Delhi - 110 034 Guarantor: Mrs Shakuntala Devi W/o Vedprakash Bansal C/o Sharda Timbers, Mrs Manju Bansal Alias Manju Rani W/o Shri Rajkumar Bansal, Mr. Shree Krishan Agarwal S/o Shrikishan Jodham Agarwal, C/o Sharda Timbers, Mrs. Latu Bansal W/o Mr. Shyamal Bansal, C/o Sharda Timbers, Mrs Sonu Bansal W/o Shri Ishwar Chand Bansal C/o Sharda Timbers, Ved Prakash agarwal HUF C/o Sharda Timbers, Raj Kumar Bansal HUF, Ishwar Chand Bansal HUF C/o Sharda Timbers, Ved Prakash Bansal C/o Sharda Timbers, Mr Shyam Lal Bansal S/o Shri Kisan Lal Agarwal C/o Sharda Timbers, Shri Parveen Kumar Bansal S/o Shri Raj Kumar Bansal, Mr Ishwar Chand Bansal S/o Shri Krishan Agarwal C/o Sharda Timbers	a) Landed property (being used as office cum godown) situated under Khasra No 49/23, Assam Timber Market, Village Mundka, Delhi measuring an area of 1 Bigha owned by Ishwar Chand Bansal (HUF), Bounded as: North - Property of M/S Kamal Plywood & Timber, South - Property of M/S Om Timber & Plywood, East - 40' Wide Main Assam Timber Market Road, West - Other's Property b) Piece of Land (being used as office cum godown) Measuring 430 Sq Yds out of Khasra No 73/8/2, Assam timber Market, Situated at Village Mundka, Delhi owned by Mrs Manju Rani, Bounded as: North - Property of M/S K.C. Timber, South - Property of M/S Mahavir Timber, East - Front Road 40' wide (Assam Timber Road), West - Property of Mr. Bajaj	Symbolic Possession	Rs. 17,16,56,672.04 as on 27.12.2016 with further interest, expenses and other charges thereon	Rs. 7,84,00,000/- Rs. 78,40,000/- Rs. 50,000/-	18-05-2021 01:00 PM to 03:00 PM (with unlimited extension of 10 minutes each)
5	M/s JMD Commercial Pvt. Ltd., 150/79, First Floor, D - Block, Municipal No. XIV/11163-2, New Rohtak Road, Karol Bagh, New Delhi - 110005. Also at: M/s JMD Commercial Pvt. Ltd., 60/30, Ground Floor, New Rohtak Road, Karol Bagh, New Delhi - 110005 Guarantor: a) Mr. Rajnish Gupta S/o Mr. Jai- Bhagwan, b). Mrs. Nisha Gupta w/o Mr. Rajnish Gupta, c). Mr. Sandeep Gupta S/o Mr. Jai Bhagwan, d). Mrs. Anju Gupta w/o Mr. Sandeep Gupta	All that part and parcel of the property (basement, ground plus four floor, was used as commercial office) bearing plot khasra No. 150/79, Municipal No XIV/11163-2, Block - D, measuring about 373 sq yards situated at Sidhpura, New Rohtak Road, Karol Bagh, New Delhi jointly owned by MrRajnish Gupta and MrsNisha Gupta, Property is bounded as under East: Khasra No 151/79, West: Khasra No. 78/31, North: Lane, South: New Rohtak Road	Physical Possession	Rs. 8,39,22,454.86 as on 05.09.2017 with further interest and cost expenses and other charges thereon	Rs. 8,50,00,000/- Rs. 85,00,000/- Rs. 1,00,00/-	18-05-2021 01:00 PM to 03:00 PM (with unlimited extension of 10 minutes each)
