

OPINION, P2

No expectations,
no disappointment

ACROSS THE AISLE, P CHIDAMBARAM



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IS THERE A SECRET TO SUCCESS
ON INSTAGRAM?

It depends on what you mean by 'secret' and also 'success'
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A space odyssey

The year 2021 promises to be an exciting one for space exploration, with many missions Page 6

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AMISH &
BHAVNA ROY

'Dharma is erroneously translated as religion in India'

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FE SUNDAY

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Data privacy is no new concern, with controversy surrounding some platform every now and then. How do social commerce entrepreneurs deal with the issue?

■ FOOTLOOSE P8

Points and miles travel deals

It's a buyers' market for airlines, hotels and credit card awards



ODD & EVEN

ROHINI PHORE



QuickPicks

Mynta changes logo after complaint calls signage offensive

FASHION E-TAILER Mynta is changing its logo following a complaint by a Mumbai-based activist who alleged that the brand's signage was offensive towards women, reports PTI. When contacted, Mynta confirmed the development. The logo is being changed across Mynta's website, app and packaging material. The complaint had been lodged last month by Avesta Foundation's Naaz Patel. PAGE 11

Gandhi statue vandalised in US; India demands action

UNKNOWN MISCREANTS have vandalised, broken and ripped from the base a statue of Mahatma Gandhi in a park in California, evoking a strong response from India, which sought a thorough investigation and appropriate action against those responsible for the "despicable act," reports PTI. The 6-ft tall statue of Gandhi, in the Central Park of the City of Davis in Northern California, appeared to have been sawed off at the ankles and half its face was severed. PAGE 3

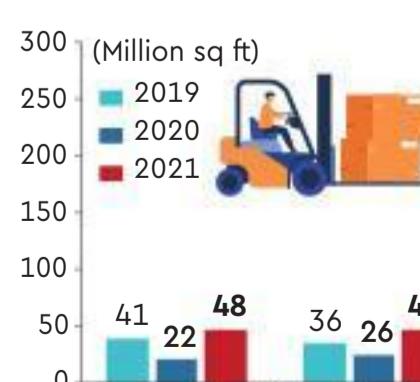
GROWTH MOMENTUM

Demand for warehousing to remain strong in 2021

RISHI RANJAN KALA
New Delhi, January 30

THE INDIAN WAREHOUSING and logistics industry had an admirable run last year as Covid-19 forced businesses to focus on continuity plans and supply chain constraints. The growth momentum is expected to continue in 2021 as sectors like e-commerce, FMCG and pharmaceuticals look to penetrate deeper into tier II and III cities.

Logistics players and analysts are convinced about the sector's performance as they say that e-commerce firms will continue to push for cost-efficient and swift last-mile delivery. Besides, the



growing demand for cold chains, and with India trying to be a manufacturing hub, the requirement for large automated warehouses and omni-channel logistics solutions will continue to grow. As per Savills India, industrial and ware-

FARMERS' PROTEST

Offer to put farm laws in abeyance stands: PM

Modi says at all-party meeting that govt a phone call away for talks

FE BUREAU
New Delhi, January 30

PRIME MINISTER NARENDRA

Modi on Saturday assured the Opposition parties of his government's resolve to find a resolution to the over two-months-old farmers' protest. Speaking at the customary all-party meeting ahead of the Budget session that starts from Monday, Modi said the Centre's offer to put on hold the three contentious agriculture-marketing laws for 12-18 months still holds. The government is willing to hold another round of talks with the agitating farmer unions, he added.

The Opposition had boycotted President's address to Parliament, citing the government's 'mishandling' of the protest. The government wants to the Budget session to be smooth, given the need for important legislative work and the passage of the Budget, which is key to economic revival.

Exasperated over the obdu-



Bhartiya Kisan Union leader Rakesh Tikait addresses farmers at Ghazipur border in New Delhi on Saturday PTI

said the Centre's stand is the same as it was on January 22, the last meeting between farmers and the Centre. Modiji reiterated what Tomarji had said—that he (Narendra Singh Tomar) is a phone call away for talks," Joshi quoted Modi.

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racy displayed by the agitating farmer unions despite the conciliatory offer to put the three farm laws in abeyance for 12-18 months, the Centre on January 22 hardened its stance and conveyed to the unions that it can't yield any more, causing further uncertainty over when and how the strike will end. With the farmer groups clinging to the maximalist position that nothing less than the abrogation of the laws would be acceptable to them, both sides could not even decide on the date of the next round of talks.

Continued on Page 20

Internet suspended at 3 protest sites

THE MINISTRY OF home affairs has temporarily suspended internet services at the Singhu, Ghazipur, and Tikri borders, where farmers have been protesting against the new agrilaws, an official said on Saturday.

Apart from the three borders of Delhi, internet services will remain suspended in their adjoining areas too, effective from 11 pm of January 29 to 11 pm of January 31, the official said.

The decision has been taken to "maintain public safety and averting public emergency" under Temporary Suspension of Telecom Services (Public Emergency or Public Safety) Rules 2017, the official said.

— PTI



India needs to make efforts to get rating upgrade in line with fundamentals

— KRISHNAMURTHY V SUBRAMANIAN, CHIEF ECONOMIC ADVISER

economy and there are peaks and troughs, he said when the economy is doing really well, private sector is also doing very well and it's time for the government to step back and consolidate its fiscal position.

"But when the economy is not doing well, it's in a trough. The private sector, therefore, is not doing very well. The void that is left on consumption, investment, etc., the government moves in and fills that void," he told PTI in an interview.

PRESS TRUST OF INDIA

New Delhi, January 30

CHIEF ECONOMIC ADVISER KV

Subramanian on Saturday said the country would witness revival of 'animal spirits' of private enterprises with the economy staging a 'V-shaped' 11% growth in the next fiscal year beginning April. The Economic Survey 2020-21 presented in Parliament on Friday expects the growth rate to rebound sharply from an estimated record contraction of 7.7% in the current financial year on account of the impact of the pandemic.

"I think next year with an 11% growth rate, that is anticipated. Private sector moves in when they see opportunities," Subramanian said, when asked about the revival of 'animal spirits' in private investment. The expression 'animal spirit' was coined by celebrated economist John Maynard Keynes to refer to investors' confidence in taking action in terms of investment.

Subramanian also made a case for strong counter-cyclical measures to encourage private investment. Observing that there are business cycles in the

Continued on Page 20

INDUSTRY EXPECTATIONS

'Budget an opportunity for the govt to support tourism'

■ IHCL CEO & MD Puneet Chhatwal talks about incentives to boost sector



Puneet Chhatwal, IHCL CEO and MD

we ask him what expectations he has from the Budget.

Speaking with Sunday FE on the occasion of the launch of The Connaught under IHCL's Selections portfolio in New Delhi on Friday evening, Chhatwal said they have made several representations to the government,

for relief to the tourism industry. "The Budget is an opportunity for the government to do something to support a sector that is the largest multiplicator of jobs, especially in the unorganised sector," he says.

"I look at it under three pillars — policy, taxation and stimulus. By policy I mean how you treat tourism. Is it infrastructure or is it getting industry status? By taxation, the perception is that all hotels are five stars, so we face heavy taxes. By stimulus I mean to generate demand and incentivise travel, perhaps by reducing taxes," he says.

Full interview on Page 5

COVID-19

SII to launch 2nd vaccine in June

GEETA NAIR
Pune, January 30

VACCINE MAKER SERUM

Institute of India (SII) will be launching its second Covid-19 vaccine in June 2021. Adar Poonawalla, CEO and ED, SII, said he hoped to launch the vaccine, to be called Covovax, by June 2021. After the Oxford-AstraZeneca Covishield vaccine, this will be the second vaccine from SII and a third vaccine for India. "Our partnership for a Covid-19 vaccine with Novavax has published excellent efficacy results. We have applied to start trials in India," Poonawalla tweeted on Saturday.

Continued on Page 20

Bill to ban cryptocurrencies likely during Budget session

INDIA PLANS TO introduce a bill seeking to prohibit all private cryptocurrencies in the country during the Budget session of Parliament that began Friday. The proposed law will provide a framework for the creation of an official digital currency to be issued by the Reserve Bank of India and allow certain exceptions to

promote blockchain, the underlying technology of cryptocurrency and its uses, according to a bulletin of the lower house of parliament.

The central bank is looking into the need for a digital version of the fiat currency and how to implement it.

India's monetary policy regulator had

in 2018 banned crypto transactions after a string of frauds in the months following Prime Minister Narendra Modi's sudden decision to ban 80% of the nation's currency. Cryptocurrency exchanges responded with a lawsuit in the Supreme Court in September and won respite in March 2020.

— BLOOMBERG

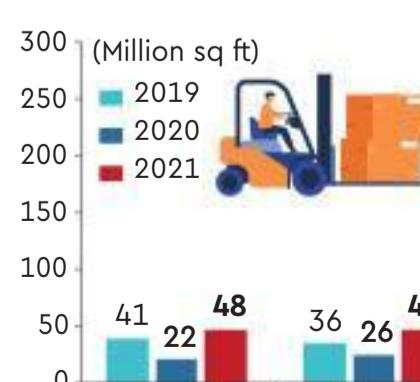
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growing demand for cold chains, and with India trying to be a manufacturing hub, the requirement for large automated warehouses and omni-channel logistics solutions will continue to grow. As per Savills India, industrial and ware-

Brands leverage chemistry among celeb couples

■ Real-life celebrity pairs make sense for brands in terms of visibility as well as fees

VENKATA SUSMITA BISWAS
Mumbai, January 30

housing space absorption is expected to grow 83% y-o-y to 47.7 m sq ft in 2021, driven by robust growth in e-commerce and manufacturing.

Continued on Page 20

PAIR PLAY



■ In 2019, Flipkart Fashion and Lays signed Ranveer Singh and Deepika Padukone along with Alia Bhatt together for advertising campaigns

■ As star of the stature of Kohli, the charges for about ₹5-6 crore per day range of ₹8-12 crore

its women's line of clothing along with cricketer Virat Kohli (who was already associated with the brand and endorsing the menswear line) just ahead

of the couple's wedding. After the two got married, Manavar returned to the couple's 'love saga' one year later.

The Manavar ads set a new

benchmark in brand endorsements. Using well-known actors who share a chemistry to portray themselves adds texture to an otherwise plain script. "That two celebrities happen to be related is the context that the customer is aware about. This allows the brand to create the kind of imagery and vibe that each of their fans would love, but one that both their fans would remember, in some ways," says Sunil P, associate vice president, Dentsu Webchutney.

Creating a story that can bring out the dynamic between a pair makes an ad stand out and not get lost among the clutter of brand endorsements.

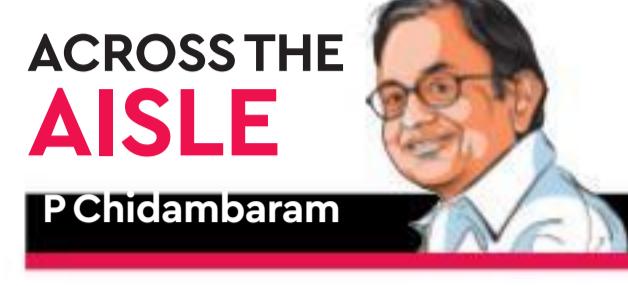
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Opinion

SUNDAY, JANUARY 31, 2021

ACROSS THE AISLE

P Chidambaram



INSIDE TRACK

COOMI KAPOOR



No expectations, no disappointment



Farmers and their supporters during the protest over Centre's farm reform laws, at Ghazipur border in New Delhi PTI

loss. That is exactly what happened in the pandemic-affected year (2020-21) as revealed in a study by Oxfam titled 'Inequality Virus'.

I don't wish to anticipate the Budget. There is a universal demand for increase in investment in health infrastructure and increase in defence expenditure, and I support that demand. The FM may provide more funds under the two heads. Otherwise, I have no expectations of this government. In the past, they have been exceptionally obstinate and impervious to good advice, and I do not see any change in their approach or behaviour.

I shall make my wish list secure in the knowledge that they will be ignored by the government! In the unlikely event of some suggestions being accepted, it would certainly not be acknowledged!

My wish list

Here goes my list (and I have deliberately limited it to 10):

1. Impart a large fiscal stimulus to the economy, even if it is belated.

2. Make direct cash transfers to 30% of the families at the bottom of the economy for a period of six months and review the situation afterwards.

3. Devise a rescue plan for MSMEs in order to reach pre-slowdown production levels and recover the jobs that were lost.

4. Reduce tax rates, especially the GST rates, and the crippling taxes on petrol and diesel.

5. Increase government's capital expenditure. In the current year, the capital expenditure of the central government and state governments are falling woefully short of the budgeted amounts.

6. Lending must be increased. Hence, recapitalise public sector banks urgently and encourage them to lend without the fear that every loan will be probed by the investigating agencies.

7. Protectionism is outdated and wrong. Protectionism has hurt Indian industry. A current account surplus in a developing country is not a matter of celebration. Abandon the bias against imports, re-engage with the world and enter into bilateral trade agreements.

8. Formulate sector-specific revival packages for sectors such as Telecommunication, Power, Construction, Mining, Aviation and Travel, Tourism & Hospitality.

9. Review and rescind amendments to tax laws that are widely viewed as tax terrorism.

10. Review the regulations made by various regulatory bodies and correct the effect of over-regulation.

Since I have no expectations I am prepared to be disappointed on February 1.

Website: pchidambaram.in

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Shrinking space

It was apparent at the start of the Lok Sabha on Friday that the old order in Parliament has yielded to a completely new, unfamiliar world, at least for the media. Part of the change is the landscape. For instance, the landmark seated statue of the Mahatma has been shifted from the portico entrance in preparation for constructing a new parliament. Much of the compound has been dug up to relocate pipes, cables and other infrastructure. Entry for newsmen is through the Parliament Annexe. The number of journalists covering Parliament has been restricted to a bare minimum. The Railway canteen which handled catering for the Parliament complex, probably since its inception, has been replaced by the far more expensive India Tourism Development Corporation. Central Hall, the famous hub which served as a meeting place for senior scribes, MPs and ex-MPs, is out of bounds for all except sitting members. Some of these changes can be due to the pandemic and the building activity for a new parliament. But the reason for not renewing Lok Sabha passes for accredited journalists in the Long and Distinguished category seems part of a larger pattern for shrinking the media space.

No hurry

Indian diplomacy got a booster shot with the Covid vaccine exports. Our diplomats in the neighbouring countries pressed the MEA for getting the first batch of vaccines for the host countries to earn goodwill. In the running were: the Maldives, Bangladesh, Nepal, Sri Lanka, Brazil, with the second largest fatalities after the US, was first to make a down payment for a consignment. In the end, the government opted to dispatch the first batch to Bhutan. Ironically, the Bhutanese will not utilise the vaccines for well over a month since an inauspicious period, 'Dana', begins shortly and would end only in early March. The Bhutan government intends to launch a vaccination drive at the end of Dana.

No photo-op

Amit Shah cancelled his trip to Chennai on January 14 where he was to be the chief guest at the anniversary celebrations of the *Thuglak* magazine now edited by the Sangh ideologue S Gurumurthy. Instead, he flew to Ahmedabad for a kite flying festival. Shah who met Tamil Nadu CM EK Palaniswami later this month in Delhi expressed annoyance that the BJP in Tamil Nadu had wasted a precious six months because Gurumurthy had led the party to believe that actor

Rajinikanth would ally with them. He also vetoed Gurumurthy's proposal to include V K Sasikala in the AIADMK-BJP alliance. Incidentally, there was much speculation in the Tamil media as to why Narendra Modi was missing in the posters showing EPS and Shah together announcing the BJP-AIADMK alliance. The explanation was simple: Modi was sitting at one end of the 12-foot-long Cabinet table in Delhi and EPS at the opposite end. It was hard for lensmen to capture them in the same frame. And because presenting shawls and garlands is banned due to the pandemic, there was no photo-op.

New avatar

In his earlier stint as Madhya Pradesh CM, Shivraj Singh Chouhan prided himself on running an inclusive and conciliatory administration, which ensured all sections of society were on board, in contrast to UP CM Yogi Adityanath's divisive image. For instance, Madhya Pradesh's *kanyadaan* scheme for newly-weds included minorities. He hosted Iftaar parties for Eid where he donned a skull cap. He allowed exemptions to those not singing *Vande Mataram* or reciting the *bhajan* mantra. But in his new avatar, Chouhan appears to be modeling himself on Adityanath with a hardline Hindutva approach since he can no longer risk displeasing Modi and Shah.

Chouhan has introduced love jihad laws and imposed harsh penalties. Recently, the state police arrested comedian Munawar Faruqui for offending religious sentiments, even before the performer had actually uttered an offensive word.

Yedi's 9 lives

In the last few months, it seemed as if the scandal-hit Karnataka CM B S Yediyurappa might finally be on the way out. A powerful lobby led by BJP's general secretary (organisation) B L Santhosh is against him. Besides, the unenviable task of meeting ministerial aspirations of MLAs who had defected from other parties and the old BJP loyalists was proving to be a huge headache. Yet, despite some hiccups, the 78-year-old war horse seems to have pulled it off again. Apparently, PM Modi and Amit Shah were against replacing Yediyurappa, fearing it would risk the fall of the government given its wafer-thin majority in the Assembly.

Yediyurappa expressed gratitude, comparing Shah to Sardar Patel, both being Gujarati home ministers, which no doubt pleased Shah immensely. As Home Minister in the Atal Bihari Vajpayee government, L K Advani, dubbed as Loh Purush, likewise was compared with the Sardar.

K-shaped recovery

There will be no V shaped recovery. To search for one will be vain and to predict one will be vanity. The Chief Economist of IMF, Dr Gita Gopinath, has stated that the Indian economy will reach pre-COVID levels only in 2025. If there is a recovery of sorts, it will resemble the letter K — some will see their income and wealth grow while the majority will suffer pain and economic

loss. That is exactly what happened in the pandemic-affected year (2020-21) as revealed in a study by Oxfam titled 'Inequality Virus'.

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Hence, recapitalise public sector banks urgently and encourage them to lend without the fear that every loan will be probed by the investigating agencies.

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Captain fantastic

Ajinkya Rahane performed the art of captaincy with great aplomb in Australia. Can he finally lead the team?

RINGSIDE VIEW



Shamik Chakrabarty

SUNIL GAVASKAR IN his book *Sunny Days* documented how India's tour of England in 1974 had descended into chaos after the visitors were bowled out for 42 at Lord's. From the controversy at Indian High Commissioner's place to opener Sudhir Naik being accused of shoplifting and dressing-room discord, it was 'Blight in Blighty'.

After India returned home from the West Indies coming for a five-Test series the following winter, India faced a captaincy crisis. Ajit Wadekar was left out of the West Zone team, let alone India, after the England tour. Gavaskar was still pretty young and the BCCI had to fall back on Mansoor Ali Khan (Tiger) Pataudi to rejuvenate a beleaguered side.

India spectacularly bounced back from 2-0 down to make it 2-2 and although they lost the series to the Caribbeans 3-2, Pataudi had steadied the ship. The great captain never pressed the panic button. Calmness, composure and tactical nous

had been the hallmark of his captaincy. Ajinkya Rahane has performed the art of captaincy with such aplomb in Australia that Bishan Singh Bedi compared him with Pataudi. As far as leadership is concerned, that's the ultimate for a captain in Indian cricket. But we would come to that later.

During a private conversation with Raj Singh Dungarpur many moons ago, this correspondent had the privilege of listening to the former BCCI president, a connoisseur of the game, analysing cricket captaincy threadbare. "Captaincy is not about winning percentage. I tell you a story... After losing the first two Tests against the West Indies (1974-75), India were staring at defeat in the third Test in Calcutta also. West Indies were in a good position on the fifth day and Clive Lloyd was still at the crease. Chandra (Bhagwat Chandrasekhar) bowled a few expensive overs and a full house at Eden Gardens was in fact barracking Tiger for continuing with the leg-spinner. Tiger, though, refused to budge. Chandra then worked his magic, removing Lloyd, (Alvin) Kallicharran and (Bernard) Julien in quick succession. The Test match was won. That, my friend, is great captaincy," Raj bhai had waxed lyrical.

Cut to Dharamsala in March 2017. The India-Australia Test series was tied at 1-1,



as Dharamsala hosted the decider. Virat Kohli missed the game due to an injury and for the first time, Rahane led India. His first decision, in conjunction with then national team head coach Anil Kumble, was to hand Kuldeep Yadav his Test debut. It was an attacking decision. Even more adventurous was his decision to bring the debutant chinaman bowler into the attack, when David Warner and Steve Smith had been in the middle of a fine partnership during Australia's first innings. Yadav broke the

partnership and went on to claim four wickets, tilting the balance in India's favour in the process. The Test was won.

Coming into the second Test in Melbourne during the recently concluded series in Australia, India's situation was pretty similar to the 'Summer of 42' in England 46 years ago. The ghost of 36 all out in Adelaide and without their regular captain Kohli, who returned home on paternity leave, the team could have torn apart. They galvanised instead under Rahane, who was calmness personified even at the time when Tim Paine's very marginal run-out call went in Australia's favour.

What India pulled off in Australia with a severely depleted squad was nothing short of a miracle. Rahane presided over his country's finest hour. He led from the front with a superb hundred in Melbourne. His bowling changes and field placements had been spot on. In all three Tests, he out-captained his Australian counterpart Paine.

"Personally, I am floored with the way Rahane conjured magic from broken bodies around him. The way he handled his meagre resources reminds me of Tiger Pataudi, who throughout his captaincy tenure was woefully short of a well-rounded unit but his leadership alone gave Indian cricket fresh legs. It was Pataudi who defined an 'Indiaanness' in our cricket. He was infused in us a thrilling sense of being together in this ride," Bedi wrote in *The Indian Express*.

Mind, the likes of Bedi, Chandrasekhar, Erappalli Prasanna; and a vast majority of

those who played under Pataudi, still allude to the great man as "their captain". Such is the level of respect for a man who passed away in 2011. So Bedi comparing Rahane with his hero has been the ultimate accolade for the man who stood in for Kohli in Australia.

Should Rahane be made the permanent Test captain? The question has to be asked. Bedi backs the idea. The legendary former Australian captain Ian Chappell thinks that Rahane is a "born leader". Expectedly, Kohli is back to captain India for the upcoming home Test series against England and Indian cricket has moved on from the 1970s and 80s, when the team used to have several captaincy aspirants, and the incumbents always looking over their shoulder.

Rahane will not snap at Kohli's heels. "We both are really close, really good friends. We just want to do well for our country. Let me tell you one thing, Virat is the captain now and I am the vice-captain, and whatever was happening before Virat left, it will just be the same. He is the captain and I am enjoying my role. (I am) happy to take a backseat now during the England series," he said at *The Indian Express Idea Exchange*.

All said and done, with a better captain available, Kohli will now have little margin for error. His every move will be put under the microscope. Rahane has grown immensely in stature during the Australia series. Succession in the long run could be inevitable.

DESPICABLE ACT

Gandhi statue vandalised in US; India seeks thorough probe

Statue broken and ripped from base in California park; India demands appropriate action against those responsible for the incident

LALIT K JHA
Washington/New Delhi,
January 30

UNKNOWN MISCREANTS HAVE vandalised, broken and ripped from the base a statue of Mahatma Gandhi in a park in the US state of California, evoking a strong response from India, which sought a thorough investigation and appropriate action against those responsible for the "despicable act".

The 6-ft tall, 650-pound (294 kg) bronze statue of Gandhi, in the Central Park of the City of Davis in Northern California, appeared to have been sawed off at the ankles and half its face was severed.

Meanwhile, in New Delhi,



The 6-ft tall, 294 kg bronze statue of Gandhi appeared to have been sawed off at the ankles and half its face was severed and missing

PHOTO: TWITTER

the Ministry of External Affairs said the US Department of State has conveyed that the act of vandalism is unacceptable and expressed the hope that the perpetrators will be brought to justice as quickly as possible.

"The government of India strongly condemns this malicious and despicable act against

a universally respected icon of peace and justice," the Ministry of External Affairs (MEA) said in a statement.

It said the Indian embassy in Washington has taken up the matter with the US Department of State for a thorough investigation into the incident and appropriate action against

those responsible for it.

The MEA said the Mayor of Davis has deeply regretted the incident and informed them that they have initiated an investigation. "Local Indian community organisations have condemned the act of vandalism," the ministry said.

The statue of Gandhi, which was donated by the Indian government to the city of Davis, was installed by the city council four years ago amidst protests from anti-Gandhi and anti-India organisations.