6	M/s Pavitra Milk Products Pvt Ltd, 104 and 103 First Floor, Times Square Building, Sushant Lok 1, Gurgaon, Haryana-122002 Guarantor: 1. Mr Bhagwan, 2. Ms Guneeta, 3. Ms Dayawati, 4. Mr Harkesh Yadav	Item No.1: All that part and parcel of Leasehold Industrial property built on industrial plots no H-83, H1-103, H1-104 total area measuring 1846 sq.m at Industrial Area EPID Neemrana, Tehsil Bahroli, District Alwar, Rajasthan. Bounded as : North -Property No F78, South - Road, East - Property No. G-123/Road, West - Road Item No.2: Plant & Machinery Note: Item No.1 & Item No. 2 will be sold together to the highest bidder but Item No.2 can be sold separately.	Physical Possession	Rs. 16,43,16,295.10 as on 17.06.2016 with further interest and cost	Rs. 3,11,83,200.00 Rs. 31,18,320.00 Rs. 50,000/- Rs. 3,55,00,000/- Rs. 35,50,000/- Rs. 50,000/-	18-05-2021 01:00 PM to 03:00 PM (with unlimited extension of 10 minutes each)
7	Borrower: M/s Aanandam Jewellers, represented by partners Mr. Manoj Soni & Mr. Vikas Verma, 2439, Street No. 10, Ajmal Khan Road, Karol Bagh, New Delhi-110005 Guarantor: 1. Mr. Manoj Soni, 2. Mr. Vikas Verma, 3. M/s Jesus Developers Pvt Ltd., 4. M/s Jesus Buildwell Pvt Ltd.	1. 2nd Floor Commercial Shops (Without Roof Rights),bearing Pvt Nos 8,9,10 on property bearing Municipal No. 2728,Ward No XVI,Built on Plot/Khasra No 25,Gali No 23 & 24,situated at Naivala Estate,Beardon Pura, Karol Bagh, New Delhi -110005, Built up Area:Total Area-511.31sqft, Shop Pvt No-8.184.48sqft, Shop Pvt No.9-134.56sqft, Shop Pvt No.10-192.27sqft,, Bounded as : North - Gali No. 24, South - Gali No. 23, East - property MPL No.2729, West - Property MPL No.2727 2. 2nd Floor Commercial Shops(Without Roof Rights), bearing Pvt Nos 1,2,3 & 4 on property bearing Municipal No.2728,Ward No XVI,Built on Plot/Khasra No.25,Gali No 23 & 24,Block P,Situated at Naivala Estate,Beardon Pura,Karol Bagh, New Delhi-110005, Builtup Area:Total Area-597.37sqft., Shop Pvt No.1-229.5sqft, Shop Pvt No.2-133.79sqft, Shop Pvt No.3-117.04sqft, Shop Pvt No.4-117.04 sq.ft., Bounded as : North - Gali No. 24, South - Gali No. 23, East - property MPL No.2729, West - Property MPL No.2727 3. Ground Floor Commercial Shops (Without Roof Rights) bearing Pvt Nos 2,3 & 4 on property bearing Municipal No.2728,Ward No XVI,Built on Plot/Khasra No.25,Gali No 23 & 24,Block P,Situated at Naivala Estate,Beardon Pura,Karol Bagh, New Delhi-110005, Builtup Area:Total Area-407.43sqft, Shop Pvt No.2-143.49sqft, Shop Pvt No.3-88.54sqft, Shop Pvt No.4-175.40sqft., Bounded as : North - Gali No. 24, South - Gali No. 23, East - property MPL No.2729, West - Property MPL No.2727 4. Ground Floor Commercial Shop bearing Pvt No 1(Without Roof Rights) on Property bearing Municipal No.2728,Ward No XVI,Built on Plot/Khasra No.25,Gali No 23 & 24,Block P,Situated at Naivala Estate,Beardon Pura, Karol Bagh, New Delhi-110005, Builtup Area-94.29sqft, North - Gali No. 24, South - Gali No. 23, East - property MPL No.2729, West - Property MPL No.2727	Physical Possession	Rs. 11,27,76,501.47 as on 17.08.2015 with further interest and cost	Rs. 39,02,000/- Rs. 3,90,200/- Rs. 50,000/- Rs. 44,00,000/- Rs. 4,40,000/- Rs. 50,000/- Rs. 108.00 Lakhs Rs. 10.80 Lakhs Rs. 50,000/- Rs. 30.60 Lakhs Rs. 3.06 Lakhs Rs. 50,000/-	18-05-2021 01:00 PM to 03:00 PM (with unlimited extension of 10 minutes each)