Organisation for Minorities in India (OFMI), which spearheaded these protests and opposed the installation of the statue. The City of Davis had, however, voted to go ahead with the installation. Since then OFMI had launched a campaign to remove the Gandhi statue.

"Indian-Americans have expressed deep anguish and shock at the incident. An atmosphere of hatred was being created by many anti-India and

hinduophobic radical organisations like OFMI and other Khalistani separatists for many years now," said Guarani Desai of Friends of India Society International (FISI).

"They have not only run hate campaigns against Indian icons but have been at the forefront of attempts to push hinduophobia and erase India from California school textbooks," Desai said.

In 2016, the OFMI was part of a campaign to remove the mentions of 'India' from the sixth and seventh grade California school textbooks and replace them with South Asia's. After massive protests from parents and students, the California Department of Education had dropped the controversial changes.

Appalled at the desecration, the Hindu American Foundation (HAF) has demanded that the Department of Homeland Security (DHS) and Federal Bureau of Investigation (FBI) investigate the incident as a hate crime.

"Make no mistake," HAF said in a tweet, "This is not about legacy of Gandhi as a person, but about intimidating India and Indian Americans."

The vandalism was praised on Twitter by a Pro-Khalistan Group in California, who shared photos of the destroyed statue, and others who stated, "Today is a good day."

This is not the first time a statue of Gandhi has been desecrated. In December 2020, Khalistani-supporters had desecrated a Mahatma Gandhi statue in Washington, DC, in front of the Indian embassy.

—PTI

TN nod to Tata's ₹5,763-crore plan to build mobile parts unit

F BUREAU
Chennai, January 30

THE TAMIL NADU government has cleared a proposal by Tata Electronics to set up a mobile phone components manufacturing plant in Krishnagiri district at an investment of ₹5,763 crore, which will create 18,250 jobs.

The state Cabinet, under the chairmanship of chief minister Edappadi K Palaniswami, late on Friday evening, gave approval for 34 major investment proposals, including that of Tata and Pegatron Corporation of Taiwan, a contract manufacturer for Apple, which will spend ₹1,100 crore in phase-I investment and create 14,079 jobs in Chengalpet district to set up a mobile phone manufacturing plant.

The Cabinet also cleared the Tamil Nadu government's new industrial policy, 2021, which will be unveiled soon.

The 34 proposals approved involve an investment of ₹52,257 crore and has the potential to create 93,935 jobs

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ment said.

Some of the major investments that have been approved include that of Luxshare of Taiwan, which will pump in ₹745 crore and create 4,000 jobs to make electronic components and wearables at Sripuram, reviving the defunct Motorola factory.

Sun Edison will infuse ₹4,629 crore and employ 5,397 people in the state to produce solar PV modules. Ola Electric will put in ₹2,354 crore and create employment for 2,182 people at SIPCOT park in Barugur, Krishnagiri district, for making electric vehicles and hire 180 people.

LS Automotive, a Korean company, will manufacture automotive switches in Tiruvallur district with an investment of ₹250 crore, employing 180 people.

Autoliv Inc, based in US, will invest ₹100 crore and employ 400 people to manufacture passenger safety products (auto components) at SIPCOT Park, Cheyyar, in Tiruvannamalai district.

Data Patterns will invest ₹303.52 crore and create 703 jobs in the Chennai node of the Tamil Nadu Defence Industrial Corridor to make defence and aerospace related products.

The statement said the incentive packages have been customised to suit the requirement of each investor.

panies, will invest ₹345 crore and create 235 jobs to make auto-emission catalysts in Chengalpet district.

Lucas TVS will invest ₹2,500 crore and employ 3,500 people to manufacture Lithion ion batteries in Tiruvallur district.

Daiel Corporation, a Japanese company, will set up India's first airbag inflator manufacturing unit at One Hub Chennai in Chengalpet district at an investment of ₹358 crore and hire 180 people.

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REUTERS
New Delhi, January 30

A US LOBBY group, which represents firms including Amazon and Walmart, has urged India not to tighten foreign investment rules for e-commerce companies again, according to a letter seen by *Reuters*.

India is considering revising the rules after traders in the country accused Amazon's Indian division and Walmart's Flipkart of creating complex structures to bypass investment regulations, *Reuters* reported this month.

The US companies deny any wrongdoing. India only allows foreign e-commerce players to operate as a marketplace to connect buyers and sellers but local traders say the US giants promote select sellers and offer deep discounts, which hurts business for smaller local retailers.

In 2018, India changed its FDI rules to deter foreign firms offering products from sellers in which they have an equity stake. The government is now considering tightening those rules again to include sellers in which a foreign e-commerce firm holds an indirect stake through its parent, *Reuters* reported. Such a change could hurt Amazon as it holds indirect stakes in two of its

biggest online sellers in India, Cloudtail and Appario.

Citing the *Reuters* story in a January 28 letter, the US-India Business Council (USIBC), part of the US Chamber of Commerce, urged the government of India not to make any more material restrictive changes to e-commerce investment rules.

"Any further changes in FDI rules would limit e-commerce firms from leveraging their scale," USIBC said in the letter seen by *Reuters*. USIBC also asked India's Department for

unwarranted which runs against the interest of the 85 million traders of India."

CAIT alleged that the "uncalled for intervention" of USIBC shows utter desperation of American companies like Amazon and Walmart which are part of this lobby group, as they have understood that their "sinister game of controlling and dominating e-commerce and retail trade of India will soon be over and are trying to block initiative of DPIIT for bringing a new press note and e-commerce policy".

Traders' body slams USIBC

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Promotion of Industry and Internal Trade (DPIIT) to engage in substantive consultation with companies on e-commerce regulation.

USIBC and DPIIT did not respond to a request for comment. After the *Reuters* story was published last week, the Confederation of All India Traders (CAIT), which represents millions of brick-and-mortar retailers, said it had received assurances from India's commerce minister that policy changes were in the offing.

BRIF DESCRIPTION OF MORTGAGED PROPERTIES:

- 1) Already held equitable mortgage of Industrial Leasehold Property, Land measuring 10693 sq.mtrs and two storied building constructed thereon totally admeasuring 64140 sq. ft. situated at Plot No.C-9(B) & C-9(C), RILCO Industrial Area Phase I, Neemrana, Dist. Alwar, Rajasthan-301705 belonging to **M/s Kagaz Print-N-Pack (India) Private Limited**
- 2) Already held equitable mortgage of Entire Second floor (1/3rd share in the roof of the 2nd floor and above) built-up property bearing No.3/39, land area measuring 100 sq. yd. situated in Ramesh Nagar, New Delhi-110015 belonging to Mr. Sahil Kumar
- 3) Already held equitable mortgage of Entire Ground floor (1/3rd share in the roof of the 2nd floor and above) built-up property bearing No.3/39, land area measuring 100 sq. yd. situated in Ramesh Nagar, New Delhi-110015 belonging to Mr. Neeraj Kumar
- Please note that I, the Authorised Officer of the secured creditor Bank intend to enforce the aforesaid securities in the event of failure to discharge your liabilities in full or on before the expiry of 60 days from the date of this publication.

Date: 29.01.2021

Place: Mangaluru

For Karnataka Bank Ltd,
Chief Manager & Authorised Officer

CFMA: Over 10 MFs may go Franklin Templeton way

PRESS TRUST OF INDIA
New Delhi, January 30

URGING THE SUPREME Court to come to the rescue of people who had invested in now-closed Franklin Templeton schemes, investors' body CFMA on Saturday claimed more than 10 mutual funds (MFs) may otherwise go the same way creating an MF pandemic comparable to the US subprime crisis.

In a press release, CFMA (Chennai Financial Markets & Accountability) said the judiciary is the only hope for over three crore unitholders of various mutual fund schemes in

the country, including those who had invested in Franklin Templeton schemes.

Without disclosing the source of its information to back up its claim, CFMA said it has learned that more than 10 other MFs want to put their losses on unitholders' heads and are only waiting for the Supreme Court verdict. The apex court is hearing pleas, including one filed by Franklin Templeton against a Karnataka High Court order that stopped the fund house from winding up its debt fund schemes without the prior consent of the investors.

CFMA said the judiciary is the only hope for over three crore unitholders of various mutual fund schemes in the country

Franklin Templeton MF had announced closure of six debt schemes on April 23, 2020, citing redemption pressure and lack of liquidity in the bond market. Capital market regulator Sebi had subsequently asked the fund house on multiple occasions to focus on repaying the investors at the earliest. These schemes had an esti-

mated ₹28,000 crore of investors' money.

After the announcement of closure of these six schemes, several investors have filed complaints against the fund house, including with the regulatory authorities and the police, while a few went to courts also.

CFMA said Franklin Templeton Mutual Fund's abrupt decision to shut down six schemes left more than three lakh unitholders in the lurch and staring at over 50% (nearly ₹14,000 crore) erosion of their principal amount.

It further claimed that the mutual fund industry is staring

at a potential loss of ₹15 lakh crore if other fund houses decide to follow Franklin Templeton's path. Earlier, CFMA had said it was contemplating filing a class-action suit against the global fund house for recovery of money and to claim damages.

It has accused the fund house and its top management of conspiracy to defraud 3 lakh investors by causing wrongful loss to them and unlawful gain to themselves.

While denying the allegations, the fund house has maintained that there has been "no illegality, wrongdoing or misrepresentation".

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New Delhi

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LIFE INSURANCE CORPORATION OF INDIA

Words Worth

SUNDAY, JANUARY 31, 2021

ON THE SHELF

INTERVIEW: AMISH TRIPATHI & BHAVNA ROY

'Dharma is erroneously translated as religion in India'

Amish Tripathi's new book is a work of non-fiction, the second for the best-selling author of the Shiva Trilogy and Ram Chandra series. Co-authored with older sister Bhavna Roy, *Dharma: Decoding the Epics for a Meaningful Life* has been a long time in the making. Employing a conversational style, the authors deftly weigh the benefit of philosophies embedded in stories from ancient Indian epics. In a Zoom interview with Faizal Khan, Tripathi, currently director of Nehru Centre, London, and Roy reflect on the importance of India's traditional knowledge in the difficult times today. Edited excerpts:

How did the series come about?

Amish Tripathi: This book has been long in the making. I think my sister would be a better person to talk about it.

Bhavna Roy: The project began in 2013-14. We are a close-knit family and around 2014 we got talking about idol worship, the philosophical basis of idol worship. Amish, whose three series were out already, suggested that I write about it. Initially I wrote about 15-20 pages and sent them to him. He called me up and was very forthright. "This is not happening. This is very theoretical and not readable. Let's work on it," he said.

He converted my 20 pages into conversations. He created this wonderful family of parents, a daughter and a son-in-law. It is primarily a debate between a man and his father-in-law. He created a *guru-shishya* relationship between a man and his son-in-law. The script went back and forth between us till 2016 when it went into cold storage for personal reasons. During the pandemic, he called me up one day and suggested we start working on it once again.

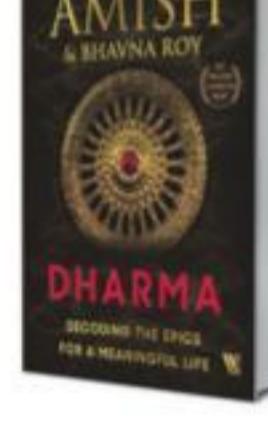
Did you consider it as a series when you started writing?

Amish Tripathi: Yes, there are many conversations that need to take place on this. One of the key things to realise with *dharma* is that the very concept is beyond religion. *Dharma* is also erroneously translated as religion in India. At the root of the word, *dharma*, is a Sanskrit root, *dhi*, which means to bind. The question that always animated our ancestors across all religions, all communities the most is the answer to this question, What is *dharma*? In finding the answer to that we actually learn how to live. Philosophy, at least the way our ancestors show it, is different from the way modern westerners see it, where philosophy has been reduced to a subject that is simply studied in the humanities stream. Something to just graduate and something you do some mental calisthenics with it.

For our ancestors, philosophy was essentially learning how to live your life. It is a critical skill that sadly most of us don't have these days. One can actually keep debating this subject for an entire lifetime. Remember, your concept of *dharma* will be different from my concept of *dharma* simply because our back stories are different and our life experiences are different. We are going to carry



Co-authored with older sister Bhavna Roy, Amish Tripathi's new book is a work of non-fiction



Dharma: Decoding the Epics for a Meaningful Life
Amish & Bhavna Roy
Westland
Pp 224, ₹499

forward this series in the form of conversations. The *Upanishads* are written through conversations. Even the names that you find in the book — Dharma Raj, Nachiket, Gargi and Lopamudra — are actually symbolic of the *Upanishads*. We will discuss various aspects. One of the things that could come up is how we should react to a global pandemic like coronavirus which has destroyed so many lives.

Bhavna Roy: We ourselves are figuring out how to live. What we are doing is sharing even as we are figuring it out.

The book is about conversations, but there are also stories. How do you figure out this could be the way you talk about our rich past to the present generation. How important are our stories?

Amish Tripathi: Stories are essentially, in the traditional Indian way, vehicles to convey philosophies. They are never stories by themselves, for all of us Indians regardless of religions and regions. Stories that define how we look at life are often there in *The Ramayana* and *The Mahabharat*. Ved Vyasa composed *The Mahabharat*, which is called the fifth *veda*, as a way to convey the philosophy of the *vedas* through a very good story. *The Mahabharat* is a story you can't put down. They are page turners and very absorbing. While listening to the story, you under-

stand the philosophy of the *vedas* without realising it. This is the role model for all writers in the Indian tradition.

If you read *Bhima* of MT Vasudevan Nair, the English translation (*Bhima: Lone Warrior* translated from the Malayalam — *Randamoozham* — by Gita Krishnamurti), it is a completely different take on *The Mahabharat*. The key thing is not so much the story that MT Vasudevan Nair puts across. It is the philosophy that

you learn from his interpretation of *Bhima* that most Indians will instinctively get when you read. For us the stories are always a vehicle for some philosophy. It doesn't matter if you learn a different philosophy and I learn a different one. That is okay, that is the Indian way. All of us will find our own philosophies.

There is a passage in the book that says there are many paths to wisdom and it is possible for each of us to find our fate without compromising. How does it relate to a world of such conflicts and different thoughts?

Bhavna Roy: The world is difficult, it has always been so, even during the Ram Rajya. Technology has added a megaphone dimension to human life and human state. Having said that the only way to deal with complexity may be to first understand ourselves. Understand who I am and understand the people I am relating to. The only way I understand you and the way you see the world is when I first understand myself. When I do understand myself and I understand you, that is when I will be able to figure out whether I should involve you in my life. There is no other way.

Amish Tripathi: Gautam Buddha had said, the first of his four noble truths, that grief is reality. All of us are cursed with our share of grief. None of us can

escape it. Life is not about what happens to us, it is about how we react to what happens to us. And that is in our hands. For us to get into that conversation, *mere saath kyun ho raha hai*, that is a demoralising conversation, because *sab ke saath ho raha hai*. Everyone in some parts of life is blessed with more than he deserves and in some parts is cursed with more than he deserves. This is life and this will always be. The philosophies that we learn about how we react to it will define how we will live. Those are the things that we try and cover in this book.

In my *Ram Chandra* series, both Ram and Ravan suffer. Life treats them unfairly. But Ram behaves differently and Ravan behaves differently. Ravan suffered genuinely. I am not belittling his suffering. But the more he suffered the more angry he got. He only made it worse for himself whereas Lord Ram, the more he suffered the more noble he became. He said I would never stop giving to others what I did not receive. What it does is it changes the conversation in your life. If you start thinking in that way, it is the most empowering thought in life. There are people who are blessed with everything and still unhappy. There are people who are struggling and still happy. So much of it is in your mind. You can be at peace even in the toughest of situations if you have the right attitude. Look at so many doctors during the pandemic doing their duty. I get so much inspiration when I read interviews with doctors, our sanitation workers, nurses... they have such a positive attitude. That is something to learn from.

In the book *Nachiket* asks his father-in-law Dharma Raj about the Wuhan coronavirus 'the CPC (Communist Party of China) has unleashed on the world'. Dharma Raj's answer appears elusive.

Amish Tripathi: I am not saying that democracies are perfect. There are many improvements that can be made. I am living in a western country. Many improvements can be made in the democracies in the West and in India, southeast Asia, Australia, South Korea. There is no perfection. But if there is a choice between living in a world which is more democratic and living in a world ruled by a superpower which is an authoritarian, efficient country, I would much rather live in a democratic world.

But I think many of us in democracies across the world have to kind of take a step back and stop our internal petty rivalries within our democracies and between democracies as well. There is a broader moral issue for the next generation that we are facing. The kind of things that are happening. One million people are in concentration camps, organs are being harvested while they are alive. This is not okay. I am saying once again, there are many improvements that can be made in democracies. This is the key moral question for the next generation. We have to be aware of it.

Faizal Khan is a freelancer

ECB decoded

A handy manual on the issues and pitfalls concerning external commercial borrowing

MADAN SABNAVIS

EXTERNAL COMMERCIAL BORROWINGS or ECBs as they are more commonly referred to, have become a very important source of finance for corporates in recent years. In fact, they have enabled several companies to borrow money at a lower cost and hence fund their investment requirements, which has helped in the overall growth process. The main issues concerning this source of finance as well as the possible pitfalls in using them form the core of Ashutosh Ravarikar's *India's External Commercial Borrowing*.

The author works with the central bank and hence has a comprehensive grip on the subject and has been able to bring out a fairly comprehensive analysis of this market. Starting with the concept and the trends in their growth, he explores the regulatory aspect as well which encompasses the RBI guidelines that have been progressively liberalised as part of the endeavour of the government to open up markets.

ECBs have complemented India Inc's borrowing options that were primarily domestic for a very long time. Of late, however, they have grown to become an inte-

gral part of the financing structure for the economy and all estimates of future funding of growth invariably include ECBs as one of the sources. The RBI has ensured that there are limits placed on the cost of such funds as well as the tenures to ensure that we do not reach a situation where they are used indiscriminately, as there are forex flows involved when it comes to servicing such debt. By raising the floor of tenure, it is ensured that these funds are used for long-term rather than short-term funding purposes.

The author raises some very pertinent issues in terms of ECBs becoming a part of the growing external debt of the country. While FDI is preferred as it does not involve servicing, the same does not hold for ECBs, which have to be serviced every year. The challenges, as the author points out, are that the currency rate becomes important here as there are tendencies for volatility at times, which can push up the servicing cost, as such debt is denoted in foreign currency. If the rupee depreciates, companies have to pay higher cost for the dollars that have to be bought to service debt. This is eschewed in case they are rupee-denominated (masala bonds).

He also brings in the concept of hedging which is integral to the process of exter-

nal borrowing. We need to have such markets available where borrowers can hedge their forex risk. Using domestic exchanges is an option where the rupee cost is covered to the extent of the hedging requirement. But it does add to the overall cost of borrowing, which is what companies are trying to lower when they source the ECB market. This is where the fundamental conundrum arises for borrowers.

In the last decade or so following the Lehman crisis, there has been a tendency of central banks across the world to lower interest rates sharply to bring them at times to zero or close to zero. In turn, this has led to a combination of surplus liq-

uidity in the system, as well as lowered the cost of borrowing. This has made external borrowing very attractive and as rates have remained low, the only risk carried was forex. Here, too often, borrowers in India assume that the rupee will not fall very sharply for a long period of time as the RBI has shown that it has intervened in the past to steady rates whenever there has been periodic volatility in the downward direction.

Ravarikar does hence present a good handbook on the subject which would be useful to not just companies that are deliberating on various options of



India's External Commercial Borrowing: Features, Trends, Policy and Issues
Ashutosh Ravarikar
Ultimate Associates
Pp 56, ₹100

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The RBI building in Mumbai

BLOOMBERG

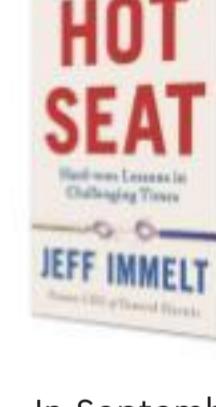
finance but also for students where all the issues concerning ECBs are brought to the table. This is very relevant today as there are limits to long-term financing options in the country in the absence of a well-developed corporate bond market which is open to a select set of borrowers. Banks, too, would be handicapped in terms of asset-liability mismatches when it comes to funding long-term lending. This is where ECBs can fill partly the gap. But, as the author keeps reiterating in his analysis, one has to be watchful.

Madan Sabnavis is chief economist, CARE Ratings

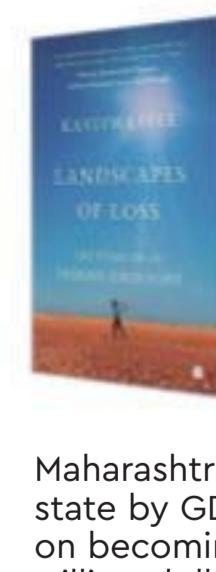


Maharashtra, India's richest state by GDP, has its eyes set on becoming the country's first trillion-dollar economy by 2025. At the same time, Marathwada, a historically backward part of the state, home to the Unesco World Heritage Sites of the Ajanta and Ellora caves, has seen a surge in farmer suicides. At the heart of the crisis is a cyclical drought that has persisted for almost a decade. *Landscapes of Loss* tells the story of Marathwada.

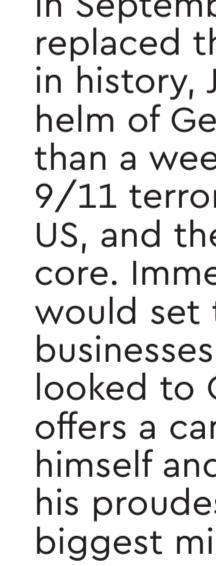
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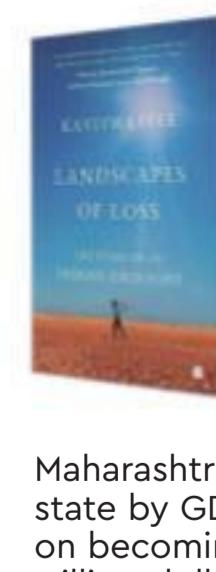
In September 2001, Jeff Immelt replaced the most famous CEO in history, Jack Welch, at the helm of General Electric. Less than a week into his tenure, the 9/11 terrorist attacks shook the US, and the company, to its core. Immelt knew his response would set the tone for businesses everywhere that looked to GE. In *Hot Seat*, he offers a candid interrogation of himself and his tenure, detailing his proudest moments and biggest mistakes.



The Population Myth reveals how the right-wing spin to population data has given rise to myths about the 'Muslim rate of growth', often used to stoke majoritarian fears of a demographic skew. Quraishi uses facts to demolish these and demonstrates how a planned population is in the interest of all communities. Based on impeccable research, this is an important book from a credible voice.



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All books available as e-books

Leisure

SUNDAY, JANUARY 31, 2021



OLDEST HOTEL

Founded in 705 AD, Nishiyama Onsen Keiunkan is a hot spring hotel in Hayakawa, Yamanashi Prefecture, Japan. In 2011, the hotel was recognised by Guinness World Records as the oldest hotel in the world.

IVINDER GILL

As head of India's largest hotel chain and chairman of various industry bodies, what expectations do you have from the Budget?

Umeed pe duniya kayam hai, but hope is not a strategy. We have made several representations to the government for relief to the tourism industry. The Budget is an opportunity for the government to do something for supporting a sector that is the largest multiplicator of jobs, especially in the unorganised sector. Supporting a sector that can help in long-term sustainable GDP growth is a good thing to do. The sector has historically contributed more than 10% to the global GDP and jobs across the globe. Also, supporting a sector that can help build awareness of a nation is good. When India's Constitution was written, tourism was not a priority. There were different issues then. Seven decades later, the time has come to give the sector the importance it deserves. Other nations treat tourism as a pillar of growth and promote their cities like Paris and London as tourism magnets.

I look at it under three pillars — policy, taxation and stimulus. By policy I mean how you treat tourism. Is it infrastructure or is it getting industry status in various states? By taxation, the perception is that everything is a five star. Today, as we sit at the launch of a new hotel that has upgraded its entire neighbourhood, it is not a five or even a four star. It's a nice little jewel in the heart of the city. So why should we tax this industry the most because the perception is that every hotel is a five star and meant for the rich?

By stimulus I mean, going forward, coming from a pandemic, one of the tasks is how to generate demand, because without demand sustainable growth will not happen. And that can come in form of some stimulus where we might tax companies less so they have more meetings and incentivise people to travel. When they travel, they buy tickets, book hotels and spend money. Which means more GST. But you have to incentivise them to travel.

You have had new launches in the middle of a pandemic and after a lockdown when business was zero. Do you see this as a passing phase that the industry will overcome, perhaps fuelled by revenge consumption?

It is already happening. Revenge travel and pent up demand are being experienced in resorts. Suffering is really in the state capitals and capital of India and commercial capital of Mumbai. Goa is not suffering. Rishikesh is not suffering, nor is Kashmir or Coorg or Kerala. They are all full. People are driving to destinations and even flying now that aviation is 60% back to normal. But the corporate world is not travelling like it was before. At a certain level corporate demand is starting to come back. The middle management has started travelling but the magnitude is still not the same. But at the same time, I believe, yes, this too shall pass.

A qualitative classification by hotel brands, especially recently, has veered toward millennials and offerings for the younger generations. Seleqtions is a nod to nostalgia. What do you have to say about that?

● **INTERVIEW: PUNEET CHHATWAL, MD & CEO, IHCL**

'Time has come to give tourism the importance it deserves'

Says Budget is an opportunity for the government to support sector that is largest multiplicator of jobs



"Why should we tax this industry the most because the perception is that every hotel is a five star and meant for the rich"



The Connaught in New Delhi (above), IHCL's new property under the Seleqtions portfolio, and (left) Puneet Chhatwal with Union ministers Harsh Vardhan, Smriti Irani and Ravi Shankar Prasad with actor Anupam Kher at the launch of the hotel in New Delhi on Friday evening

It is not supposed to be like that. It is a collection of some names that are stronger than the brand. Like the Connaught is the Connaught. The Ambassador in Khan Market is Ambassador. It doesn't matter if any other name is added to them. They will maintain their identity. Like the Blue Diamond in Pune, the Savoy in Ooty, etc. The hotel industry, after experimenting for several decades, has realised that some hotels have their own identity and it's not good to club them under some brand. So Seleqtions is just a platform of sales and distribution created keeping the needs of such hotels in mind that are in every city and state capital and commercial capital. It includes

some very nice properties that retain their individuality instead of a cookie-cutter approach. So this was the thought behind Seleqtions. There is a saying in German which I translate, 'Let's not be more Catholic than the Pope'. Memories, heritage and beauty of a place matter. So we are excited to have created this platform that also

The F&B community will have to find truly unique ways to entice us to return



Meanwhile back to Comorin, they started me off with tasters of their home-made Vermouths and flavoured sodas. Now, these guys were on to this do-at-

IT'S A TOUGH TIME FIRST,
RESTAURANTS LOST
BUSINESS & NOW THE
ONUS OF BRINGING IT
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ENTIRELY WITH
THEM

home trend long before the lockdown made chefs and bartenders out of all of us, cooking and cocktail-ing for social media like participants on some unannounced reality show. But the thing is that now, since most of us know how to fix ourselves a basic Negroni, roll home-made pasta or make sourdough croissants (okay, most of us minus me for that last one), the restaurants have to dish out something truly exceptional and fantastical to keep us hooked and coming back for more. They need to up their wow factor to Willy Wonka's Chocolate Factory levels.

Under Varun Sharma, the head mixologist, Comorin's bar programme has evolved as an intricately-detailed manifesto. Most drinks were the stuff that I would normally order at bars in London and New York, employing local ingredients, but techniques (sous-vide, clarification) that made them undeniably novel and almost unrecognisable. There was lemongrass soda and a rose and bergamot soda, which turned up bottle like regular soft drinks, crown cap and all. Now, home-made can make for good marketing ploy, but this no-human-touch hermetic sealing is the specific assurance of a contaminant-free experience I seek now when dining out. Next, the absolutely colourless (clarified) whisky sour was one of those drinks that

were giving their daughter to us. That's the trust in the Tata Group speaking.

To launch a new platform in Delhi, Mumbai, Pune and Goa is always not easy. But we have had a good start and some very big names.

Do you have any plans for a separate brand for millennials?

I think by virtue of our parent group, our value proposition is to be an Indian hotel. We are not following other people in saying this is for millennials. Every hotel should be able to serve every age and every need. We can't say Taj Mansingh is only for the rich and elderly. The newly-renovated Machan appeals equally to millennials and still evokes memories. In Taj Palace, what does the Blue Bar not have to appeal to youngsters? But if you are saying a brand that is for the upcoming professionals, we have Ginger that we have repositioned to appeal to that group. You can play music there, there are community tables, good Wi-Fi, etc. They are very modern and very vibrant. We call it the lean lux. It's not cheap, but it's lean.

We lead in design, community service and growth. We have signed and opened more rooms than anyone else, even in the middle of a pandemic.

What about the use of tech? Will that be taken to even further levels?

We do have things like one device for all controls in rooms in our palaces. What Covid has done is drive touchless tech everywhere. We have the I-Zest for that, a digital platform to drive touchless operations. Covid has accelerated change in all spheres of life to the extent that none of us could imagine, with dig-

"We lead in design, community service and growth. We have signed and opened more rooms than anyone else, even in the middle of a pandemic" ital being the number one winner in all that. Even if you were not digitally savvy in the lockdown, eventually you became that. These kind of changes keep coming; the pandemic just accelerated it. And it is an opportunity for the industry to embrace more digital and more tech and be less dependent on individual judgments.

How has the pandemic impeded your plans?

Everything was at a standstill during the lockdown. Progress on hotels was not happening. Offices were shut. Even now, offices are not fully operational and things get slowed down. But I am not complaining because everyone faced the same situation across the globe. We will catch up, and maybe open two hotels a month instead of one.

What about your hotels in the US and UK?

The governments there have other kind of resources. We are expecting some relief package. And with political clarity in the US, we are not worried. We will come back even stronger.

Do you think digital is the lasting takeaway from the pandemic?

I would say not digital, but resilience. Resilience of having patience in dealing with the situation and with others. Resilience of managing with whatever you have. One key thing this pandemic has done is show people how little you need to survive and what are the most important things in life.

Edited excerpts

Culinary adventures

The F&B community will have to find truly unique ways to entice us to return

may not be that long or arduous.

I was at Comorin so, yes, this is something of a shameless plug for one of the finest eateries in the country. It's the one reason I will happily trek to Gurugram, a distance of nearly 28 km from my place. For a person who only ventures beyond a 3-km radius to catch flights or run/cycle a loop around Lutyens' Delhi, this remains afeat.

But it was one of the places I found myself truly craving during the lockdown. Sure, there were other addresses with a similar draw—Americano, The Table, O' Pedro (all in Mumbai), Nostalgia (Goa)—but they were mostly in other cities. Delhi, for me, in spite of all its culinary diversity, still has very few places that serve up a truly unique and worthy brand of fare. Outside of Pandara Road, a few chaat and paratha addresses, it's slim pickings really. Many of you will enthusiastically object, but how many places that opened in the last five years still hold your attention? Before this column is over, I will share the other names that I think do a laudable job in the capital.

Meanwhile back to Comorin, they started me off with tasters of their home-made Vermouths and flavoured sodas. Now, these guys were on to this do-at-

you want to order again even as you keep wondering how can something so colourful be so flavourful. I was fortunate to sample a few from the upcoming menu too: try the Moonraker when there next, mixing lavender and honeycomb like you never knew you wanted so bad.

But mind you, the experience wouldn't have been complete without food to match both in terms of variety and complexity-in-simplicity, something I define as preparing a dish that leads you to believe that you could make it yourself and yet, if you were to try, you'd end up nowhere close.

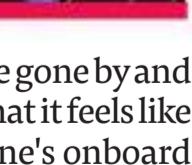
It's this fine art of taking an otherwise commonplace dish that's dripping with memories and then revisiting and reinterpreting it in a manner that heightens the curiosity without detracting from the nostalgia of it. The Comorin team executes it flawlessly every time and this is what I was craving from 28 km away.

As promised, other easy-food joints/deliveries I'd seek out specifically for their brand of F&B (in no particular order): Mahabell, Burgerama, Asian Farm Shack, Leo's and Nomad Pizza, Noshi, Mood (in Delhi) and Mjöl Pizza.

All of you are my F&B heroes—please take a bow and keep doing this service to us through these trying times.

The writer is a sommelier

BETWEEN SIPS



Magandeep Singh

SO ALL THESE MONTHS have gone by and most of us have forgotten what it feels like to complain about the airline's onboard wine programme or how to vehemently fight to pay the bill when out with friends. In other words, once we start going out again and more regularly, these "skills" may return, but till then, the F&B community will have to find truly unique ways to entice us to return to their premises. It's a tough time really. First, they lost business and now the onus of bringing it back also rests almost entirely with them. Well, recently while out for a working lunch, I was regaled with a good many measures by the restaurant team, which made me realise that the road back

SUNDAY, JANUARY 31, 2021

Fe Lines

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



A space odyssey

The year 2021 promises to be an exciting one for space exploration, as many countries have planned ambitious missions

FE FEATURES

IN 2021, THE FIRST INDIAN will be carried by our own rocket to space. The Chandrayaan-3 demonstrator mission will attempt a lunar landing again after the Vikram lander of the Chandrayaan-2 mission crashed in July 2019. The new mission is slated to launch in March this year and would consist of a lunar rover and a stationary lander approved by the Indian government.

K Sivan, the chairman of the Indian Space Research Organisation (ISRO), revealed the estimated cost for Chandrayaan-3 to be ₹6.15 billion (about \$91.2 million), a much lower figure in comparison with Chandrayaan-2, which cost ₹9.7 billion, as per news reports.

Chandrayaan-1, launched in 2008, was one of the first major missions in the Indian space programme. Comprising an orbiter and a surface penetrator probe, it was one of the first missions to confirm evidence of lunar water. Chandrayaan-3 will touch down in the lunar south pole's Aitken basin, a vital component for future sustainable lunar habitation.

The agency has also identified four astronauts for Gaganyaan, the country's first human space flight set for launch in 2021. In 1984, Rakesh Sharma flew in a Russian module, but this time, the Indian astronauts will fly in an Indian module. Sharma, the first Indian to travel to space, was part of the Soviet Union's Soyuz T-11 expedition, launched in April 1984 as part of the Interkosmos programme.

Clearly, 2021 promises to be an exciting one for space missions, and not just because of India's space plans. There are other major countries as well planning their space missions in the near future. Russia, for one, has

reinvigorated its Luna programme to launch the moon mission in 2021 with nine instruments onboard, according to news and space discovery website Space.com. The country is setting the stage to put cosmonauts on the moon under its Russian lander Luna-25, the first Russian craft to reach the moon's surface since it was part of the Soviet Union.

China's ambitious Tianwen-1 mission will be the first Mars mission with an orbiter, lander and rover to explore the red planet. Tianwen-1, which blasted into space in July 2020, is now more than 15 million km from earthen route the red planet.

South Korea and Japan are also building lunar landers. South Korea, with its first launch of a lunar orbiter slated for the second half of 2022, has been working on a lunar orbiter programme since 2016, Yonhap news agency reported. The spacecraft is expected to reach the moon by December 2022 and conduct a year-long mission that could even be extended, according to the state-run Korea Aerospace Research Institute (KARI).

Japan's first moon rover called Yuumi will take flight aboard the rookie mission for United Launch Alliance's new Vulcan Centaur rocket in 2021. The US Artemis project,

THE CHANDRAYAAN-3 DEMONSTRATOR MISSION WILL ATTEMPT A LUNAR LANDING AGAIN AFTER THE VIKRAM LANDER OF CHANDRAYAAN-2 CRASHED IN 2019. THE NEW MISSION IS SLATED TO LAUNCH IN MARCH

which includes the goal of sending the first woman and next man to the moon in 2024, is the most ambitious mission. Subsequent missions will explore more of the moon and test the technologies and procedures needed for human exploration of Mars. In this regard, the National Aeronautics and Space Administration (NASA) is seeking new partners to help the agency tell the story of human exploration of the moon with the Artemis programme in ways that engage, excite and inspire audiences.

Boeing, too, hopes to launch a second attempt on March 29 this year after addressing the software issues that prevented Starliner from reaching its destination the first time.

Washington-based company Blue Origin will send its first orbital rocket aloft in 2021. Named New Glenn after the NASA Mercury astronaut John Glenn, the rocket can send up to 14 tons to geostationary orbit and 50 tons to low earth orbit.

An ambitious new NASA mission called Lucy is expected to launch in November this year to study eight space rocks over nearly a decade. With boosts from earth's gravity, it will complete a 12-year journey to eight different asteroids—a Main Belt asteroid and seven Trojan asteroids. The swarms of Trojan asteroids associated with Jupiter are thought to be remnants of the primordial material that formed the outer planets. The Trojans orbit the sun in two loose groups, with one group leading ahead of Jupiter in its path, the other trailing behind. The Jupiter trojans, commonly called Trojan asteroids or simply Trojans, are a large group of asteroids that share the planet Jupiter's orbit around the sun. These primitive bodies hold vital clues to deciphering the history of the solar system, and perhaps even the origins of organic material on earth.

REAL TO REEL

The year 2020 was a dramatic one. Not surprisingly, many movies have been announced revolving around it and the pandemic. The recent Anne Hathaway-starrer *Locked Down*, for example, talks about the lockdown days of 2020. Here are some other movies that were inspired by major real-life events.

By Reya Mehrotra



Uri: The Surgical Strike

The 2019 military action film, starring Vicky Kaushal, was based on the 2016 surgical strikes. The strikes were carried out against militant launch pads across the LoC in Pakistan-occupied Kashmir. This was in retaliation of the Uri attack of September 18, 2016, reported as the 'deadliest attack on the security forces in Kashmir in two decades' in which 17 army personnel were killed.

Pearl Harbour

The American lagoon harbour in Hawaii is the US Naval base. The attack on Pearl Harbour in 1941 by the Japanese Navy led the US to declare a war on Japan, making it an immediate cause of the US's entry into World War II. The 2001 romantic war drama *Pearl Harbour*, based on the event, stars Ben Affleck, Kate Beckinsale and others, and is a fictionalised version of the attack and its aftermath. The

Titanic

Talking of movies inspired by real events, *Titanic* tops the list. After striking an iceberg, RMS *Titanic* sank in the North Atlantic Ocean in 1912. Out of the 2,200 people on board, 1,500 were reported dead. The 1997 romantic film *Titanic*, starring Kate Winslet and Leonardo DiCaprio, is based on the event. One of the most iconic films in Hollywood, *Titanic* has won a total of 11 Academy Awards. In the movie, the lead pair, belonging to two different social classes, falls in love. The love story entwined with human loss strongly conveys the emotional impact of the disaster.



Pinjar

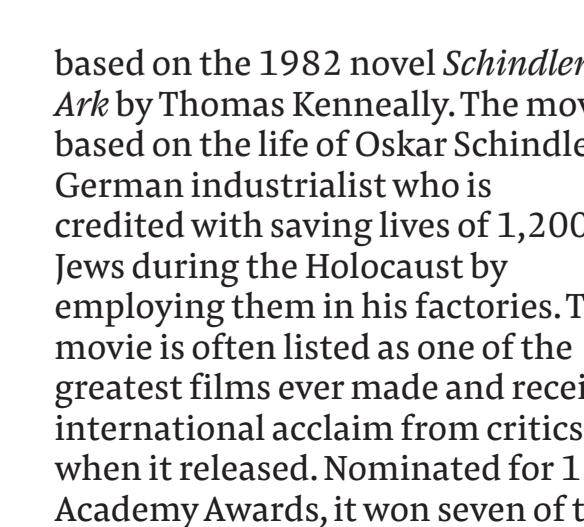
The 1947 partition of India remains one of the most important events in south Asian history, wherein lakhs of migrating people suffered and lost lives. The 2003 period drama *Pinjar* is based on the Hindu-Muslim issues during the time of the partition. Starring Manoj Bajpayee and Urmila

movie was nominated for four Academy Awards.



The Gatekeepers

The 2012 documentary film narrates the story of Israel Security Agency Shin Bet from the perspective of its former heads. The film includes footage and interviews to show the role the agency has played in the security of Israel from the 1967 war till the present day. The film was nominated at the 85th Academy Awards.



Schindler's List

The 1993 American historical drama is directed by Steven Spielberg and is

Schindler and his wife were named 'Righteous Among the Nations' by the Israeli government in 1993, an honour used by Israel for non-Jews who risked their lives to save Jews during the Holocaust.

Tamas

Based on Bhisham Sahni's 1974 novel, the 1988 movie *Tamas* is based on the plight of families migrating during the time of the 1947 partition. The novel won the Sahitya Akademi Award in 1975. *Tamas* literally means darkness and the movie brings out the dark realities of the partition. The movie stars Om Puri, Pankaj Kapur, Amrish Puri, among others. The movie also won the National Film Award for Best Feature Film on National Integration.

The Invisible War

The 2012 documentary movie by Kirby Dick talks about sexual assault in the US military. The movie was appreciated by journalists, advocates and lawmakers for bringing the issue to light and influencing government policies to reduce rape in the armed forces. The film features interviews of veterans from various branches of the forces recounting the events of their assaults. The reports, however, led to convictions of only 244 perpetrators out of thousands of them. It shows first-person accounts, real footage of survivors documenting the aftermath and the struggles in their daily lives.

TECH-NOW-LOGY

How to keep internet trolls out of remote workplaces

When companies move all employee communications online, they face the same problems as the rest of the internet. But they don't have to let bad behaviour seep in

NELLIE BOWLES

GUSTAVO RAZZETTI, WHO gets hired by companies to improve their work cultures, has noticed a change since the pandemic began last year: more political brawls, more managers losing control of their employees, a curious mix of hyper-engagement and lack of empathy. "Employees are turning their cameras off, hiding behind avatars, becoming disrespectful," said Razzetti, whose consultancy is called Fearless Culture. "They're being aggressive among each other."

Office conversation at some companies is starting to look as unruly as conversation on the internet. That's because office conversation now is internet conversation. Many companies have been working online for nearly a year, with plans to continue well into 2021. And just as people are bolder behind keyboards on Twitter, they are bolder behind keyboards on workplace messaging platforms like Microsoft Teams and Slack — with all the good and all the bad, but with a lot more legal liability.

Work culture experts say there are steps companies can take before the lawyers get involved. These are among them: closely monitoring large chat

groups, listening to complaints, reminding employees they are on the job and not bantering with friends, and being aware that a move to a virtual work force can expose new issues like age discrimination.

At a lot of companies, this is the first time colleagues have had to come to terms with working and socialising almost entirely online. There is likely no going back. "At the beginning of the pandemic, everyone patted themselves on their back, like: 'Oh, look, productivity has not fallen. We've transitioned to digital. We've done things we were seeking to do — streamline processes, move things online, decentralise decision making.' But they were forgetting about culture," said Jennifer Howard-Grenville, a professor in organisation studies at the University of Cambridge. "Now the reality of that has hit."

When message boards, chat rooms and Facebook become work tools, off-colour humour is more common. Aggressive political discussions that would be out of place among cubicles now seem fine. The hierarchy of physical space disappears when everyone is a username: Confronting senior management does not require a walk and a knock on the door, and confronting colleagues does not require sitting next to them the rest of the day.

"I've seen bullying by text in the various kinds of internal instant messenger platforms, and we've seen an uptick in those kinds of complaints coming our way," said John Marshall, an employment and civil rights lawyer in Columbus, Ohio. Harassment from colleagues in internal messaging platforms is not new, he added, but now there is more of it. These new work tools were designed to look and feel like message boards and social media. Workers notice that and adopt similar behaviours, researchers say. The performative nature of Slack, where colleagues fuel discussions in vast chat rooms by adding emojis, for example, means frenzies grow and are hard to contain

once they start.

"Employees ask themselves, 'Well, what do I know that's similar to Slack?'" said Mark D Agars, a California State University professor who studies organisational psychology. "It's a Reddit board. So we draw on those norms. And those norms are very different than professional norms."

Some employers have had a strict response to political online chatter. The chief executive of the cryptocurrency company Coinbase — whose workers have complained of disparate pay for women and minorities — recently told employees to stick to work issues in online chats or find another job. Some of them took him up on the offer.

But work culture experts say there is a middle ground. So money saved in office space is being spent on hiring corporate therapists like Razzetti. He has a protocol for emergency work-chat situations. First, he shuts down the problematic Slack channel. Then he breaks the team up for an intervention. Colleagues are asked to reflect alone. Next, they can meet with another colleague one on one to share their feelings, then in groups of four. Finally those small groups can begin to reintegrate into a fresh Slack channel.

Some of the professors and consultants recommend simple solutions: taking turns to talk or post in meetings, requiring silent time to read something together during a video meeting before discussing, and giving workers 90 seconds to vent about politics before beginning a politics-free workday.

"We have people fighting like teenagers online at work," Razzetti said. "This can be a very serious thing." So the recommendation from professionals is, basically, to treat all of us as if we were teenagers who had been fighting online. As with anything that involves workplace communication — particularly workplace conversation in text form — there are legal liabilities. There is a big legal difference between a troll with an opinion who is an internet stranger and a troll with an opinion who can contribute to your performance review. People could sue if they believe they are being harassed.

Anyone with an eye toward preventing legal liability knows: Text is dangerous. The fact that workplace discussion now happens in online chats is a nightmare for legal teams.

"You need to be sure you're not writing — documenting — anything that's going to wildly offend people," said Leslie Caputo, whose title is people scientist at Humu, which makes workplace culture software. "For the millennials, the first age to grow up with IM, we're so used to having our predominant interactions this way, it can be hard to remember that this is a workplace with different rules."

NYT



Spotlight

SUNDAY, JANUARY 31, 2021

PARAS ARORA, owner of Delhi-based eco-fashion label Doodlage

CO-FOUNDED BY PARAS Arora in 2014, Doodlage is a Delhi-based eco-fashion label, which sells through both Instagram and Facebook. It has a strong presence online, with around 59,000 followers on Instagram and 25,000 on Facebook. Talking about how social media platforms help businesses like his survive, he says, "The power of tech has made it easier to do business, giving local brands access to a wider audience across the globe. With advanced AI, a lot of positive innovations are happening across sectors."

Despite the fact that his business relies on social media, the 32-year-old, however, says no level of invasion should be accepted when it



KANUPRIYA JALOTA

Patiala-based social media entrepreneur



ANOTHER ENTREPRENEUR WHO started her business during the lockdown last year is Patiala-based Kanupriya Jalota, who jumped on to the social e-commerce bandwagon when she was stuck at home. She connected with her family, friends and relatives to sell accessories, footwear, home decor products and clothing for men and women through her WhatsApp and Facebook. The products are sourced from small vendors near her place or those selling online. This way, their products reach a broader consumer base, while she gets to keep a small share of the profit.