8	Borrower: M/s Diamond Jewel Corporation Represented by its Partners Mr.Manoj Soni & Mrs.Suman Soni, 2728/23, Beandonpura, Karol Bagh, New Delhi-110005 Guarantor: 1. Mr. Manoj Soni, 2. Mrs Suman Soni, 3. M/s Jesus Developers Pvt. Ltd. (Mortgagor), 4. M/s Aanandam Ornaments Pvt. Ltd.	1. Ground Floor Commercial Shops (Without Roof Rights), Portions bearing Pvt Nos 5,6 & 7 on property bearing Municipal No 2728, Ward No XVI,Built on Plot / Khasra No.25, Gali No.23 & 24, situated at Naivala Estate Beandon Pura, Karol Bagh, New Delhi-110005, Built up Area:Total Area-559.88sqft owned by M/s Jesus Developers Pvt. Ltd., Shop Pvt No.5-171.49sqft, Shop Pvt No.6-171.49sqft, Shop Pvt No.7-216.90sqft., North - Gali no. 24, South - Gali no. 23, East - Property MPL No. 2729, West - Property MPL No. 2727 2. Ground Floor Commercial Shops (Without Roof Rights), Portions bearing Pvt Nos 8,9,10 on property bearing Municipal No 2728, Ward No XVI,Built on Plot / Khasra No.25, Gali No.23 & 24, situated at Naivala Estate Beandon Pura, Karol Bagh, New Delhi-110005, Builtup Area-Total-406.82sqft owned by M/s Jesus Developers Pvt Ltd, Shop Pvt No.8-166.6sqft, Shop Pvt No.9-118.28 sq.ft., Shop Pvt No.10-123.94sqft., North - Gali no. 24, South - Gali no. 23, East - Property MPL No. 2729, West - Property MPL No. 2727	Physical Possession	Rs. 15,77,67,296.00 as on 17.08.2015 with further interest and cost	Rs. 1,34,00,000/- Rs. 13,40,000/- Rs. 50,000/- Rs. 98,00,000/- Rs. 9,80,000/- Rs. 50,000/-	18-05-2021 01:00 PM to 03:00 PM (with unlimited extension of 10 minutes each)
9	Borrower: M/s Jain Timber Company Pvt Ltd., 74/1/2, Rajdhani Park, Rohtak Road, Nangloi, New Delhi-110041 Also at: 210/3, Village Chudva, Gandhidham, Gujarat-370201, Also at: 4/1/31,Amar Colony, Main Rohtak Road, Nangloi, New Delhi-110041 Guarantor: 1. Mr. Pradeep Kumar Jain, 2. Mrs. Poonam Jain	1. All that piece and parcel of Commercial built-up Property bearing plot no 14 & 15 out of Khasra no 74/1/2 & 586, situated in the area of village Mundka, Abadi Known as Rajdhani Park, Block-F, Mundka, Nangloi Rohtak Road, New Delhi-110041, measuring 650sq yds & 200sq yds (Total area 850sq yds), Bounded as : For Plot No.14, East - Plot No.15, West - Plot No.15, North - 30ft Wide, North - Gali 20ft Wide, South - Other Plot For Plot No-15, East-Other Plot, West-Plot No14, North-Gali,20ft Wide, South-Other Plot 2. All that piece and parcel of Commercial property out of Khasra No.74/1/31,situated in the revenue estate of village Mundka, Delhi, measuring 660 Sq. yards (as per measurement it is 510 Sq.yds (approx), as 150 Sq. yards has gone to Road widening), Bounded as : North - Main Rohtak Road, South - Others Property, East - Others Property, West - Others Property	Physical Possession	Rs. 9,23,55,669.00 as on 09.12.2016 with further interest and cost All properties are also mortgaged in account of M/s Mittal Lumber Pvt. Ltd. which has liabilities of Rs.6,76,39,555.00 as on 09.12.2016 with future interest, expenses and other charges thereon.	Rs. 4,28,00,000/- Rs. 42,80,000/- Rs. 50,000/- Rs. 4,55,00,000/- Rs. 45,50,000/- Rs. 50,000/-	18-05-2021 01:00 PM to 03:00 PM (with unlimited extension of 10 minutes each)
10	M/s RISING OVERSEAS, Prop & Mortgagor: Mr Satbir Singh Yadav S/o Mane Yadav 39/40, Raju Enclave, Old Palam Road, Kalkaji, New Delhi-110078 Guarantors: 1. Mr. Rajeshi Attri, 2. Mr. Ramesh Kumar S/o Mr. Shishu Pal Singh					