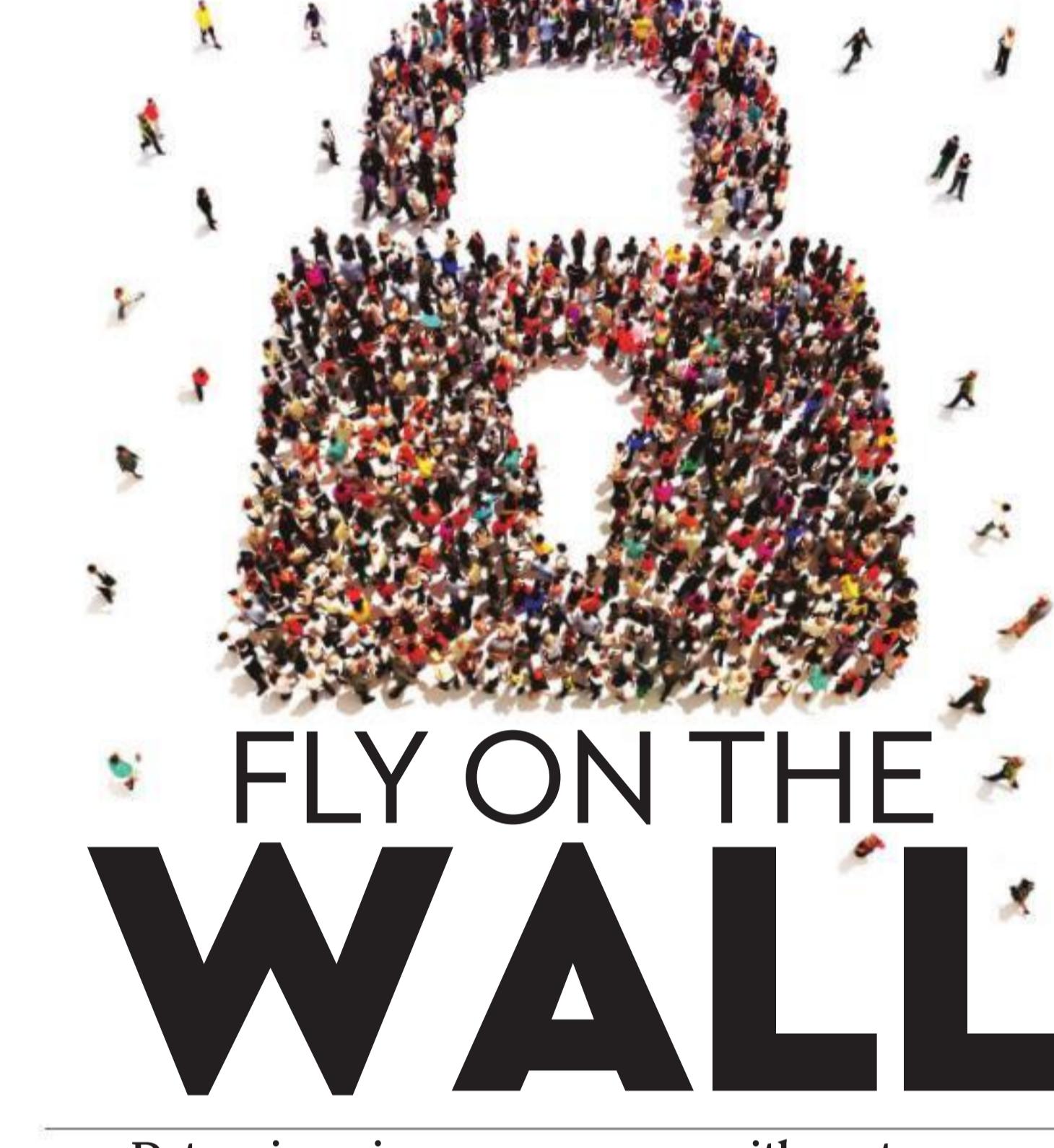
The 29-year-old promotes and sells the products by putting them on her WhatsApp groups created especially for this purpose. Once an order is placed, the vendor ships the product directly to the buyer. Payment is done online. "I started my business last year while at home and connected with people through WhatsApp and Facebook. I have made WhatsApp groups with friends and relatives and post my products on these groups named Priya Fashion & Decor and Priya Attire," she says.

Jalota saw good scope in social commerce during the lockdown as everyone was buying online and marketplaces remained closed or witnessed low footfall. "Buying online is the trend of the hour and so businesses online are blooming," she says, adding, "I believe the benefit of using these apps for businesses is for both the sellers and the portals themselves. They get consumer insights and we get our livelihood." But does she fear her business will get affected because of the recent data privacy controversy? "I don't fear any risks to my business as WhatsApp and Facebook have millions of users and not all of them are going to stop using them. Any upheaval is temporary. I don't think there will be any major impact as such. WhatsApp is a comfort app for many who don't even understand what the issue is all about. It is the only medium for many to stay connected and any change will take a long time," says Jalota.

MONIKA SATIJA, founder of Gurugram-based online art supply store Stationery Plug

ONLINE ART SUPPLY store Stationery Plug by Gurugram-based Monika Satija started during the lockdown in July on Instagram and, in no time, grew to a community of around 5,000 people who share an interest in art. The home-grown store provides doorstep delivery across India of all essential art supplies ranging from canvas to paints. "We have 50-plus Indian and international art supply brands under our roof. Not just products, we also provide recommendations to artists beginning their journey. We have also recently entered into the space of art workshops with experienced trainers," shares the 47-year-old, adding that they are currently working on their website and plan to launch it this year.

Thanks to platforms like WhatsApp and Instagram, she says, ease of doing business has increased greatly. However, she is aware that not



Data privacy is no new concern, with controversy surrounding some platform every now and then. How do social commerce entrepreneurs deal with the issue?

REYA MEHROTRA

EARLIER THIS MONTH, WhatsApp's new proposed data privacy policy caused huge uproar. As part of the policy, the messaging platform would have shared commercial user data with parent Facebook. Needless to say, users were enraged and many quickly uninstalled the app, switching to other platforms like Signal and Telegram that claim to offer better privacy. Telegram, in fact, witnessed 9.1 million downloads between January 4 and 17, while Signal recorded 26.4 million downloads from India during the same period.

After WhatsApp's announcement, the ministry of electronics and information technology wrote to the messaging platform citing "grave concerns regarding the implications for the choice and autonomy of Indian citizens" and asking CEO Will Cathcart to withdraw the policy for India. In reply, the messenger app's

spokesperson said that their agenda was just to help businesses grow. However, in the face of continuing criticism and opposition, it extended the deadline for users to accept the policy till May. Data privacy has long been a thorn in the flesh of internet users, especially when it comes to social media platforms. However, the user dependency on these sites continues to grow, with many using these sites to buy as well as sell — the coronavirus pandemic and subsequent lockdowns, in fact, only made this dependency stronger, helping many businesses to, in fact, stay afloat.

So at a time when there is a huge hue and cry around data privacy in the country, what impact does it have on the end user, especially small businesses that primarily operate through sites like WhatsApp, Instagram and Facebook? We spoke to a few such small and medium-sized businesses and startups to understand their concerns and whether the user backlash poses any risks to their businesses.

Through Instagram, the startup reached 50,000 relevant accounts in the past six months, which would have been difficult otherwise, she confesses. "The ease of creating content and features like hashtags, tagging and repost have helped us reach potential leads and plan our business strategy in line with the demographic info of our audience. The performance metrics allow us to understand which product is grabbing more attention," she explains.

all of them are equally trustworthy. "We are assured that Instagram does not sell its data. However, policies regarding access to the camera and communication do sound concerning and, hence, our team takes preventive measures to keep our consumers' data safe. The shipping address and personal details are gathered via Google forms and payment is collected via UPI platforms, thus ensuring zero data leakage," she asserts.

Instagram's data privacy policy has been a concern for many users. "We are assured that Instagram does not sell its data. However, policies regarding access to the camera and communication do sound concerning and, hence, our team takes preventive measures to keep our consumers' data safe. The shipping address and personal details are gathered via Google forms and payment is collected via UPI platforms, thus ensuring zero data leakage," she asserts.



PRIVACY ACTIVIST

Maximilian Schrems is an Austrian activist and author who became known for campaigns against Facebook for its privacy violations, including violations of European privacy laws and the alleged transfer of personal data to the US National Security Agency.

DEEPIKA GUPTA

Owner of Delhi-based confectionery Gluten Free By Deepika



DELHI-BASED DEEPIKA GUPTA'S venture Gluten Free By Deepika is a one-stop shop for all things gluten-free. From *samosas* and pizzas to cupcakes, cookies and smoothies, she retails all manner of delectable treats. The 47-year-old's specialisation, however, are gluten-free cake, which are customised according to the needs of a consumer. Customers can place orders on her Instagram and Facebook pages, where she regularly uploads pictures of her fulfilled orders.

Concerns around data privacy do worry her, but not so much as to make her rethink her mode of business. "I do have a problem with my data being shared with other apps for insights without my permission, but that said, I find the apps and these platforms safe for facilitating business both for the sellers, as well as the buyers. Small and medium businesses like mine can benefit as one can connect with a larger consumer base online and expose our products to them," says Gupta, who has been using these apps to sell home-made food products for some years now and plans to continue doing the same.

SONAM RAJE

Bengaluru-based home baker and founder of Kittu Cakes

IT WAS DURING the lockdown last year that Bengaluru-based homemaker and new mother Sonam Raje decided to start something of her own. Being a baker, she started selling home-baked cakes through social media platforms.

Luckily for the 32-year-old, Kittu Cakes took off instantly, as her cakes had the appeal of being safe and hygienically made at home. They were an instant hit with the neighbours and gradually orders started pouring in from even faraway places in the city. "I started baking last year and everyone loved the cakes as hygiene was being prioritised," she says.

All the orders come in through her WhatsApp or Facebook page. The cakes are delivered through delivery apps and she receives payment either in advance or post delivery through payment apps.

For Raje, social media has been a boon and she doesn't worry much about data privacy. "I have heard about the WhatsApp and Facebook data privacy controversies, but these platforms have helped me build my startup," she shrugs.



TANUSHREE ISHAANI D & POOJA KAREGOUDAR

Friends and co-founders of lifestyle wellness brand BodyCafe

COLLEGE FRIENDS TANUSHREE Ishaani D and Pooja Karegoudar turned entrepreneurs with their lifestyle wellness brand BodyCafe in 2016. As a new startup, they invested in product shoots and put up attractive images of their merchandise on their pages on Instagram and Facebook. Soon, their products started selling far and wide through social media. As a brand, says Hyderabad-based Ishaani (*left in pic*), BodyCafe does receive some basic personal information based on users' interaction with the website, but it is only used to enhance user experience and for measuring website performance. "Privacy invasion is never okay. So we never sell the data we collect or use it for purposes that may be deemed unethical," she clarifies.

Despite being a flourishing startup on social media, concerns around data privacy scare them, too, she says. "Data privacy must be an important concern for all businesses. The grey area is about how the data is used. While it helps the business

understand users and enables them to give the best experience, any use beyond that should be thoroughly thought through—especially if the data is going to be shared with third parties like advertising companies. Hence, it becomes important to let users know how their data is shared with others and to provide them with a choice to opt out," says Ishaani.

Talking about the WhatsApp controversy, she says, "It was always clear that Facebook would want to collect data from users on all their platforms. It is hard to predict the impact of the recent news because the majority of people would choose to stick with the convenience that the online platforms give them. While consumer education and awareness is important, the onus is on the governments to safeguard the people from any misuse of their data," she says, adding, "Technology has always been a double-edged sword. What is important is for those who wield it to use it ethically and to improve people's lives."



'Privacy a concern but can't live without tech'

Consumers share their thoughts and concerns over using social media platforms to connect, consume and buy

REYA MEHROTRA

BENGALURU-BASED MEDIA PROFESSIONAL Akhila Damodaran doesn't understand the fuss over WhatsApp's proposed data privacy policy. "Our privacy has been breached with our data

being compromised already. Several apps, including music and food delivery apps, need permission to your phone logs and text messages. And if you don't give access, they don't work. We are left with no choice but to accept these terms. So I do not understand why there's so much fuss about WhatsApp when all our information is out there already. There's no privacy at all and you can't help it. In the digital world, one can neither stop using apps nor phones," she says.

Not surprisingly, Damodaran says, she will continue using these apps as she did before. "I am, of course, not happy about it, but I feel helpless," she says.

Unlike her, though, there are many who

won't stand for their data being compromised. Delhi-based civil engineer Aditi Singh is one of them. "If there is a risk of breach, I would not continue with the existing platform and will prefer to switch over to any other reliable and safe platform. It does not matter whether the platform is small or big, but that our data is secure and safe. For now, though, I will continue to use WhatsApp and Facebook to connect with people and shop online," she says.

Some users are confident that the messaging platform won't let them down. Agra-based education counsellor Alina Harun believes that if there are any loopholes the company will work on it. "The company has given official statements as well and any loophole from their

end would eventually reflect on their image. So I think they will work on improving user privacy and safety. As for me, I often shop online and my official chats are facilitated through WhatsApp, so that will continue for sure," she says.

Bengaluru-based communications consultant Kumaran Prabhakar, however, isn't waiting around for that and has already switched to Signal. "Invasion in terms of asking permissions for certain information to run the app is okay. But if one wants to manage user data for reasons which are not completely known to the consumer, that's not okay," he asserts.

Noida-based pilot instructor Bhumika Saberwal, too, is considering switching to Signal, which self-destructs messages

and has end-to-end encryption, but doesn't have any plans to discontinue the use of Facebook, WhatsApp or any other shopping apps right away.

For some like Lucknow-based fashion influencer Ananya Walia, social media is their livelihood. With 20,000 followers on Instagram, Walia earns through brand promotions. And so, Walia and a number of young influencers today stand by social media despite the numerous concerns. "I will definitely continue using the apps as I have a considerable number of followers. I do have a problem with my data being shared for consumer insights without consent, but then it all works fine unless I am not being impacted directly in a negative way," she offers.

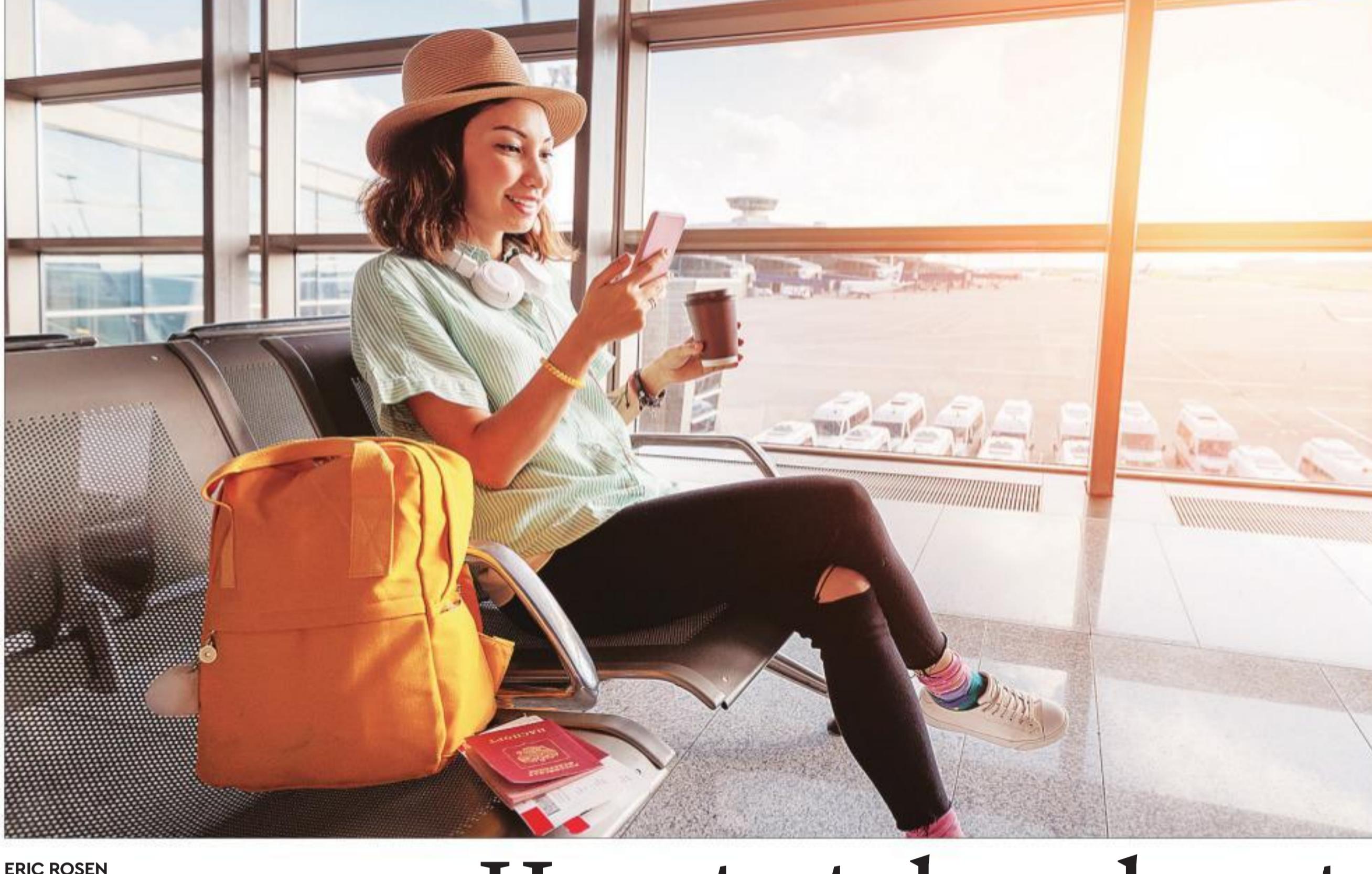
Footloose

SUNDAY, JANUARY 31, 2021



FRICK COLLECTION

Enthusiasts can go on a virtual tour of The Frick Collection, an art museum in the Henry Clay Frick House on the Upper East Side in Manhattan, New York City. It houses the collection of industrialist Henry Clay Frick



ERIC ROSEN

THE BEGINNING OF a new year is always a good time to rethink your travel rewards strategy—but never more so than in 2021. With the travel industry experiencing continued disruption from the coronavirus pandemic, and hamstring vaccine rollouts threatening to extend border closures even longer than expected, airlines and hotels are offering unprecedented deals to secure business (and loyalty) in the months to come.

The industry-wide uncertainty makes for unique considerations in the points and miles game. First, it's easier than ever to amass points. Second, there's value in spending them—even if it's with speculative travel plans. Finally, don't get bogged down in the elite-status game. Most airlines and hotels have extended the expiration dates of their points, elite status, and other perks such as upgrades and free reward night certificates by several months, or even a year. All of that gives you some breathing room to put them to use later on. In the meantime you can play the field and maximize your rewards in other ways. Here are some of the questions to ask and the steps to take, whether you are already sitting on a store of airline miles and hotel points, or just getting into the loyalty game.

Take advantage of historic credit card deals

Consumer spending has both shrunk and shifted in the past year—less entertainment and travel, more home improvement and grocery purchases—leading many to reconsider which plastic is in their wallet. To attract new customers, issuers began offering some of the highest sign-up bonuses ever for travel rewards cards: 80,000 points for the popular Chase Sapphire Preferred and 100,000 miles for the Capital One Venture Rewards card, for instance. Banks also attempted to retain existing cardholders by adding new bonus categories and statement credits to certain cards.

"This is a great time to look at what cards are available and think about a six-to-12-month strategy that mixes large sign-up bonuses along with cards that are

How to take advantage of unprecedented points & miles

It's a buyer's market as airlines and hotels are offering unprecedented deals to secure business and loyalty in the months to come



going to be great for your everyday use," says Scott Mayerowitz, executive editorial director of the Points Guy.

The Platinum Card from American Express is a perfect example. The card fields an unparalleled roster of travel-related perks, including Gold elite status with both Marriott Bonvoy and Hilton Honors, \$200 in airline incidental fee credits each year, a Global Entry or TSA PreCheck application credit, and access to Centurion Lounges, Delta Sky Clubs, and Priority Pass lounges at airports. To compensate for the fact that these benefits are less relevant in the midst of a pandemic, Amex is currently offering one of the Platinum Card's most lucrative introductory bonuses ever: 75,000 bonus points after spending \$5,000 on purchases within the first three months, plus 10 points per dol-

lar on up to \$15,000 of purchases at US supermarkets and gas stations within the first six months. Maxing those out would yield 230,000 bonus points—enough for multiple international business or first class tickets if used smartly.

"They're trying as hard as possible to say that yes, there's still value in a card that costs you \$550 per year, even if you're not travelling," says Mayerowitz. In addition to its usual bonus categories of dining and travel, the Chase Sapphire Reserve now earns three points per dollar (instead of the usual one) on up to \$1,000 of grocery purchases each month through April 30, in addition to its normal bonus categories of travel and dining. Other new benefits include DoorDash, Grubhub, and Peloton discounts, and the (temporary) ability to spend the \$300 in annual travel

credits on groceries or gas—a way to let members amass points for future trips while retaining relevance now.

These types of perks have also been rolled out among specific airline and hotel co-branded cards, which typically earn bonus miles or points per dollar only on spending with their particular company. If you haven't done so already, log into your credit card account and check which offers you can leverage to earn a hoard of points for future trips.

Make plan now, but be prepared to change it

The decision to resume travel will remain deeply personal, but now might be the best time to make plans, regardless



check-in, and you can wait until virtually the last minute to decide whether or not to go. Mayerowitz agrees with that logic, adding, "Once a critical mass of people are vaccinated, there is going to be a tsunami of travellers looking to get out there again. If you are smart, you are going to make bookings now to get ahead of that wave."

Plus, says Howard, "Your miles aren't going to become more valuable later," referring to continued changes—even amid the pandemic—that have devalued award charts in recent months. Pro tip: Insulate yourself against any major award-chart changes by focusing on transferable points, such as the ones earned with American Express Membership Rewards, Chase Ultimate Rewards, and Citi ThankYou Rewards. These can be converted into miles or points with dozens of airline and hotel partners, allowing users to take advantage of the best values.

Relax about elite status, and play the field

Don't get too anxious about losing that top-tier elite status you worked hard to earn—American, Delta, United, Hilton, Hyatt, and Marriott have all extended 2019 status through 2021, and some are even lowering thresholds for 2022 preemptively. "Given these lower thresholds and the ability to have your old status rolled over," says Mayerowitz, "this is a great time to sleep around. That means fly other airlines, too, but particularly hotels. This is a great time to check out another chain or boutique hotels."

Sleeping around makes sense for hotels more than airlines for several reasons—none to do with their beds. Hotel companies offer a greater spectrum of brands and products, and are relevant in 2021 even for those who may not be ready for air travel. It's also easier to earn hotel elite status—some credit cards offer it automatically—so you can maintain your existing status while shopping around.

"I would start looking at those brands that are taking a bit more of a long-term relationship approach," says Mayerowitz. For instance, Marriott Bonvoy counted the extended elite status and the 50% elite-qualifying night boost it gave members in 2020 toward lifetime status.

BLOOMBERG

Tour a historic home, from the comfort of your own

Bored with your surroundings? Walk the (virtual) halls of some storied grand houses

ALEXIS SOLOSKO

HAVE YOU EVER had the dream where you take a test that you haven't studied for? Or the one where you're caught in a public place in your underwear? Here's another common one: You open a door in your home and discover a room you have never seen before. To make this one a reality, just charge your laptop. Since the pandemic began, tours of historic homes, once strictly in-person events, have proliferated online.

There are houses with architectural significance, while others had famous former owners or are merely—and wildly—op-



HIGHLIGHTS OF THE FREE VIRTUAL TOUR OF MARK TWAIN HOUSE IN THE US INCLUDE THE LIBRARY & CONSERVATORY

ble, alabaster and platinum leaf. With most homes currently closed, the Preservation Society of Newport County has made video and 3D tours available of some of the more fabulous ones: The Elms, Marble House, Chateau-sur-Mer, Chepstow, Kingscote, Hunter House, and Isaac Bell House. Scroll and click through Italianate fantasia, Louis XIV pastiche, Gothic extravagance and high-end Victorian clutter. Newportmansions.org

Winchester Mystery House

Purchased in 1886 by Sarah Winchester, who inherited a fortune from her gun magnate husband (the second president of Winchester Repeating Arms), this San Jose, California, mansion underwent almost constant expansion until her death in 1922. Live tours of its 160 rooms are currently suspended, but the corporation that owns the house has prepared a 41-minute video, available on Vimeo, with an interactive 3D tour that includes areas not usually shown. Both allow access to the

creepy stained glass, the numerology-influenced light fixtures, the stairways to nowhere and the insane number of doors (2,000!) that Winchester bankrolled. winchestermysteryhouse.com

Mark Twain House

In 1874, Samuel Clemens (pen name Mark Twain) and his family moved into this Hartford, Connecticut, mansion designed by Edward Tuckerman Potter. The lavish interior, designed by Tiffany's Associated Artists, came seven years later. Asked about the style of his house, Clemens said, "I guess we'll call it 'eclectic.'" Highlights of the free virtual tour include the library, the conservatory and the billiard room, which doubled as a writing room. It was a source of great sorrow to the writer when financial problems forced the family to abandon the house in 1891. "To us, our house was not unsentimental matter," Clemens wrote, "it had a heart, and a soul, and eyes to see us with." To learn where and how other writers and artists lived, also consider a 3D tour of Alice Austen's house. marktwainhouse.org

Well-Being

SUNDAY, JANUARY 31, 2021



FIRST CURFEW

The first formal 'curfew order' was introduced in 1918 by the British board of trade, which ordered shops and entertainment establishments to extinguish their lights by 10.30 pm in order to save fuel during World War I

MARIA CRAMER

DRY JANUARY IN 2021 was supposed to usher in a healthier new year and bid farewell to a horrible 2020 — and the drinking that came with it for many of us.

People set other resolutions, too — less doom-scrolling on social media, more workouts, more walks in the sublime beauty of nature. Maybe a little meditation and an end to binge-watching. But 2021 has barely started, and it has already sorely tested our noble aspirations.

A glance at recent headlines holds some clues: New variants of the coronavirus could push the death toll in the United States to half a million by February; the economy is shrinking; and a mob attacked the US Capitol. The weather is bad, even in California. Pet food is killing dogs. Someone vanquished a manatee!

It is no surprise that late January, long the graveyard of New Year's resolutions, is once again full of dead promises.

"The world is on fire," said Asia Wong, a clinical social worker and director of counselling and health services at Loyola University in New Orleans. "Why are you trying to lose 20 pounds?"

'Everywhere you turn, it's stressful'

Last year, Rebecca Fletcher, a teacher in Wirral, England, said she went the entire month of January without drinking alcohol.

After indulging in prosecco over the holidays, she decided to try to repeat that success. Fletcher, 49, said she gave up after two weeks.

"I'm sorry, Dry January. It's just not working out," she said on Twitter, posting a photo of a glass of pinot grigio. "It's not you. It's me."

Fletcher said her attempt at a month of sobriety was thwarted by the spike in Covid-19 cases that spurred the government to order a full lockdown and created confusion in schools, where teachers and students have been in constant limbo about when they might return to the classroom. And the political instability in the United States has not helped, she said.

"It just feels like everywhere you turn, it's stressful," Fletcher said. "Not to mention that of course it's England, and it's rained solid for three days."

You should not be too hard on yourself, the experts say.

Sarah Wakeman, an addiction medicine doctor at Massachusetts General Hospital in Boston, said the all-or-nothing approach to quitting substances can leave people feeling ashamed or disappointed.

"This is an unprecedented time," she said. "We all need to allow ourselves a little grace."

And while pledges to stay sober for a month can be a good way for a person to assess why they drink and what they like or dislike about consuming alcohol, there are drawbacks to cutting out alcohol completely for a set period.

That approach "could set some people up for drinking more heavily once they start drinking again," Wakeman said. "For example, someone might feel reassured that they were able to stop drinking and therefore feel less need to be mindful of drinking the rest of the year."

No, it's not pointless to make resolutions

Nathan Shae Rodriguez, a journalism and media studies professor at San Diego State University, made two promises to himself in December: say "no" more often and answer emails more quickly.



Welcome to the graveyard of New Year's resolutions

It seems a long time since we pledged to drink less, eat better, exercise more, spend time with family, cut spending and stop doom-scrolling. Be gentle on yourself: It's been a tough month



"I'm a first-generation Mexican-American, queer-of-colour professor and that in and of itself comes with a lot of invisible labour that people don't recognise," he said.

Students seek him out for advice and faculty members often ask him to speak on gay and immigrant rights at lectures or ask him to join committees, Professor Rodriguez said.

The vows he made for 2021 felt like a simple and necessary gift of time to himself.

"For the first couple of days I was on a roll," said Professor Rodriguez, 39. He politely declined various requests to sit on committees and write recommendation letters from students he did not know well.

Then came January 6, and the siege of the Capitol. Students were frightened and confused and sought

him out on social media, where he is active. Professor Rodriguez said gay students from conservative families felt especially unmoored.

"They needed reassurance that things were going to be OK," he said. Saying no felt impossible.

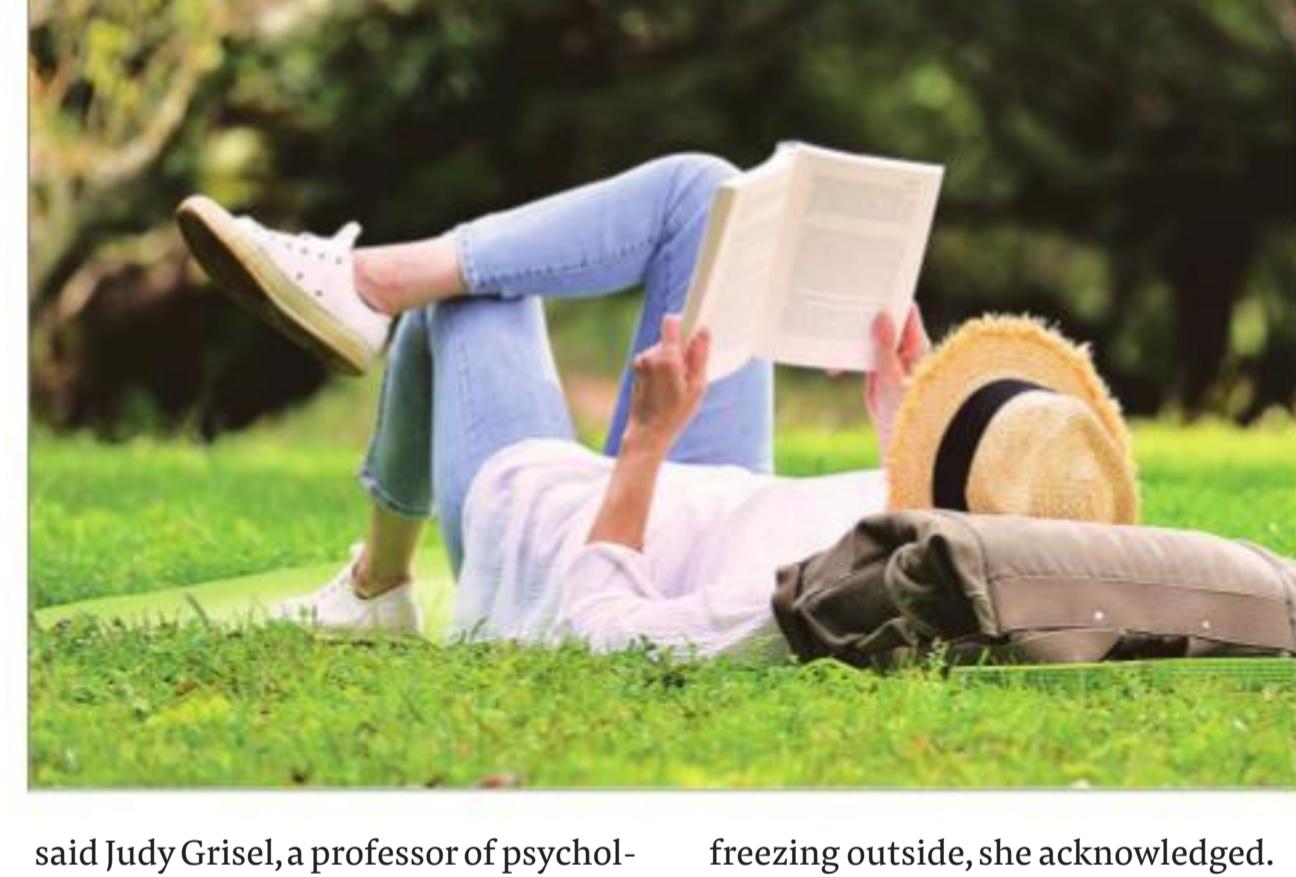
An effective way to keep a resolution is to remember that you have 11 more months to meet your goals, Wong, the social worker, said.

"This is a nice time to take stock," she said. "This is a nice time to reflect and say, 'If I could change things, what would I change?'"

Then, she added, "commit to that as a year-long plan."

Face it: January is a bad month to change habits

Humans are hard-wired to cope with stress through escape and then reward,



said Judy Grisel, a professor of psychology at Bucknell University and a behavioural neuroscientist.

Ideally, that escape should come through movement, like going for a run or a walk.

But often, especially in the dead of January, when the days are still short and even warmer regions are cold and dreary, escape means having a drink, sitting in front of the television, or picking up a smartphone and scrolling mindlessly through social media.

People believe they can will themselves out of bad habits when what they need to do is move, she said.

Movement, she said, "is an unexploited resource."

Grisel described a friend who quit smoking by running around the block every time he longed for a cigarette. It is harder to follow that advice when it's

freezing outside, she acknowledged.

"I think that's part of the January problem," Grisel said. "It's so dark and cold that we don't want to move. This is a really hard time, probably the hardest time to change."

The movement we pick, then, can be very small: strumming a guitar or calling a friend, she said.

"My favourite thing is to pick up trash," Grisel said. "I just would grab a plastic bag and go to the side of some road and pick up trash. What's helpful is that I'm moving and I can see the change on the street."

And we have some good news. The days are already getting longer, the sun is setting later and a geologist found a rock formation that looks like Cookie Monster. Things are looking up.

NYT

Do curfews slow viruses?

A restriction more often used in natural disasters, or to quell unrest, has never been tested against a pathogen like the coronavirus

GINA KOLATA

WITH CORONAVIRUS INFECTIONS rising and a contagious new variant threatening to accelerate the pandemic, France has implemented a stringent 6 pm-to-6 am curfew. Citizens nationwide are sequestered indoors, and businesses must close down. In Quebec, Canadian officials imposed a similar restriction earlier this month, running from 8 pm to 5 am. It has frayed nerves: Notably, a woman who was walking her boyfriend on a leash at 9 pm has argued that this was permitted during the curfew, surely one of the pandemic's most unexpected moments.

The question for scientists is this: Do curfews work to slow transmission of the virus? If so, under what circumstances? And by how much? A curfew requires people to be indoors during certain hours. It is often used to quell social unrest — many cities imposed curfews during the George Floyd protests — and

following natural disasters or public health emergencies. But curfews also have been used as instruments of political repression and systemic racism. Decades ago, in so-called sundown towns in the United States, Black people were not permitted on the streets after dusk and often were forced to leave altogether.

As the pandemic unfolded, Australia and many European countries imposed curfews, on the theory that keeping people at home after a certain hour would slow viral transmission. Usually curfews were implemented alongside other measures, like closing businesses early and shutting schools, making it difficult to tease out the curfew's effectiveness.

The scientific evidence on curfews is far from ideal. There has not been a pandemic like this one in a century. While curfews make intuitive sense, it's very hard to discern their precise effects on viral transmission, let alone transmission of this coronavirus. Ira Longini, a biostatistician at the

University of Florida, believes curfews are, on the whole, an effective way to slow the pandemic. But he acknowledged his view is based on intuition. "Scientific intuition does tell you something," Longini said. "It's just that you can't quantify it very well."

Maria Polyakova, an economist at Stanford University, has studied the effects of the pandemic on the US economy. "In general," she said, "we expect that staying at home mechanically slows the pandemic, as it reduces the number of interactions between people."

"The trade-off is that the reduction in economic activity especially hurts many workers and their families in the large service sector of the economy," she added. So is the curfew worth the price? She is at a loss to understand the logic. "Assuming that nightclubs and such are already closed down anyway, for instance, prohibiting people from going for a walk around the block with their family at night is unlikely to reduce interactions," Polyakova said.



Snowfall after curfew in Strasbourg, France, earlier this month

AP

WHILE CURFEWS MAKE INTUITIVE SENSE, IT'S VERY HARD TO DISCERN THEIR PRECISE EFFECTS ON VIRAL TRANSMISSION

Moreover, the virus thrives indoors, and clusters of infection are common in families and in households. So one daunting question is whether forcing people into these settings for longer periods slows transmission — or accelerates it.

"You can think of it like this," said William Hanage, an epidemiologist at the

Harvard TH Chan School of Public Health, "what proportion of transmission events happen during the time in question? And how will the curfew stop them?"

One study, published recently in *Science*, analysed data from Hunan Province, China, at the start of the outbreak. Curfews and lockdown measures, the researchers concluded, had a paradoxical effect: These restrictions reduced the spread within the community, but raised the risk of infection within households, reported Kaiyuan Sun, a postdoctoral fellow at the National Institutes of Health, and his colleagues. Longini and his colleagues incorporated lockdowns and curfews into models of the pandemic in the United States, and concluded that they can be an effective way to reduce transmission. But, he cautioned, models come with a lot of assumptions about the population and how the virus spreads. "Whether you believe that is a scientific rationale depends on whether you believe the model," he said.

Jon Zelner, an epidemiologist at the University of Michigan, said that there was too little scientific data to know whether curfews are effective, but that such coercive measures rarely work in the long run. "With respect to curfews, I think that it is hard to understand what the positive impact of them is going to be," he said.

New Delhi

Mind & Games

SUNDAY, JANUARY 31, 2021

JOHN HERRMAN

N OCTOBER OF last year, Rachel Reichenbach, an artist and college student in the Bay Area, got an email from Instagram — specifically, from a human being at Instagram who was offering to help her expand her audience. She was intrigued.

Reichenbach has more than 78,000 Instagram followers — a sizeable audience, but nowhere close to the millions who follow the platform's biggest stars. Suddenly, out of nowhere, someone was offering one-on-one advice. She took the meeting.

"He had his spiel that he had to go through," Reichenbach said of her call with the Instagram representative. "Basically, it was all about Reels, and how you can use Reels to make your reach better."

That Instagram wanted people to use Reels, a TikTok-style video feature introduced in August, wasn't a surprise. But Reichenbach was taken aback by the specificity of the advice. He said the goal was "four to seven Reels a week," she said. This felt like something more than general guidance, so she started asking questions.

How many photos or videos should she be posting to her main feed? (Three a week, she was told.) How often should she be posting Instagram Stories? (Eight to 10 times a week, but preferably at least two times a day.) What about posting longer videos to Instagram TV? (One to three per week.) Consistency was key, the representative emphasised.

Reichenbach, who makes "a full-time living and then some" selling her art, finds most of her customers through Instagram, but she doesn't consider herself an influencer. "My business is: I draw cute frog characters who like to do crimes and stuff like that," she said. She sells prints, pins, buttons and other merchandise. She's on Instagram to support her work.

Still, her friends and peers were curious about what she'd learned. "I felt like I suddenly had all the secrets," Reichenbach said. Word of her meeting got around, and soon she was overwhelmed by messages in artists' groups on Discord and elsewhere. She wrote up her experience on her blog — mainly, she said, to make it easier to share with the people reaching out to her. She illustrated the post with an anxious frog.

The post went viral within days and has been viewed nearly 200,000 times. Reichenbach was startled by some of the responses. "On Instagram, most people were like, 'Thank you so much, this is helpful,'" she said. "On Twitter, people were like, 'I want to burn Instagram and Facebook to the ground.'"

Some people wanted more information; others just wanted to vent about how Instagram was making them miserable. Reichenbach began to see the guidance from her post circulating without context — she had portrayed Instagram's recommendations as unrealistic, and offered advice for reducing stress — not just on Instagram and Twitter but on TikTok. Strangers accused her of being a



The real lives of Game of Thrones dire wolves

■ The dire wolf, an animal many people know from its incarnation in *Game of Thrones* was a heavy-boned predator that roamed North America up to about 11,000 years ago.

reach. As social platforms mature, becoming both more crowded and more important in some users' lives, growth can become more difficult to sustain. Competition is greater. User preferences change. The platforms themselves change as they please, leaving longtime users scrambling to find their footing again.

Currently, Reels are front and centre. And like the Snapchat-inspired Stories, this new feature conscripts users into a battle more Instagram's than their own. (This time against TikTok). There is also a hint of déjà vu in Instagram's broadening outreach. In the mid-2010s, Instagram's parent company Facebook was scheduling similar meetings with low-tier partners, offering advice about how to get ahead at a time when success on the platform was seen by many brands and publishers as valuable and necessary.

I attended one such meeting as an editor at a small publication; I was advised, by a representative who did not seem familiar with the site, to diversify our Facebook content. A few image posts a day would help, in addition to the links to articles we were already sharing. Her main message was that the best way to grow our audience would be to post more videos (at least one a week, but preferably many more). Our meeting was in 2015. Facebook's video feature — a direct challenge to YouTube — wasn't yet a year old.

A year later, publishers, brands and influencers were being invited to similar meetings, only this time the advice centered on another new Facebook feature. Regardless of whether you were an artist, or a brand of chips, publication about animals, a fringe political page, or an arm of government, you were told that your best bet for reaching more people on Facebook, where you might have been posting for more than a decade at that point, was to start broadcasting live video. There was a whole new tab in the app for it. It was, the company said, a great way to build their audiences, and to improve reach.

Williams said that "burnout is top of mind for us" at Instagram, and that the company tries to encourage users — "partners," again, in platform parlance — to be "intentional about the role Instagram plays in their lives." Asked how he might convey this to anxious Instagrammers hungry for insider information and then disheartened when they finally hear it, Williams echoed Reichenbach's representative.

"There's no one-size-fits-all," he said. But, he added, "consistency is key."

NYT

JAMES GORMAN/NYT

Is there a secret to success on Instagram?

It depends on what you mean by 'secret' and also 'success'

"corporate shill," while a few sent her "hateful" emails.

She also saw artists she had looked up to "since middle school" sharing her article. "The social media landscape is bleak as hell these days, and it's designed to whittle away at your self-confidence and capitalise off of that, so do your best not to let it," tweeted one of these artists, Jen Bartel, in response to the post.

"I felt like I had dealt psychic damage to some of my heroes," Reichenbach joked. All she had done was accept a meeting and share a few notes. But, at least for a moment, that had transformed her into a guru — privy, in the eyes of the Instagram-using public, to secret information that could change others' businesses, brands, identities and lives.

As soon as any platform shows the slightest social or economic potential, subcultures will pop up that are dedicated to optimisation and growth.

On YouTube, accounts with millions of subscribers specialise in sharing the "secrets" to subscriber growth. On Tik-

Tok, people claim to possess secret knowledge about how to break into the app's automatically and individually generated "For You" pages. Information from meetings similar to Reichenbach's quickly becomes gospel. Useful advice can be difficult to fully separate from get-rich-quick hustling, but many professional creators can't afford to tune out these conversations completely.

According to Jackson Williams, who helps oversee talent outreach and development on Instagram, the contents of Reichenbach's post were generally accurate, as was her characterisation of the meeting.

Williams said that a "large global team supports our partners in a variety of verticals," doing similar sorts of outreach across Instagram, but did not disclose how many people work on this team, or how many similar meetings are held during any given period of time. Reichenbach was told she got the meeting because this team noticed some of her successful Reels. "Very popular" Instagrammers, Williams said,

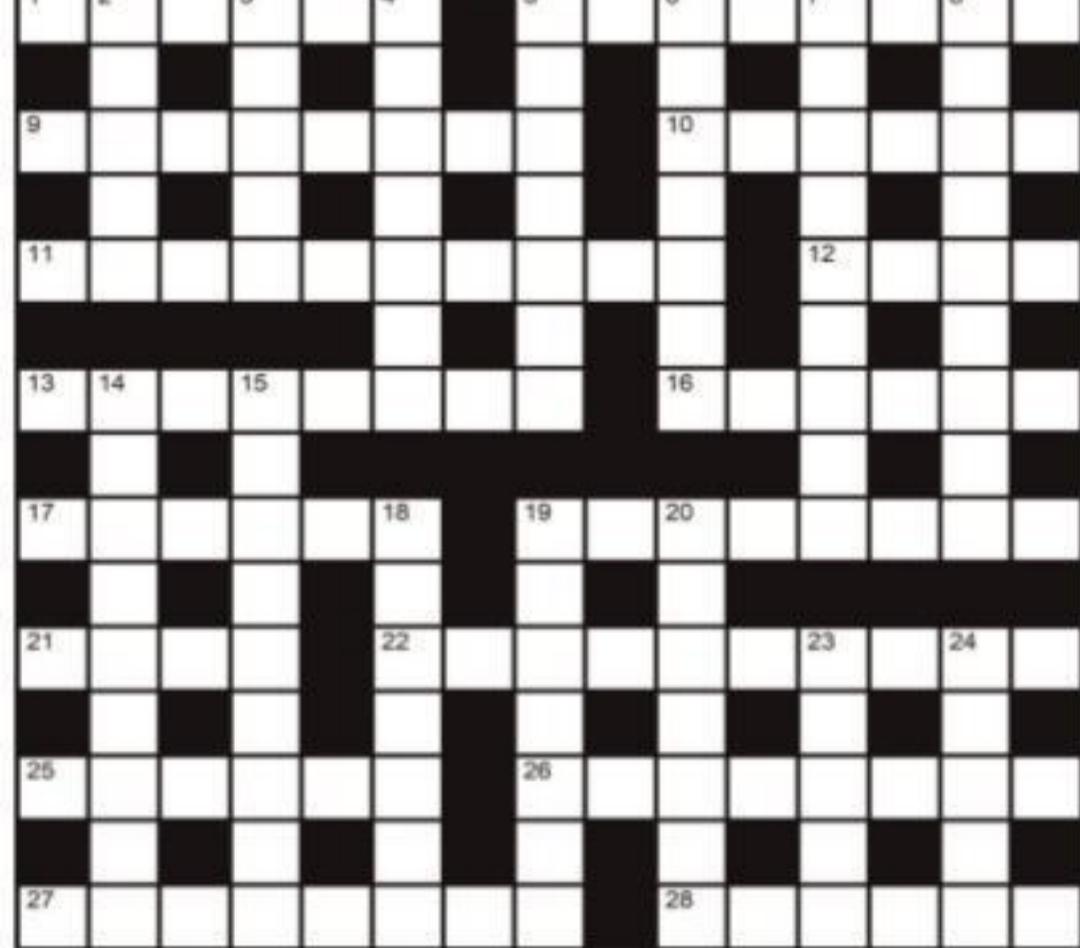
might have "high-touch" relationships with company representatives.

"This isn't a secret," Williams said. "This is the same type of thing that we talk about to our broad open presentations" at influencer events such as VidCon. In bits and pieces, for different audiences, the information in Reichenbach's post had been shared and intuited before.

Williams took issue, however, with some of the responses. In particular, he pushed back against the idea that Instagram was punishing users who didn't engage with its newest feature. "There's no penalty for not using Reels," he said. "Broadly speaking, this is an Instagram best practices sort of thing." A representative later added: "Other content is not being downranked in service of content on Reels."

Like most social platforms, Instagram's app has never been shy about its priorities. In the beginning, social platforms tend to be blunt about what matters, minting new currencies with likes or shares, comments or reposts, followers or

CROSSWORD **KAKURO** **BRIDGE BOUTS** L SUBRAMANIAN **LEXICON**


ACROSS

- 1 Airships (6)
- 25 Irish policemen (6)
- 5 "in RBS the British Bank (8)
- 9 An uncharged subatomic particle having zero rest mass (8)
- 10 Injure, damage, spoil (6)
- 11 The branch of sociology that studies the characteristics of human populations (10)
- 12 A small child or a pup (4)
- 13 Venerate or respect? (4,2,2)
- 16 Draw back instinctively (6)
- 17 Autobiography (6)
- 19 Picture or conceive of (8)
- 21 Bharat Heavy Elec. Ltd. (4)
- 22 Being vulgar and evil; containing low obscenities or coarse

abuse (10)

- 25 Irish policemen (6)
- 26 Flood (8)
- 27 Glue or some resin (8)
- 28 Commercial ships or airplanes (6)

DOWN

- 2 Belgian industrial city (5)
- 3 "M" in MGM (5)
- 4 A support for the foot of a horseman (7)
- 5 Mahindra's SUV - nothing else will do (7)
- 6 Pierre _ is the founder of eBay (7)
- 7 They are colourful enough to please some ladies? (9)
- 8 Have ___ about: be little informed about or have little premonition about? (2,7)
- 14 Listened accidentally without speaker's knowledge (9)

KAKURO


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

BIZ QUIZ

1. The road transport and highways ministry has partnered with which organisation for geo-hazard management?
2. India signed an agreement with which country for Submarine Rescue Support and cooperation between the Navies?
3. Which public sector unit has joined hands with Himachal Pradesh to improve telecom connectivity in the hilly areas?

ANSWERS

BUZZ WORD

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

by trial and error.
Today's clue: MXJ equals DAM
Fzkq hkahsk oxq ckk fzwoz mwikowqaq ezk slxmkic xik yawqy wq we dkoajke kxcwki ea jaewlxeek ezkj - Sxwczjw Jweexs

MOST UNUSUAL

If you are able to find the winning defence in today's deal from an IMP pairs contest, you can rate yourself as world class. Are you ready?

Dlr: South
Vul: E-W

SKJ 73
HA 83
DQT 75
CAQ

S 2S*
N pass
* - weak, 6-10, 6-card suit

N	SA
H K	DAJ 9863
S	CJ 9762

Contract: 4S by south. West, your partner leads the D2. Take the east seat and plan your defence.

Analysis: South seems to have opened on Q-T-x-x-x with some outside values. You can see very clearly three tricks for the defence. Where should the fourth come from? Obviously, from hearts.

How the defence went: East won with the ace and returned the nine which west ruffed. West duly returned the two of hearts. Dummy put up the ace, cashed the CA to which he followed with the king and cashed the CQ on which discarded a heart. Declarer exited in a spade next. East won with the ace and was end-played. If he returns a club, dummy ruffs while declarer pitches another heart from hand. The DQ is used for discarding fourth heart in hand. If east plays a diamond, declarer discards his remaining hearts. The complete hands are:

S KJ 73
HA 83
D QT 75
CAQ

S 54	SA
H QT 76 2	H K
D 2	DAJ 9863
CT 8543	CJ 9762

S QT 9862
H J 954
D K 4
C K

Is there a defence to prevent the throw-in? You bet, there is. At trick two, cash SA and play a second diamond. Partner ruffs and shifts to a heart. Now, there is an inescapable heart loser in declarer's hand.

Discussion: The point of the hand is that you should foresee the end play coming on you. Cashng the SA prevents declarer from thrusting you with the trump ace. Since partner has doubleton in trumps, cashng SA cannot lose.

Are you world class?

FRIGHT MAIL

■ n. Letters and other mail pieces that use scare tactics to solicit money.

An Oakland woman received more than 700 pieces of fundraising mail after she contributed to a few groups that used so-called "fright mail" to solicit donations.

— "Political mailings trigger FBI probe," San Jose Mercury News (California), February 13, 1998



it becomes easier to motivate them - Lateish Mittal

1. DRDO 2. Singapore 3. PowerGrid

4. When people can see which direction the ladies are going in

5. Neutrino

6. Electromagnetic

7. Light

8. Heat

9. Energy

10. Heat

11. Energy

12. Heat

13. Energy

14. Heat

15. Energy

16. Heat

17. Energy

18. Heat

19. Energy

20. Heat

21. Energy

22. Heat

23. Energy

24. Heat

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27. Energy

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33. Energy

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42. Heat

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44. Heat

45. Energy

46. Heat

47. Energy

48. Heat

Mynta changes logo after complaint calls signage offensive to women

PRESS TRUST OF INDIA
Mumbai, January 30



FASHION E-TAILER MYNTA is changing its logo following a complaint by a Mumbai-based activist who alleged that the brand's signage was offensive towards women.

When contacted, Mynta confirmed the development.

The logo is being changed across Mynta's website, app and packaging material.

police station in the matter. "We called a meeting with Mynta

Mumbai-based activist Naaz Patel, who is associated with the Avesta Foundation NGO, lodged the complaint in December 2020. The logo is being changed across Mynta's website, app and packaging material

agreed to change the logo. They have sent an e-mail as well on the same," she said.

In a tweet, Avesta Foundation said, "Congratulations to our founder. She did it what apparently seemed impossible. Thank you everyone for your support. We're overwhelmed by the response. Kudos to @mynta for addressing the concerns and respecting the sentiments of millions of women".

However, the matter has drawn a mixed response from netizens. While some have welcomed the company's decision to change the logo, many said such demands for logo changes seemed whimsical.

Flipkart group company Mynta is one of the largest fashion e-retailers in the country.

During its 'End of Reason Sale' last month, it sold 11 million items while catering to more than 5 million orders.

She also took up this matter across various forums and platforms on social media.

Speaking to PTI, Rashmi Karandikar, Deputy Commissioner of Police (Cyber Crime) said a complainant had approached the cyber crime

following the complaint, they (Mynta) came and



IFB AGRO INDUSTRIES LIMITED

Regd. Office: Plot No. IND - 5, Sector-I, East Kolkata Township, Kolkata - 700107

E-mail : compliance@ifbagro.com Website : www.ifbagro.in Ph : 033 39849652

CIN : L01409WB1982PLC034590

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE THREE MONTHS AND NINE MONTHS ENDED 31 DECEMBER 2020

Sr. No.	Particulars	Three months ended			Nine months ended			Year ended		
		31 December 2020		30 September 2020	31 December 2019	31 December 2020		31 December 2019	31 March 2020	(in lacs)
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Revenue from operations	49002.29	45201.01	49774.16	115180.05	147850.24	191146.19			
2	Profit/(Loss) before tax	2295.03	1934.96	236.03	4045.08	2349.77	1678.61			
3	Profit/(Loss) for the period	1697.18	1667.52	603.69	3194.42	2330.71	2220.56			
4	Total comprehensive income for the period [Comprising profit for the period (after tax) and other comprehensive income (after tax)]	2546.51	1938.19	635.32	4526.85	1807.31	1174.07			
5	Paid-up equity share capital (Face value Rs. 10/- per share)	936.71	936.71	936.71	936.71	936.71	936.71			
6	Earning per share (Face value of Rs. 10/- each) (not annualised) Basic & Diluted	18.12	17.80	6.45	34.10	24.88	23.71			

Notes:
The above is an extract of the detailed format of consolidated unaudited three months and nine months ended financial results filed with the stock exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the financial results are available on the websites of the stock exchanges, www.nseindia.com and www.bseindia.com and also on the Company's website www.ifbagro.in

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE THREE MONTHS AND NINE MONTHS ENDED 31 DECEMBER 2020

Sr. No.	Particulars	Three months ended			Nine months ended			Year ended		
		31 December 2020		30 September 2020	31 December 2019	31 December 2020		31 December 2019	31 March 2020	(in lacs)
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Revenue from operations	48883.81	45029.16	49085.18	114668.67	145824.03	188841.83			
2	Profit/(Loss) before tax	2306.07	1960.69	249.66	4109.48	2419.77	1804.75			
3	Profit/(Loss) for the period	1708.22	1693.25	617.32	3258.82	2400.71	2346.70			
4	Total comprehensive income for the period [Comprising profit for the period (after tax) and other comprehensive income (after tax)]	2556.31	1959.69	649.20	4584.45	1877.14	1307.94			
5	Paid-up equity share capital (Face value Rs. 10/- per share)	936.71	936.71	936.71	936.71	936.71	936.71			
6	Earning per share (Face value of Rs. 10/- each) (not annualised) Basic & Diluted	18.24	18.08	6.59	34.80	25.63	25.05			

Notes:
The above is an extract of the detailed format of standalone unaudited three and nine months ended financial results filed with the stock exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the financial results are available on the websites of the stock exchanges, www.nseindia.com and www.bseindia.com and also on the Company's website www.ifbagro.in

By order of the Board
A.K. Banerjee
Vice Chairman & Managing Director
DIN. 00336225

Place : Kolkata
Dated : 29 January, 2021

For JSW Steel Limited
Sd/-
Lancy Varghese
Company Secretary

Part of O.P.Jindal Group

For JSW Steel Limited
Sd/-
Lancy Varghese
Company Secretary

Part of O.P.Jindal Group

For JSW Steel Limited
Sd/-
Lancy Varghese
Company Secretary

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Company Secretary

Part of O.P.Jindal Group

For JSW Steel Limited
Sd/-
Lancy Varghese
Company Secretary

Part of O.P

**UMANG DAIRIES LIMITED**

Regd. Office: Gajraula Hasanpur Road, Gajraula - 244235, Dist. Amroha (U.P.)
Phone: 9557973504-5, Email: sharesumang@gmail.com

Website: www.umangdairies.com, CIN : L15111UP1992PLC014942

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER' 2020

(Rs in Lakhs, except per share data)

S. No.	Particulars	Quarter Ended		Nine Month Ended		Year Ended
		31.12.2020	31.12.2019	31.12.2020	31.12.2019	31.03.2020
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	Audited
1	Total Income from Operations	6,584.77	6,986.50	18,313.59	17,074.35	24,576.41
2	Profit before Interest and Depreciation (EBITDA)	457.24	259.31	1,335.66	746.96	1,202.14
3	Net Profit (before tax and exceptional / extraordinary items) #	263.67	53.08	691.88	183.24	406.71
4	Net Profit (after tax and exceptional / extraordinary items) #	190.71	33.80	512.32	125.19	282.98
5	Total Comprehensive Income [Comprising profit for the period (after Tax) and Other Comprehensive Income after tax]	194.89	34.28	524.84	126.79	299.68
6	Paid-up Equity Share Capital (Face Value ₹5/-each)	1,100.16	1,100.16	1,100.16	1,100.16	1,100.16
7	Earning per share (Face value ₹5/-each) Basic and Diluted (Rs)	0.87	0.15	2.33	0.56	1.29

Notes :

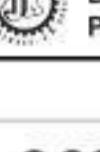
- Despite unfavorable situation due to COVID-19, the Company has performed better than the corresponding quarter and Nine months ended 31st December, 2019.
- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 30.01.2021.
- The above is an extract of the detailed format of quarterly Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the website of the Stock Exchanges, www.nseindia.com and www.bseindia.com and on the company's website, www.umangdairies.com

The company does not have Exceptional and Extraordinary items to report in above periods.

On behalf of the Board
for Umang Dairies Limited(A.S Mehta)
Director

Date : 30.01.2021

Place : New Delhi

**ACCELYA ACCELYA SOLUTIONS INDIA LIMITED**

Registered Office : Accelya Enclave, 685/2B & 2C, 1st Floor, Sharada Arcade, Satara Road, Pune - 411 037 Tel : +91-20-6608 3777 Fax: +91-20-24231639
Email: accelya@india.investors@accelya.com Website: w3.accelya.com
CIN: L74140PN1986PLC041033

EXTRACT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED 31 DECEMBER 2020

(Rs. in Lakhs)

Particulars	Quarter Ended		
	31 December 2020	31 December 2020	31 December 2019
	(Unaudited)	(Unaudited)	(Unaudited)
1. Total Revenue from operations	7,106.40	13,045.80	11,360.17
2. Net Profit for the period (before Tax, Exceptional and Extraordinary items)	1,551.94	2,027.91	3,676.18
3. Net Profit for the period before tax (after Exceptional and Extraordinary items)	1,551.94	2,027.91	3,676.18
4. Net profit for the period after tax (after Exceptional and Extraordinary items)	1,090.79	1,295.42	2,702.17
5. Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	1,259.34	1,503.12	2,992.20
6. Equity share capital	1,492.69	1,492.69	1,492.69
7. Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year	-	-	-
8. Earnings per share (EPS) (of Rs. 10/- each) (Rs.)			
1. Basic:	7.31	8.68	18.10
2. Diluted:	7.31	8.68	18.10

Note: The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulation, 2015. The full format of the Quarterly Financial Results is available on the Stock Exchange websites.

Company's Website: <https://w3.accelya.com/accelyakale-quarterly-annual-reports>BSE Website: www.bseindia.comNational Stock Exchange of India Limited: www.nseindia.com**Notes to the financial results :**

- The unaudited consolidated financial results for the quarter and six months ended 31 December 2020 were reviewed by the Audit Committee and were approved by the Board of Directors in its meeting held on 29 January 2021.
- Based on the "management approach" as defined in Ind AS 108-Operating Segments, the Chief Operating Decision Maker evaluates the Group's performance as a single business segment namely travel and transportation vertical.
- The Board of Directors declared an interim dividend of Rs. 35/- per equity share. The interim dividend will be paid to those shareholders whose names appear in the Register of Members as on 8 February 2021.
- Pursuant to the Public Announcement dated 19 November, 2019 and Letter of Offer dated 23 September, 2020, Aurora UK Bidco Limited ("Aurora") (a part of the Promoter Group), together with persons acting in concert, made an open offer to the public shareholders of the Company to acquire up to 3,782,966 fully paid up equity shares, representing 25.34% of the voting share capital of the Company, in accordance to the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 ("SEBI Takeover Regulations"). A total number of 2,181,763 equity shares were tendered in the open offer by the public shareholders, which were acquired by Aurora. Accelya Holding World S.L.U already holds 11,143,295 equity shares of the Company. Post completion of the open offer process, the Promoter Group holding stands at 13,325,058 equity shares (89.27%). Since the Promoter & Promoter Group shareholding has exceeded the maximum permissible non-public shareholding, Aurora will need to bring down the non-public shareholding to the level specified and within the time permitted under Securities Contract (Regulation) Rules, 1957.
- The Group is closely monitoring the impact on its customers on account of the COVID 19 Pandemic and the impact of external factors. At present, the Group does not foresee any material adverse impact in the demand for the software solutions and the Group is well positioned to fulfil its obligations relating to existing contracts / arrangements. The Management has taken into consideration internal and external sources of information in determining the impact on various elements on its financial results.
- Management continuously monitors the market dynamics and keeps evaluating events that have impact on the airline and travel industry. Management has used the principle of prudence in applying judgements, estimates and assumptions including sensitivity analysis and based on the current estimates, the Management expects to fully recover the carrying amount of trade receivables including unbilled receivables and other current and non-current assets.
- Management believes that it has taken into account all possible impact of known events arising from COVID 19 pandemic in the preparation of these financial results. The eventual outcome of impact of the global pandemic may be different from those estimated as on the date of approval of these financial results. Management has assessed the impact of existing and anticipated effects of COVID 19 pandemic on the future cash flow projections considering various scenarios. The Group believes that it shall be able to meet its commitments and in addition, the funds are expected to be generated from its operating activities. To manage the impact on profitability resulting from reduced revenues due to COVID 19, the Group has implemented various cost control measures across the organization to conserve cash to address any uncertainties in evolving situations.
- Based on the aforesaid assessment the Management strongly believes that as per estimates made conservatively, it will continue as a going concern.
- The Parliament has approved Code on Social Security, 2020 ("Code") relating to various employee benefits including post-employment benefits. While the Code has received the President's assent and also been published, the effective date is yet to be notified and the rules to be prescribed. The impact on the financial results shall be assessed and recorded once the Code becomes effective and relevant rules thereunder are prescribed.
- Figures for the previous periods/ year have been regrouped/ reclassified wherever necessary to make them comparable.
- The financial results of the Company on a standalone basis for the quarter and six months ended 31 December 2020 are summarised below.

(Rs. in Lakhs)

Particulars	Quarter Ended		
	31 December 2020	31 December 2020	31 December 2019
	(Unaudited)	(Unaudited)	(Unaudited)
1. Total Revenue from operations	6,126.49	11,308.37	9,827.81
2. Net Profit for the period (before Tax, Exceptional and Extraordinary items)	1,250.06	2,398.01	3,488.50
3. Net Profit for the period before tax (after Exceptional and Extraordinary items)	1,250.06	2,398.01	3,488.50
4. Net profit for the period after tax (after Exceptional and Extraordinary items)	866.97	1,774.00	2,582.04
5. Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	873.88	1,787.82	2,568.73

For Accelya Solutions India Limited

Neela Bhattacharjee
Managing Director
DIN: 01912483Place: Mumbai
Date : 29 January 2021**AUTO LINE****AUTOLINE INDUSTRIES LIMITED**

Regd. Office: S. Nos. 313 / 314, 320 to 323, Nanekarwadi, Chakan, Tal. Khed, Dist. Pune-410 501 | Tel : +91- 2135 - 635 865 / 6

Fax : +91- 2135 - 635 864 / 53 | Email : investorservices@autolineind.com | Website : www.autolineind.com | CIN : L34300PN1996PLC104510

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2020

Sr. No.	Particulars	(₹ in Lakhs except EPS)			
		STANDALONE		CONSOLIDATED	
		Quarter Ended	Nine Months Ended	Quarter Ended	Nine Months Ended
31 Dec. 2020	31 Dec. 2019	31 Dec. 2020	31 Dec. 2019	31 Dec. 2020	31 Dec. 2020
(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
1. Income From Operations (Gross)	9,205	8,140	16,636	9,260	8,142
2. Other Income	39	49	151	34	46
3. Total Income	9,244	8,189	16,787	9,294	8,188
4. Net Profit / (Loss) for the period (before tax, exceptional items)	(1,052)	(1,657)	(3,739)	(1,067)	(1,684)
5. Net Profit / (Loss) for the period before tax (after exceptional items)	(1,052)	(1,657)	(3,739)	(1,067)	(1,684)
6. Net Profit / (Loss) for the period after tax (after exceptional items)	(1,052)	(1,657)	(3,739)	(1,067)	(1,684)
7. Total Comprehensive Income / (Loss) for the period (after tax) including other Comprehensive Income	(1,061)	(1,658)	(3,736)	(1,074)	(1,685)
8. Paid up Equity share capital (Face Value of ₹ 10/- each)	3,096	2,703	3,096	3,096	2,703
9. Reserves excluding Revaluation Reserves	-	-	(2,725)	-	-
Earnings per share					
a) Basic (in ₹)	(3.46)	(6.13)	(13.24)	(3.50)	(6.23)
b) Diluted (in ₹)	(3.46)	(6.13)	(13.24)	(3.50)	(6.23)

Note:

1. The above is an extract of the detailed format of Quarterly Result filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of above Results are available on the Company's website: www.autolineind.com and BSE website: www.bseindia.com and NSE website:

ARCHIDPLY DECOR LIMITED

Registered Office: Plot no. 7, Sector - 9, Integrated Industrial Estate, SIDCUL, Pant Nagar, Rudrapur, Udhampur, Singh Nagar - 263153, Uttarakhand
Tel: 05944 250 270 Fax No. 05944 250269, E-mail: bangalore@archidply.com.
Website: www.archidplydecor.com CIN: U20231UR2017PLC008626

NOTICE

Pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, Notice is hereby given that the meeting of the Board of Directors of the Company will be held on Friday the 12th February, 2021 interalia to consider, approve and to take on record the unaudited financial result for the quarter and nine months ended 31.12.2020. For ARCHIDPLY DECOR LIMITED

Date : 30.01.2021
Place : Bengaluru
Rajneesh Sharma
VP & Company Secretary



Head Office, Information Technology Department, C4, G BLOCK, Star House 2, 8th floor, Bandra-Kurla Complex, Bandra (E), Mumbai-400 051. E-mail: headoffice.it@bankofindia.co.in

REQUEST FOR PROPOSAL (RFP) FOR RENEWAL AND PROCUREMENT OF MICROSOFT SQL SERVER LICENSES UNDER EAP (ENROLMENT FOR APPLICATION PLATFORM)

The captioned RFP is available on Bank's Corporate Website www.bankofindia.co.in under "Tender" section. Subsequent changes if any, will henceforth be uploaded only on the website.

The last date of submission: 18-02-2021 upto 3:00 pm

ARUNIS ABODE LIMITED

(formerly known as M.B. Parikh Fintocks Limited)

CIN: L70100GJ1994PLC021759

Regd. Office: Desai House, Survey No. 2523, Coastal Highway, Umarsadi, Killa Pardi, District Valsad - 396125, Gujarat; Mobile: +91-70456 77788; Email: corporate@mbpfm.com; Website: www.mbpfin.com.

NOTICE

Notice is hereby given pursuant to Regulation 29(1)(a) and Regulation 47(1)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, a meeting of the Board of Directors of the Company will be held on Wednesday, 10th February, 2021, inter-alia to consider the Un-audited Financial Results of the Company for the quarter and nine months ended 31st December, 2020.

Intimation regarding above is also available on the website of the Company at www.mbpfin.com and also on the website of the BSE Ltd. at www.bseindia.com where the shares of the Company are listed.

For Arunis Abode Limited
(formerly known as M. B. Parikh Fintocks Limited)

Sd/-

Hirak Patel
Company Secretary & Compliance Officer

Date: 30th January, 2021

Place: Mumbai

**NESCO LIMITED**

CIN No: L17100MH1994PLC004886

Regd Office: Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. Tel: 022 66450123, Fax: 022 66450101

Website: www.nesco.in Email: companysecretary@nesco.in

NOTICE

Notice is hereby given pursuant to Regulation 29 read with Regulation 47 and other applicable Regulations, if any, of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that meeting of the Board of Directors of the Company is scheduled to be held on Friday, 12 February 2021, inter-alia, to consider and approve the Unaudited Standalone and Consolidated Financial Results of the Company for the quarter and nine months ended 31 December 2020.

The above information is also available on the Company's website at <http://www.nesco.in> and also on the website of BSE Limited at <http://www.bseindia.com> and on the website of National Stock Exchange of India Limited at <http://www.nseindia.com>

For Nesco Limited

Sd/-

Jinal J. Shah
Company Secretary and Compliance Officer

Mumbai

30 January 2021

A TATA Enterprise**TRF LIMITED**

CIN: L74210JH1962PLC000700
Regd. Office: 11, Station Road, Burmanies, Jamshedpur - 831 007

Phone No.: 0657-2345727

Email: comp_sec@trf.co.in Website: www.trf.co.in

NOTICE

Notice is hereby given pursuant to Regulation 29 read with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of TRF Limited will be held on Friday, February 5, 2021, inter-alia, to consider and take on record the unaudited Standalone and Consolidated financial results for the quarter and nine months ended December 31, 2020.

The above information is also available on the website of the Company at www.trf.co.in and on the website of the Stock Exchange(s) at: www.bseindia.com and www.nse-india.com. The financial results once declared will also be made available on the aforementioned websites.

For TRF Limited
Sd/-
Subhashish Datta
Company Secretary & Chief Commercial

Dated: January 29, 2021

Place: Jamshedpur

**PGIM India Asset Management Private Limited**

(Erstwhile DHFL Pramerica Asset Managers Private Limited)
2nd Floor, Niran House, Dr. A.B. Road, Worli, Mumbai - 400 030.
Tel.: +91 22 6159 3000. Fax: +91 22 6159 3100
CIN: U74900MH2008TC187029 Toll Free No.: 1800 266 7446
Website: www.pgimindiamf.com

NOTICE CUM ADDENDUM [No. 40 of 2020-21]**NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENT ("SID") AND KEY INFORMATION MEMORANDUM ("KIM") OF PGIM INDIA LOW DURATION FUND ("SCHEME")****Withdrawal of suspension of subscriptions under PGIM India Low Duration Fund**

Notice is hereby given that, PGIM India Trustees Private Limited (erstwhile DHFL Pramerica Trustees Private Limited), Trustee to PGIM India Mutual Fund, has decided to withdraw the suspension of subscriptions and allow the fresh/ additional subscriptions through lumpsum investment, switches, systematic transactions etc. under PGIM India Low Duration Fund, with effect from February 01, 2021.

The Trustee / AMC reserves the right to change / modify the provisions mentioned above at a later date.

This Notice-cum-Addendum forms an integral part of SID and KIM of the Scheme, as amended from time to time. All the other terms and conditions of SID and KIM of the Scheme except as specifically modified herein above remain unchanged.

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

Sd/-
Authorized Signatory

Place : Mumbai
Date : January 30, 2021

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

L&T Mutual Fund

6th Floor, Brindavan, Plot No. 177
C. S. T. Road, Kalina
Santacruz (East), Mumbai 400 098

call 1800 2000 400
email investor.line@lntmf.co.in
website www.ltfs.com

**Notice-cum-Addendum (No. 40 of F.Y. 2020 - 2021)****Uniform applicability of Net Asset Value ("NAV") across various schemes upon realization of funds:**

Notice is hereby given that, pursuant to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2020/175 dated September 17, 2020 and SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2020/253 dated December 31, 2020, in respect of purchase of units in the open-ended schemes of L&T Mutual Fund ("the Fund") (except L&T Overnight Fund and L&T Liquid Fund), closing NAV of the day when the funds are available for utilization will be applicable, irrespective of the size and time of receipt of such application **with effect from Monday, February 01, 2021**. The existing provisions on cut-off timing and NAV applicability for L&T Overnight Fund and L&T Liquid Fund shall remain unchanged.

Accordingly, the existing provisions relating to applicability of NAV for Subscriptions/ switch-ins (including systematic transactions) for any amount and scheme category will be revised as under:

- Where the application is received upto 3.00 p.m. on a Business day and funds are available for utilization before the cut-off time - the closing NAV of the Business day shall be applicable.
- Where the application is received after 3.00 p.m. on a Business day and funds are available for utilization on the same day or before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.
- Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time - the closing NAV of next Business day on which the funds are available for utilization shall be applicable.
- In respect of valid applications, the time of receipt of applications or the funds for the entire amount are available for utilization, whichever is later, will be used to determine the applicability of NAV.
- In case of other facilities for systematic transactions like Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), etc., the NAV of the day on which the funds are available for utilization by the Target Scheme shall be considered irrespective of the installment date.

The relevant sections of SID and KIM of the schemes of the Fund shall stand modified in accordance with the above changes. All other terms & conditions of SID and KIM of the scheme of the Fund will remain unchanged.

The Notice-cum-Addendum forms an integral part of the Scheme Information Document (SID) & Key Information Memorandum (KIM) of the Schemes of L&T Mutual Fund.

Investors are requested to kindly take note of the above.

Date : January 30, 2021

Place: Mumbai

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

For L&T Investment Management Limited
(Investment Manager to L&T Mutual Fund)

Sd/-
Authorised Signatory

JCT LIMITED

(CIN NO. L17117PB1946PLC004565)

REGD. OFFICE : VILLAGE CHOHAL, DISTT. HOSHIANPUR (PUNJAB) - 146024

Phone: 01882-258780, Fax: 01882-258059, Website: www.jct.co.in, email:jctsecretarial@jctltd.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2020

(Rs. in Lakhs)

Sl. No.	Particulars	Quarter ended		Nine Months ended		Year ended
		December 31, 2020 (Unaudited)	December 31, 2019 (Unaudited)	December 31, 2020 (Unaudited)	December 31, 2019 (Unaudited)	
1	Total Income from Operations	18,678	17,605	45,115	54,106	69,305
2	Net Profit/(Loss) for the period (before tax, exceptional and/or extra ordinary items)	1,049	(1,347)	899	(3,835)	(4,457)
3	Net Profit/(Loss) for the period before tax (after exceptional and/or extra ordinary items)	1,049	(1,347)	899	(3,835)	(4,457)
4	Net Profit/(Loss) for the period after tax (after exceptional and/or extra ordinary items)	1,049	(1,347)	899	(3,835)	(4,457)
5	Total Comprehensive Income/ (Loss) for the period (Comprising Profit/(Loss) for the period (after tax) and other comprehensive income (after tax))	1,023	(1,311)	810	(2,306)	(2,894)
6	Equity Share Capital	20,961	20,961	20,961	20,961	20,961
7	Other Equity(Audited)					10,759
8	Earning per share of Rs. 2.50/- each (Not annualised) (1) Basic (in Rs.) (2) Diluted (in Rs.)	0.13	(0.16)	0.11	(0.46)	(0.53)
		0.13	(0.15)	0.11	(0.44)	(0.53)

Notes:

1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the above financial results of the Company is available on the website of BSE Limited i.e. www.bseindia.com, the Stock Exchange where the Company's shares are listed and on the website of the Company i.e. www.jct.co.in.
2. The above results were reviewed by the audit committee and have been approved by Board of Directors in its Meeting on 30th January, 2021.
3. As required under Regulation 33 of SEBI (Listing Obligation disclosures requirements), 2015, the statutory Auditors have conducted a limited review of above statement of financial results for the Quarter and Nine months ended 31st December, 2020.
4. Figures for the previous period have been regrouped wherever necessary.

For and on Behalf of Board of Directors
Samir Thapar
Chairman & Managing Director
DIN: 00062287

Place : New Delhi

Date : January 30, 2021

MUTUAL FUNDS
Secth Rd



सिंडिकेट Syndicate

E-AUCTION SALE NOTICE

Recovery & Legal Section, Circle Office, 2nd Floor,
Sector 34-A, Chandigarh, Ph. No. 0172-2602431, 2663733,
E-mail: rlcochd@canarabank.com

E-AUCTION SALE NOTICE

SALE NOTICE OF MOVEABLE / IMMOVABLE PROPERTIES THROUGH E-AUCTION UNDER RULES 6(2), 8(6) & (9) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002

LAST DATE OF RECEIPT OF EMD 01.03.2021 UPTO 5:00 P.M.

DATE OF E-AUCTION: 02.03.2021 AT 11:30 AM TO 12:30 PM (WITH UNLIMITED EXTENSION OF 5 MINUTES DURATION EACH TILL THE CONCLUSION OF THE SALE)

Notice is hereby given to the effect that the immovable properties described herein, taken possession under the provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and Security Interest (Enforcement) Rules 2002, will be sold through E-auction on the following terms and conditions. E-auction arranged by service provider M/s Canbank Computer Services Ltd. through the website www.indianbankseauction.com. For detailed terms & conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) and same can be viewed on <https://ibapi.in>.

Branch Name / Name & Address of the Borrower(s) / Guarantor(s)	Brief Description of Property/ies	Total Liabilities as on specified Date	Reserve Price (in Rs.)	Earnest Money Deposit (EMD) (in Rs.)	Details of A/c No. IFSC Code Possession Type
Canara Bank, Mall Road Bathinda Branch, Sh. R.K. Khanna, Chief Manager, Ph.: 0164-2239579, 22505076, M.: 8872081623, E-mail: cb1623@canarabank.com	<p>Lot-1: Sale Letter No. 5997 Dated 31/05/2008, Seq. No. 43, Killa No. 22, Commercial Plot No. 7, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of G.H. Estates Pvt. Ltd. through Director - Sh. Sushil Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 8; South: 70' Plot No. 6; East: 20' Road 30'; West: 20' Parking 15'.</p> <p>Lot-2: Sale Letter No. 6010 Dated 31/05/2008, Seq. No. 43, Killa No. 12, Commercial Plot No. 22, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of G.H. Estates Pvt. Ltd. through Director - Sh. Sushil Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 23; South: 70' Plot No. 21; East: 20' Road 30'; West: 20' Parking 15'.</p> <p>Lot-3: Sale Letter No. 6008 Dated 31/05/2008, Seq. No. 43, Killa No. 12, Commercial Plot No. 20, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of G.H. Estates Pvt. Ltd. through Director - Sh. Sushil Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 21; South: 70' Plot No. 19; East: 20' Road 30'; West: 20' Parking 15'.</p> <p>Lot-4: Sale Letter No. 6009 Dated 31/05/2008, Seq. No. 43, Killa No. 12, Commercial Plot No. 21, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of G.H. Estates Pvt. Ltd. through Director - Sh. Sushil Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 22; South: 70' Plot No. 20; East: 20' Road 30'; West: 20' Parking 15'.</p> <p>Lot-5: Sale Letter No. 6002 Dated 31/05/2008, Seq. No. 43, Killa No. 19, Commercial Plot No. 12, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of G.H. Estates Pvt. Ltd. through Director - Sh. Sushil Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 13; South: 70' Plot No. 11; East: 20' Road 30'; West: 20' Parking 15'.</p> <p>Lot-6: Sale Letter No. 6006 Dated 31/05/2008, Seq. No. 43, Killa No. 12, Commercial Plot No. 18, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of G.H. Estates Pvt. Ltd. through Director - Sh. Sushil Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 19; South: 70' Plot No. 17; East: 20' Road 30'; West: 20' Parking 15'.</p> <p>Lot-7: Sale Letter No. 6000 Dated 31/05/2008, Seq. No. 43, Killa No. 19, Commercial Plot No. 10, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of G.H. Estates Pvt. Ltd. through Director - Sh. Sushil Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 11; South: 70' Plot No. 09; East: 20' Road 30'; West: 20' Parking 15'.</p> <p>Lot-8: Sale Letter No. 5985 Dated 31/05/2008, Seq. No. 28, Killa No. 9, Commercial Plot No. 68, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of H.A. Estates Pvt. Ltd. through Director - Sh. Satish Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 67; South: 70' Plot No. 65; East: 20' Road 30'; West: 20' Parking 15'.</p> <p>Lot-9: Sale Letter No. 5988 Dated 31/05/2008, Seq. No. 28, Killa No. 2, Commercial Plot No. 69, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of H.A. Estates Pvt. Ltd. through Director - Sh. Satish Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 68; South: 70' Plot No. 70; East: 20' Road 30'; West: 20' Parking 15'.</p> <p>Lot-10: Sale Letter No. 5992 Dated 31/05/2008, Seq. No. 28, Killa No. 2, Commercial Plot No. 73, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of H.A. Estates Pvt. Ltd. through Director - Sh. Satish Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 74; South: 70' Plot No. 72; East: 20' Road 30'; West: 20' Parking 15'.</p> <p>Lot-11: Sale Letter No. 5993 Dated 31/05/2008, Seq. No. 28, Killa No. 2, Commercial Plot No. 74, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of H.A. Estates Pvt. Ltd. through Director - Sh. Satish Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 75; South: 70' Plot No. 73; East: 20' Road 30'; West: 20' Parking 15'.</p> <p>Lot-12: Sale Letter No. 5291 Dated 06/11/2007, Seq. No. 28, Killa No. 19, Commercial Plot No. 50, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of H.A. Estates Pvt. Ltd. through Director - Sh. Satish Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 51; South: 70' Strip of Land; East: 20' Road; West: 20' Parking & N.H. 15.</p> <p>Lot-13: Sale Letter No. 4720 Dated 04/08/2007, Seq. No. 24, Killa No. 22, Commercial Plot No. 78, measuring 18' x 70', 144.66 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of H.A. Estates Pvt. Ltd. through Director - Sh. Sanjeev Mittal & Smt. Dimple Mittal. Boundaries of the property:- North: 70' Plot No. 59; South: 70' Plot No. 77; East: 18' 6" Road; West: 18' 6" Parking & N.H. 15.</p> <p>Lot-14: Patta No. 1729 Dated 29/08/2013, Seq. No. 13, Killa No. 18 Residential Plot No. P-1198 measuring 40' x 85', 377.77 Square Yard, situated in Chack No. 4 ML (Home Land City) Sri Gangangar - Rajasthan in the names of H.A. Estates Pvt. Ltd. through Director Sh. Sanjeev Mittal S/o Sh. Megh Raj Mittal. Boundaries of the property:- North: 85' Plot No. 1197; South: 85' Plot No. 1199; East: 40' Road 50' Wide; West: 40' Wall of Homeland.</p> <p>Lot-15: Sale Letter No. 6005 Dated 31/05/2008, Seq. No. 43, Killa No. 12, Commercial Plot No. 17, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of G.H. Estates Pvt. Ltd. through Director - Sh. Sushil Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 18; South: 70' Plot No. 16; East: 20' Road 30' Wide; West: 20' Parking 15'.</p> <p>Lot-16: Sale Letter No. 6007 Dated 31/05/2008, Seq. No. 43, Killa No. 12, Commercial Plot No. 19, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of G.H. Estates Pvt. Ltd. through Director - Sh. Sushil Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 20; South: 70' Plot No. 18; East: 20' Road 30' Wide; West: 20' Parking 15'.</p> <p>Lot-17: Sale Letter No. 6001 Dated 31/05/2008, Seq. No. 43, Killa No. 19, Commercial Plot No. 11, measuring 20' x 70', 155.57 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of G.H. Estates Pvt. Ltd. through Director - Sh. Sushil Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 12; South: 70' Plot No. 10; East: 20' Road 30'; West: 20' Parking 15'.</p> <p>Lot-18: Sale Letter No. 6011 Dated 31/05/2008, Seq. No. 43, Killa No. 12, Commercial Plot No. 23, measuring 20' x 70', 155.57 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of G.H. Estates Pvt. Ltd. through Director - Sh. Sushil Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 24; South: 70' Plot No. 22; East: 20' Road 30'; West: 20' Parking 15'.</p> <p>Lot-19: Sale Letter No. 6003 Dated 31/05/2008, Seq. No. 43, Killa No. 19, Commercial Plot No. 15, measuring 20' x 70', 155.57 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of G.H. Estates Pvt. Ltd. through Director - Sh. Sushil Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 16; South: 70' Plot No. 14; East: 20' Road 30'; West: 20' Parking 15'.</p> <p>Lot-20: Sale Letter No. 5998 Dated 31/05/2008, Seq. No. 43, Killa No. 22, Commercial Plot No. 08, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of G.H. Estates Pvt. Ltd. through Director - Sh. Sushil Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 09; South: 70' Plot No. 07; East: 20' Road 30'; West: 20' Parking 15'.</p> <p>Lot-21: Sale Letter No. 6353 Dated 14/07/2008, Seq. No. 43, Killa No. 19, Commercial Plot No. 14, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of G.H. Estates Pvt. Ltd. through Director - Sh. Sushil Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 15; South: 70' Plot No. 13; East: 20' Road; West: 20' Parking & N.H. 15.</p> <p>Lot-22: Sale Letter No. 6352 Dated 14/07/2008, Seq. No. 43, Killa No. 19, Commercial Plot No. 13, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of G.H. Estates Pvt. Ltd. through Director - Sh. Sushil Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 14; South: 70' Plot No. 12; East: 20' Road; West: 20' Parking & N.H. 15.</p> <p>Lot-23: Sale Letter No. 5999 Dated 31/05/2008, Seq. No. 43, Killa No. 19, Commercial Plot No. 9, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of G.H. Estates Pvt. Ltd. through Director - Sh. Sushil Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 10; South: 70' Plot No. 08; East: 20' Road 30'; West: 20' Parking 15'.</p> <p>Lot-24: Sale Letter No. 6004 Dated 31/05/2008, Seq. No. 43, Killa No. 19, Commercial Plot No. 16, measuring 20' x 70', 155.55 Square Yard, situated in Chack No. 4 ML (Homeland City) Sri Gangangar - Rajasthan in the names of G.H. Estates Pvt. Ltd. through Director - Sh. Sushil Aggarwal S/o Sh. Sadhu Ram Aggarwal. Boundaries of the property:- North: 70' Plot No. 17; South: 70' Plot No. 15; East: 20' Road 30'; West: 20' Parking 15'.</p> <p>Lot-25: Patta No. 5080 Dated 16/03/2016, Seq. No. 37, Killa No. 14, Residential Plot No. 2037, measuring 33' x 80', 293.33 Square Yard, situated in Chack No. 1-F Chhoti, Sri Gangangar - Rajasthan in the names of G.H. City Project Pvt. Ltd. through Director - Sh. Sanjeev Mittal S/o Sh. Megh Raj Mittal. Boundaries of the property:- North: 33' Wall; South: 33' Road; East: 80' Plot No. 2036; West: 80' Plot No. 2038.</p> <p>Lot-26: Patta No. 5077 Dated 16/03/2016, Seq. No. 37, Killa No. 14, Residential Plot No. 2040, measuring 33' x 80', 293.33 Square Yard, situated in Chack No. 1-F Chhoti, Sri Gangangar - Rajasthan in the names of G.H. City Project Pvt. Ltd. through Director - Sh. Sanjeev Mittal S/o Sh. Megh Raj Mittal. Boundaries of the property:- North: 33' Wall; South: 33' Road; East: 80' Plot No. 2039; West: 80' Plot No. 2041.</p> <p>Lot-27: Patta No. 5078 Dated 16/03/2016, Seq. No. 37, Killa No. 14, Residential Plot No. 2043, measuring 33' x 80', 293.33 Square Yard, situated in Chack No. 1-F Chhoti, Sri Gangangar - Rajasthan in the names of G.H. City Project Pvt. Ltd. through Director - Sh. Sanjeev Mittal S/o Sh. Megh Raj Mittal. Boundaries of the property:- North: 33' Wall; South: 33' Road; East: 80' Plot No. 2037; West: 80' Plot No. 2039.</p> <p>Lot-28: Patta No. 5074 Dated 16/03/2016, Seq. No. 37, Killa No. 22, Residential Plot No. 1983, measuring 33' x 90', 332.50 Square Yard, situated in Chack No. 1-F Chhoti, Sri Gangangar - Rajasthan in the names of G.H. City Project Pvt. Ltd. through Director - Sh. Sanjeev Mittal S/o Sh. Megh Raj Mittal. Boundaries of the property:- North: 33' 3" Road; South: 33' 3"; East: 90' Plot No. 1982; West: 90' Commercial Plot.</p> <p>Lot-29: Patta No. 5073 Dated 16/03/2016, Seq. No. 37, Killa No. 13, Residential Plot No. 2043, measuring 33' x 80', 293.33 Square Yard, situated in Chack No. 1-F Chhoti, Sri Gangangar - Rajasthan in the names of G.H. City Project Pvt. Ltd. through Director - Sh. Sanjeev Mittal S/o Sh. Megh Raj Mittal. Boundaries of the property:- North: 33' Wall; South: 33' Road; East: 80' Plot No. 2042; West: 80' Plot No. 2044.</p> <p>Lot-30: Patta No. 5130 Dated 21/03/2016, Seq. No. 37, Killa No. 13, Residential Plot No. 2044, measuring 33' x 71.6', 262.16 Square Yard, situated in Chack No. 1-F Chhoti, Sri Gangangar - Rajasthan in the names of G.H. City Project Pvt. Ltd. through Director - Sh. Sanjeev Mittal S/o Sh. Megh Raj Mittal. Boundaries of the property:- North: 33' Wall; South: 33' Road; East: 71.6' Plot No. 2043; West: 71.6' Plot No. 2045.</p> <p>Lot-31: Patta No. 5078 Dated 16/03/2016, Seq. No. 37, Killa No. 14, Residential Plot No. 2039, measuring 33' x 80', 293.33 Square Yard, situated in Chack No. 1-F Chhoti, Sri Gangangar - Rajasthan in the names of G.H. City Project Pvt. Ltd. through Director - Sh. Sanjeev Mittal S/o Sh. Megh Raj Mittal. Boundaries of the property:- North: 33' Wall; South: 33' Road; East: 80' Plot No. 2038; West: 80' Plot No. 2040.</p> <p>Lot-32: Patta No. 5129 Dated 21/03/2016, Seq. No. 36, Killa No. 17, Commercial Plot No. 358, measuring 20' x 65', 144.44 Square Yard, situated in Chack No. 1-F Chhoti, Sri Gangangar - Rajasthan in the names of G.H. City Project Pvt. Ltd. through Director - Sh. Sanjeev Mittal S/o Sh. Megh Raj Mittal. Boundaries of the property:- North: 65' Plot No. 357; South: 65' Plot No. 359; East: 20' NH No. 15 and Parking; West: 20' Road.</p> <p>Lot-33: Patta No. 5133 Dated 21/03/2016, Seq. No. 36, Killa No. 17, Commercial Plot No. 356, measuring 20' x 65', 144.44 Square Yard, situated in Chack No. 1-F Chhoti, Sri Gangangar - Rajasthan in the names of G.H. City Project Pvt. Ltd. through Director - Sh. Sanjeev Mittal S/o Sh. Megh Raj Mittal. <b</p>				

FE SUNDAY

STAR CEMENT LIMITED
CIN : L26942ML2001PLC006663
Regd. Office: Vill : Lumshring, P.O. : Khalehriat
Dist: East Jaintia Hills, Meghalaya - 793210
Tel: 03655 - 278215/16, Fax: 03655-278217
Email: starcement@starcement.co.in
Website: www.starcement.co.in

NOTICE

Notice is hereby given pursuant to Regulation 29 read with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company is scheduled to be held on Monday, 08th February, 2021 inter-alia to consider and approve the unaudited consolidated and standalone financial results of the company for the quarter ended on 31.12.2020.

This information is available on the website of the Company at www.esil.in and Bombay Stock Exchange Limited at www.bseindia.com.

For Emergent Industrial Solutions Limited

Date : 30.01.2021 (Sabina Nagori)

Place : New Delhi Company Secretary and Law Officer

SPACE INCUBATRICS TECHNOLOGIES LIMITED

REGD. OFF. : PAWAN PURI, MURADNAGAR, DISTT. GHAZIABAD (U.P.)

CIN : L17100UP2016PLC084473, Phone : 01232- 261288

Web : www.spaceincubatrics.com, email: spaceincubatrics@gmail.com

STANDALONE & CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/NINE MONTHS ENDED 31.12.2020

S. No.	Particulars	STANDALONE			CONSOLIDATED		
		3 months ended	Year ended	3 months ended	3 months ended	Year ended	3 months ended
		31.12.2020	31.03.2020	31.12.2019	31.12.2020	31.03.2020	31.12.2019
1.	Total income from operations	18.43	76.99	21.47	18.43	78.02	21.47
2.	Net Profit / (Loss) for the period (before Exceptional items and tax)	8.89	28.36	12.70	8.89	28.11	12.70
3.	Net Profit / (Loss) for the period before tax (after Exceptional items)	8.89	28.36	12.70	8.89	28.11	12.70
4.	Net Profit / (Loss) for the period (after tax and Exceptional items)	8.89	20.93	12.70	8.89	20.68	12.70
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and other Comprehensive income (after tax)]	8.89	20.93	12.70	8.89	20.68	12.70
6.	Paid-up equity share capital (Face value of ₹10/-)	3460.92	3460.92	3460.92	3460.92	3460.92	3460.92
7.	Other Equity	—	3002.05	—	—	-106.73	—
8.	Earning Per Share (of ₹10/- each) (for continuing and discontinued operations)	0.03	0.06	0.04	0.03	0.06	0.04
(a) Basic		0.03	0.06	0.04	0.03	0.06	0.04
(b) Diluted		0.03	0.06	0.04	0.03	0.06	0.04

NOTES:
1. The above Unaudited Quarterly financial results as reviewed by the Audit Committee were approved by the Board of Directors in its meeting held on 30.01.2021. The Statutory Auditors have expressed an unqualified and unmodified audit opinion in its Limited Review Report. 2. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results are available on the Stock Exchange website : www.bseindia.com & Company's website : www.spaceincubatrics.com.

SPACE INCUBATRICS TECHNOLOGIES LTD.
Sd/-
(Nishant Mittal)
Managing Director
DIN : 02766556

Place : Muradnagar

Dated : 30.01.2021



INDIAN OVERSEAS BANK

Ghat Branch
Village Ghat, near IIT College,
Delhi Roorkee Highway,
Meerut-250002

POSSESSION NOTICE (For Immovable property) (Rule 8(1))

Whereas the undersigned being the Authorised Officer of the Indian Overseas Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated as mentioned below, calling upon the Borrower / Mortgagor / Guarantor to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notices.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 of the said rules.

The Borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Indian Overseas Bank, for an amount mentioned in the notice with interest thereon and other charges from the aforesaid date mentioned in the demand notice till date of payment less repayments, if any, made after issuance of Demand Notice. The dues payable as on the date of taking possession as mentioned is payable with further interest at contractual rates and rates, charges etc, till date of payment.

The Borrowers attention is invited to provisions of Sub-section (8) of the section 13 of the Act, in respect of time available to them, to redeem the secured assets.

Sl. No.	Name of Borrower/ Mortgagor & Guarantor with Address	Description of Property	Date of Demand Notice	Date of Possession	Amount as per Possession Notice
1.	Mr. Bagesh Sharma (Borrower cum Mortgagor now Deceased) S/o Mr. Bijendra Sharma R/o H No. 176, Noor Nagar, Sihani, Ghaziabad, UP 201001.	A residential Property on Eastern portion (62 sq yards) of land (113.33 sq yards) out of Khasra No. 173mn , in area commonly known as Krishan Kunj (near nandgram) in Village Sadiq Nagar, Pargana Loni, The and Distt Ghaziabad, UP201003, Area 62 Sq Yards, owned by Bagesh Sharma S/o Bijendra Sharma Bounded by: North: Field of vendor, South: other's built-up property, East: Rasta 22' wide, West: Built-up property on remaining part of land of 113.33 sq yards	01.07.2020	28.01.2021	Rs. 12,24,128.95 as on 28.01.2021 + further Interest & other charges
2.	Mrs. Chanchal Sharma (Legal Heir) W/o Mr. Bagesh Sharma, R/o H No. 176, Noor Nagar, Sihani, Ghaziabad, UP 201001.	Mr. Bagesh Sharma (Legal Heir) W/o Mr. Bagesh Sharma, R/o H No. 176, Noor Nagar, Sihani, Ghaziabad, UP 201001.	19.11.2019	29.01.2021	Rs. 6,48,151.26 as on 29.01.2021 + further Interest & other charges
3.	Mrs. Sai Industries situated at Khasra No. 507, Gagol Road, Acharonda, Partapur, Meerut.	Residential House Property part of Khasra No. 233 & 237M) Situated at Devi Kali Aasram, Ram Vatika, Near Shiv Kumar Colony, Bholia Road, Meerut-250023. Area measuring 60 sq. yd. owned by Mr. Dev Dutt. Boundaries of the Property: North: 30 Feet After that property of Mrs. Mukesh Devi, South: 30 Feet After that property of Mr. Rajkaran Saini, East: 18 Feet After that property of Mr. Asray Saini, West: 18 Feet After that 14 feet wide road.	25.06.2020	29.01.2021	Rs. 43,63,143.74 as on 29.01.2021 + further Interest & other charges
4.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Manu Yadav S/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003.	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-201003 Bounded: On the North by: Plot of Sh. Kishan, On the South by: Others Plot (vacant Plot no. 5), On the East by: Plot of vendor, On the West by: Rasta 15' wide.	27.07.2020	28.01.2021	Rs. 3,34,891.52 as on 28.01.2021 + further Interest & other charges
5.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Sunil Yadav s/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003. (legal Heir) Guarantor: Mr. Sandeep Kumar Singh s/o Hoshiar Singh r/o 43/3, Lal Quarter, Hapur Road, Lohiyanganj, Ghaziabad, UP-201001	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-201003. Bounded: On the North by: Plot of Sh. Kishan, On the South by: Others Plot (vacant Plot no. 5), On the East by: Plot of vendor, On the West by: Rasta 15' wide.	27.07.2020	28.01.2021	Rs. 3,57,146.52 as on 27.07.2020 + further Int. & other charges
6.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Manu Yadav S/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003.	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-201003. Bounded: On the North by: Plot of Sh. Kishan, On the South by: Others Plot (vacant Plot no. 5), On the East by: Plot of vendor, On the West by: Rasta 15' wide.	27.07.2020	28.01.2021	Rs. 3,57,146.52 as on 27.07.2020 + further Int. & other charges
7.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Manu Yadav S/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003.	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-201003. Bounded: On the North by: Plot of Sh. Kishan, On the South by: Others Plot (vacant Plot no. 5), On the East by: Plot of vendor, On the West by: Rasta 15' wide.	27.07.2020	28.01.2021	Rs. 3,57,146.52 as on 27.07.2020 + further Int. & other charges
8.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Manu Yadav S/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003.	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-201003. Bounded: On the North by: Plot of Sh. Kishan, On the South by: Others Plot (vacant Plot no. 5), On the East by: Plot of vendor, On the West by: Rasta 15' wide.	27.07.2020	28.01.2021	Rs. 3,57,146.52 as on 27.07.2020 + further Int. & other charges
9.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Manu Yadav S/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003.	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-201003. Bounded: On the North by: Plot of Sh. Kishan, On the South by: Others Plot (vacant Plot no. 5), On the East by: Plot of vendor, On the West by: Rasta 15' wide.	27.07.2020	28.01.2021	Rs. 3,57,146.52 as on 27.07.2020 + further Int. & other charges
10.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Manu Yadav S/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003.	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-201003. Bounded: On the North by: Plot of Sh. Kishan, On the South by: Others Plot (vacant Plot no. 5), On the East by: Plot of vendor, On the West by: Rasta 15' wide.	27.07.2020	28.01.2021	Rs. 3,57,146.52 as on 27.07.2020 + further Int. & other charges
11.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Manu Yadav S/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003.	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-201003. Bounded: On the North by: Plot of Sh. Kishan, On the South by: Others Plot (vacant Plot no. 5), On the East by: Plot of vendor, On the West by: Rasta 15' wide.	27.07.2020	28.01.2021	Rs. 3,57,146.52 as on 27.07.2020 + further Int. & other charges
12.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Manu Yadav S/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003.	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-201003. Bounded: On the North by: Plot of Sh. Kishan, On the South by: Others Plot (vacant Plot no. 5), On the East by: Plot of vendor, On the West by: Rasta 15' wide.	27.07.2020	28.01.2021	Rs. 3,57,146.52 as on 27.07.2020 + further Int. & other charges
13.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Manu Yadav S/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003.	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-201003. Bounded: On the North by: Plot of Sh. Kishan, On the South by: Others Plot (vacant Plot no. 5), On the East by: Plot of vendor, On the West by: Rasta 15' wide.	27.07.2020	28.01.2021	Rs. 3,57,146.52 as on 27.07.2020 + further Int. & other charges
14.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Manu Yadav S/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003.	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-201003. Bounded: On the North by: Plot of Sh. Kishan, On the South by: Others Plot (vacant Plot no. 5), On the East by: Plot of vendor, On the West by: Rasta 15' wide.	27.07.2020	28.01.2021	Rs. 3,57,146.52 as on 27.07.2020 + further Int. & other charges
15.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Manu Yadav S/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003.	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-201003. Bounded: On the North by: Plot of Sh. Kishan, On the South by: Others Plot (vacant Plot no. 5), On the East by: Plot of vendor, On the West by: Rasta 15' wide.	27.07.2020	28.01.2021	Rs. 3,57,146.52 as on 27.07.2020 + further Int. & other charges
16.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Manu Yadav S/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003.	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-201003. Bounded: On the North by: Plot of Sh. Kishan, On the South by: Others Plot (vacant Plot no. 5), On the East by: Plot of vendor, On the West by: Rasta 15' wide.	27.07.2020	28.01.2021	Rs. 3,57,146.52 as on 27.07.2020 + further Int. & other charges
17.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Manu Yadav S/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003.	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-201003. Bounded: On the North by: Plot of Sh. Kishan, On the South by: Others Plot (vacant Plot no. 5), On the East by: Plot of vendor, On the West by: Rasta 15' wide.	27.07.2020	28.01.2021	Rs. 3,57,146.52 as on 27.07.2020 + further Int. & other charges
18.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Manu Yadav S/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003.	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-201003. Bounded: On the North by: Plot of Sh. Kishan, On the South by: Others Plot (vacant Plot no. 5), On the East by: Plot of vendor, On the West by: Rasta 15' wide.	27.07.2020	28.01.2021	Rs. 3,57,146.52 as on 27.07.2020 + further Int. & other charges
19.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Manu Yadav S/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003.	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-201003. Bounded: On the North by: Plot of Sh. Kishan, On the South by: Others Plot (vacant Plot no. 5), On the East by: Plot of vendor, On the West by: Rasta 15' wide.	27.07.2020	28.01.2021	Rs. 3,57,146.52 as on 27.07.2020 + further Int. & other charges
20.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Manu Yadav S/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003.	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-201003. Bounded: On the North by: Plot of Sh. Kishan, On the South by: Others Plot (vacant Plot no. 5), On the East by: Plot of vendor, On the West by: Rasta 15' wide.	27.07.2020	28.01.2021	Rs. 3,57,146.52 as on 27.07.2020 + further Int. & other charges
21.	Borrower/Mortgagor: 1. Mrs. Savitri Devi W/o Mr. Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad UP-201003. (Deceased) 2. Mr. Manu Yadav S/o Virendra Kumar Yadav R/o H No. 4, Sangam Vihar, E Block Tower, Nandgram, Ghaziabad, UP-201003.	A residential house part of plot no. 4 out of Khasra no. 232, Sangam Vihar (near Nandgram), Village Sihani, Pargana Loni, Ghaziabad, UP-2010			



Zonal Stressed Asset Recovery Branch : Meher Chamber, Ground floor, Dr. Sunderlal Behl Marg, Ballard Estate, Mumbai-400001. Phone: 022-43683807, 43683808. Fax: 022-43683808. Email: armbom@bankofbaroda.co.in

APPENDIX IV-A [Proviso to Rule 8(6)]

Sale notice for sale of Immovable properties

E-Auction sale notice for sale of Immovable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Enforcement) Rules, 2002.

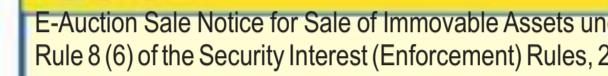
Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described Immovable Mortgaged/ Charged property to the Secured Creditors, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditors, will be sold on "As what is" and Whatever there is" and "Without recourse basis" for recovery of dues of secured creditors from the below mentioned accounts. The details of Borrower/s / Guarantor/s/ Secured Asset/s / Dues / Reserve Price/ e-Auction date and time, EMD and Bid Increase Amount are mentioned below-

Sr. No.	Name & Address of Borrower/ Directors & Guarantors	Description of the immovable property with known encumbrances, if any	Total Dues	Date & Time of E-auction	(1) Reserve Price & (2) EMD Amount of the Property	Status of possession (Constructive / Physical)	Inspection Date & Time of the Property
1	M/s Rolta Private Limited Guarantors 1) M/s Rolta Infrastructure and Technology Services Private Limited 2) M/s Rolta Shares and Stock Private Limited 3) M/s Aditya Investment and Finance Corporation 4) Mr. Kamal Kishan Singh 5) M/s Rolta India Limited	I) Built up Free Hold Residential-commercial property bearing No.A-55 (Block-A & Plot No 55). With all roof terrace rights,Built on land area measuring 1026.67 Sq.Yds. or 858.42 Sq.Mtr. Situated at Kalash Colony,Lala Lapat Rai Marg, Opp Metro Pillar No.93 (Main Nehru Place wall Road), New Delhi-110048. Mortgaged by M/s Rolta India Ltd Encumbrance known to bank: Nil	Total Dues-Rs. 317,85,08,100/- Plus interest and cost from 31.07.2020. Less recovery upto date	23.02.2021 1400 Hrs to 1800Hrs	1) Rs.4270.50 lacs 2)Rs.427.05 lacs 3)Rs.1.00 Lakh	Physical Possession	16.02.2021 11.00 am to 1.00 pm. Mr.VMS RAJA AGM 022-43683832, 022-43683807 9884772890

For detailed terms and conditions of sale, please refer to the link provided in <https://www.bankofbaroda.in/e-auction.htm> and <https://bapi.in>. Prospective bidders may also contact the authorized officer on Tel No.022-43683801

Sd/-
Authorised Officer
Zonal OfficeDate: 30.01.2021
Place: Mumbai

Indian Bank



ALLAHABAD

FATEHPUR INDIRA COLONY BRANCH

APPENDIX- IV-A' [See proviso to rule 8 (6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable properties mortgaged/charged to the Secured Creditor; the possession of which has been taken by the Authorised Officer of Indian Bank (e-Allahabad Bank), Secured Creditor, will be sold through E-auction mode on "As is where is", "As is what is", and "Whatever there is" on 10.03.2021 for recovery of dues. The specific details of the properties intended to be brought to sale through e-auction mode are enumerated below:

S. No.	Name of the Borrower(s) Name of the Branch	Name of the Guarantor (s)/Mortgagor	Details of Immovable Properties	Physical / Constructive Possession	Amount of Secured Debt as on 30.01.2021	Reserve Price (VIII)	Earnest Money Deposit (IX)	(X) Authorised Officer (XI) Contact Number (XII) E-mail ID
(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)		
1.	Mrs Anita Devi W/o Mr Rambir Singh and Mr Rambir Singh S/o Mr Inder Raj Branch: Fatehpur Indira Colony	Mortgagor: Mrs Anita Devi W/o Mr Rambir Singh Co-applicant Mr. Rambir Singh Sh. Inder Raj, R/o House No 3, Bharat Colony, Brij Nagar, Opposite Omaxe City, Palwal, Haryana	House No 3, Bharat Colony, Brij Nagar, Measuring Land 190 Sq Yards Situated At Muskil No 325, Kila No 8 (7-6)(9-1)-13(8-0),14(2-0), 2/2(1-2),3/2(1-2),4/2(1-15)7/2(2-0),27(0-14), Muskil No 306 Killa No 15(6-0)-(31-2-7), Muskil No 171 Killa No 6/3(0-5),7/1(1-4)total Killa 13 Total Land Measuring 41 Kanal 6 Marla Applicant Share 13/1652, 6 Marla =190 Sq Yards Palwal Under Municipal Committee Palwal, Tehsil & District Palwal Haryana, Bounded By : North : Vacant Plot, South : Property Of Brijendra Singh, East : Paccia Road, West : Property Of Brij Lal	Symbolic Possession	Rs. 37,62,306.00 + Interest & other expenses till realisation of Bank's dues	Rs. 55,00,000/-	Rs. 5,50,000/-	Mr. Manish Mangani Ph: 0129-2412013 M. 7007051084 Email: f514@indianbank.co.in

Date and Time of e-Auction On 10/03/2021 Time 11.00 AM to 4.00 PM with unlimited extensions of 10 minutes each. Minimum Bid incremental amount is as mentioned above.

Bidders are advised to visit the website (www.mstccommerce.com) of our e auction service provider MSTC Ltd to participate in online bid. For Technical Assistance Please call MSTC HELPDESK No. 033-22901004 and other help line numbers available in service providers help desk. For Registration status with MSTC Ltd, please contact ibapiop@mstccommerce.com and for EMD status please contact ibapi@mstccommerce.com.

For property details and photograph of the property and auction terms and conditions please visit: <https://bapi.in> and for clarifications related to this portal, please contact help line number '18001025026' and '011-41106131'.

STATUTORY 30 DAYS SALE NOTICE UNDER SARFAESI ACT 2002

AUTHORISED OFFICER, INDIAN BANK

indianexpress.com

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Inform your opinion with credible journalism.

The Indian Express.
For the Indian Intelligent.

The Indian EXPRESS
JOURNALISM OF COURAGE



THE ANUP ENGINEERING LIMITED

(Formerly Known as Anveshan Heavy Engineering Limited)

LALBHAI GROUP

CIN: L29306GJ2017PLC099085

Regd. Office: Behind 66 KV Elec. Sub Station, Odhav Road, Ahmedabad-382415

Website: www.anupengg.com Email: Investorconnect@anupengg.com

EXTRACT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED ON 31ST DECEMBER, 2020

[Rs. In Lakhs except per share data]

Sr. No.	Particulars	Quarter Ended		9 Months Ended		Year Ended
		31.12.2020	30.09.2020	31.12.2020	31.03.2020	
1	Total Income from Operations	3,029.82	8,750.87	14,875.79	24,952.80	
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	492.43	1,648.73	2,822.27	6,300.23	
3	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	492.43	1,648.73	2,822.27	6,300.23	
4	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	910.70	1,166.47	2,597.02	4,296.83	
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	(2.69)	(2.32)	(7.33)	(9.26)	
6	Paid up Equity Share Capital	1,021.90	1,020.82	1,021.90	1,019.95	
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	31,271.50	
8	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations)	Basic : (₹)	8.92	11.43	25.45	42.13
		Diluted : (₹)	8.81	11.30	25.19	41.97

Notes: (1) The above consolidated financial results have been prepared in accordance with Indian Accounting Standards as prescribed under section 133 of the Companies Act 2013 read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time. (2) The above financial results which have been subjected to review by the Auditors of the Company, were reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on January 30, 2021 in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015. The Statutory Auditors have expressed an unqualified audit opinion. (3) The Group's business activity falls within a single operating business segment of engineering products. (4) Manufacturing facilities of the Group which were shut down in the last week of March 2020 due to country-wide lockdown, resumed operations gradually with requisite precautions. The Group has considered the possible effects that may result from COVID-19 in preparation of these consolidated financial results including recoverability of its assets comprising Property, Plant and Equipment, Intangible Assets, Trade Receivables, inventory and other assets. In developing the assumptions relating to future uncertainties in the economic conditions due to COVID-19, the Group has considered internal and external information up to the date of approval of these consolidated financial results including economic forecasts and expects that the carrying amount of these assets are recoverable. The impact of the global health pandemic may be different from that estimated at the date of approval of these consolidated financial results. (5) The Parliament of India has approved the Code on Social Security, 2020 (the Code) which may impact the contributions by the Group towards provident fund, gratuity and ESIC. The Code has been published in the Gazette of India. However, the effective date has not yet been notified. The Group will assess the impact of the Code when it comes into effect and will record related impact, if any, in the period the Code becomes effective. (6) The Company has decided to exercise the option permitted under section 115BAA of the Income-tax Act, 1961 as introduced by the Taxation Laws (Amendment) Ordinance, 2019 which was subsequently converted into an Act. Accordingly, the Company has recognised provision for income taxes based on the rate prescribed in the aforesaid section. Further, management reviewed current tax and the components of deferred tax assets/ liabilities leading to a reassessment of its estimates compared to earlier periods. Such re-measurement and change in rate of tax resulted in one-time tax credit of Rs. 443.03 Lakhs. (7) During the quarter, the Company has issued 10,741 equity shares (quarter ended September 2020: 8,741 equity shares) under the Employees Stock Option Scheme. (8) As the consolidation is applicable from the last quarter of previous financial year, disclosure of figures for the quarter and nine months ended December 31, 2019 is not applicable. (9) Standalone Information:

Particulars	Quarter Ended		9 Months Ended		Year Ended
	31.12.20	30.09.20	31.12.19	31.12.20	
Revenue	3,029.82	8,750.87	7,773.28	14,875.79	27,836.06
Profit before Tax	492.43	1,649.08	1,944.40	2,822.67	4,834.41
Profit after Tax	910.70	1,166.82	1,375.30	2,597.42	4,296.84
Other Comprehensive Income/(Loss) (net of tax)	(2.69)	(2.32)	(1.94)	(7.33)	(5.80)
Total Comprehensive Income after tax	908.01	1,164.50	1,373.36	2,590.09	4,287.58

(10) Previous period figures have been regrouped/ re-classified, wherever necessary, to confirm to current period's classification.

The above is an extract of the detailed format of quarterly and nine month ended Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly and nine month ended Financial Results are available on the Stock Exchange websites at www.bseindia.com and www.nseindia.com and on the company's website www.anupengg.com.

Place: Ahmedabad
Date: 30th January 2021

For The Anup Engineering Limited
Sanjay S. Lalbhai
Chairman

FIEM INDUSTRIES LIMITED

Regd. Office : D-34, DSIC Packaging Complex, Kirti Nagar, New Delhi-110015
Tel.: +91-11-25927919 / 7820. Fax: +91-11-25927740.
E-mail: investor@fiemindustries.com Website: www.fiemindustries.com
CIN : L36999DL1989PLC034928

NOTICE

Pursuant to Regulation 47 read with 29 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations), Notice

ARAVALI SECURITIES AND FINANCE LIMITED
CIN: L67120HR1980PLC039125
Office: Plot No. 136, 4th Floor, Rider House, Sector-44, Gurgaon, Haryana-122003
Ph. 0124-4556677
E-mail : info@aravalisecurities.com
Website : www.aravalisecurities.com
NOTICE
NOTICE is hereby given that pursuant to Regulation 29, 33, 47 and any other regulation, if applicable, of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The meeting of the Board of Directors of Araval Securities and Finance Limited will be held on Monday, 08th February, 2021, at 3:00 p.m. at its Registered Office at Plot No.-136, Fourth Floor, Rider House, Sector-44, Gurgaon-122003 to inter alia, consider and approve, the unaudited financial results of the Company for the quarter and nine months ended 31st December, 2020.

For Araval Securities and Finance Limited

Sd/-

Place : Gurgaon Date : 30.01.2021

Ruchi Srivastava Company Secretary



TINNA TRADE LIMITED
Regd. off.: No. 5, Sutampur, Mendi Road, Mehrauli, New Delhi-110030
Tel.: 011-49518530 Fax: 011-26904883
E-mail: investor.ttl@tinna.in, www.tinnatrade.in
CIN: L51100DL2009PLC106397

NOTICE

Notice is hereby given in terms of Regulations 29 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company will be held on Friday, 12th February, 2021, at the Registered Office of the company, inter-alia, to consider and approve the Standalone & Consolidated Unaudited Financial results of the Company for Quarter/Nine months ended on 31st December, 2020.

The information contained in this notice is also available on Company's website at www.timatrade.in and also on the website of Stock Exchange, i.e. www.bseindia.com

For Tinna Trade Limited

Place : New Delhi Date: 30.01.2021

Monika Gupta Company Secretary



GLITTEK GRANITES LTD
CIN: L14102KA1990PLC023497
Regd. Office: 42, KIADB Industrial Area Hoskote - 562 114 (Karnataka)
E-mail: info@glitteek.com Web: www.glitteek.com

NOTICE

Pursuant to Regulation 29 read with Regulation 47 of the SEBI (LODR) Regulation, 2015, Notice is hereby given that a Meeting of the Board of Directors of the Company will be held on the Friday, 12th day of February, 2021 at 11:00 A.M. inter alia to consider and approve the Unaudited (Provisional) Financial Results of the Company for the 3rd quarter and nine months ended 31st December, 2020.

The said Notice may be accessed on the Company's website at www.glitteek.com and may also be accessed on the Stock Exchange websites www.bseindia.com

For Glitteek Granites Ltd.

Place: Hoskote Date: 29/01/2021

Lata Bagri Company Secretary

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ **punjab national bank**
...the name you can BANK upon!

General Services Administration Division, Head Office, Plot No. 4, Sector-10, Dwarka, New Delhi-110075
Phone: 011 - 28044402; E-mail: maintenance@pnb.co.in

E-TENDER NOTICE

Punjab National Bank invites e-tender from eligible bidders for SUPPLY, INSTALLATION, TESTING AND COMMISSIONING OF 450 TR COOLING TOWER FOR CENTRALIZED AIR-CONDITIONING SYSTEM OF HEAD OFFICE, PUNJAB NATIONAL BANK, DWARKA, PLOT NO 4, SECTOR-10, NEW DELHI-110075. Estimated cost of the work is ₹ 35.38 Lacs (including GST) and Tender cost ₹ 2,360/- (including GST). Last date and time for downloading tender documents, bid preparation and hash submission is 15.02.2021 till 1500 hrs. Last date and time for re-encryption and bid submission is 16.02.2021 till 1400 hrs.

For details, visit our website <https://etender.pnbnet.in>

Any corrigendum/clarification in respect of above said work shall be released only at our website <https://etender.pnbnet.in> which may be visited regularly.

Chief Manager

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ **punjab national bank**
...the name you can BANK upon!

General Services Administrative Division, Plot No. 4, Sector -10, Dwarka 110075
Sealed Tenders are invited for disposal of Bank's Vehicles:-

Sr No	Qty (Nos)	Regd in the name of
1	20	Punjab National Bank

For details refer at the bank's website www.pnbindia.in

Last date of submission of tender is 22.02.2021 up to 15.00 Hrs. Any corrigendum/addendum shall be loaded on website. Bidders are requested to regularly visit at our website for update.

यूनियन बैंक **Union Bank**
of India
SUDHANSHU AMBRA
Union Bank Corporation
IA Government of India Underwriting

BRANCH : B-2/15, PASCHIM VIHAR, NEW DELHI-110063

DRAFT DEMAND NOTICE UNDER SEC.13(2)

(IN CASE THE SECURED ASSETS IS IN THE NAME OF BORROWER)

To,

Pradeep Sharma (Borrower)
Flat No. 14011, 14th Floor, Prateek Royal CLIF, Crossing Republic Ghaziabad

Sir /Madam,

SUB: Enforcement of Security Interest Action Notice In connection with the credit facilities enjoyed by You with us - Classified as NPA

We have to inform you that your account #63406650000102 has been (unified as NPA account on 31.05.2019 pursuant to your default in making repayment of dues/ installment/interest. As on 06.01.2021 a sum of Rs.10, 95,694 (Rupees Ten Lac Ninety Five Thousand Six Hundred Ninety Four) is outstanding in your account/ accounts shown below

Limits		Amount Outstanding (Rs.)
Nature	Amount (Rs.)	
Union home	Rs. 12,25,000/-	Rs. 10,95,694/-

In spite of our repeated demands you have not paid any amount towards the amount outstanding in your account/accounts/ you have not discharged your liabilities. We do hereby call upon you terms of section 13(2) of the Securitisation and Reconstruction of Financial Assets and enforcement of Security Interest Act, 2002 to pay a sum of Rs.10, 95,694 together with interest at the rate of 8.35% p.a. with monthly rest/as per the terms and conditions of loan documents executed by you and discharge your liabilities in full within 60 days from the date of receipt of this notice, failing which, we shall be constrained to enforce the following securities created by You in favour of the bank by exercising any or all of the rights given under the said Act.

DESCRIPTION OF THE SECURED ASSET

[Furnish full description of the mortgaged / hypothecated assets with area and address etc...]

Pradeep Sharma (Borrower)
Flat No. 14011, 14th Floor, Prateek Royal CLIF, Crossing Republic Ghaziabad

1) Please note that if you fail to remit the dues within 60 days and if Bank exercises all its rights under this Act and if the dues are not fully satisfied with the sale of proceeds of the secured assets, we shall be constrained to take appropriate legal action against you in a court of law/Debt Recovery Tribunal for recovery of the balance amount from you.

2) As per sec.13 (13) of the Act, on receipt of this notice you are restrained from disposing of or dealing with the above securities except in the usual course of business without the consent of the Bank. Please note any violation of this section entails serious consequences.

3) Your kind attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI in respect of time available, to redeem the secured assets.

Date : 30.01.2021

AUTHORIZED OFFICER

Place : New Delhi

UNION BANK OF INDIA

WEST DELHI REGION 12th Floor, Bank of Baroda Building, 16, Sansad Marg, New Delhi-110001

This is for the information of our valued patrons, who have taken lockers on rent at various branches of the bank and have committed breach of agreement. The notices sent as per the RBI's guidelines to the Renter's at their recorded addresses have been returned undelivered saying either persons' addresses not found or left. Efforts to contact the locker holder in person or their recorded addresses have also gone in vain and their present whereabouts could not be ascertained. Thus having no alternative, this notice is given to all the persons named below for contacting the respective branch and to clear the dues of the Bank within a period of 15- days from the date of publication of this notice, failing which the Bank will proceed to break open the locker at their cost, risk and responsibility and the Bank will exercise its right of lien for recovery of outstanding rent, costs and other charges.

Sl. No.	Bank	Branch	Name of Locker holder	Locker No.	Rent Overdue Since	Last Notice Sent on
1	BOB	Samalka	Raj Travels	26	05-02-2019	14-09-2020
2	BOB	Samalka	Ritu Roy Mukerjee	90	23-07-2016	12-05-2019
3	eVijaya	Punjabi Bagh	Manmeet Singh	67	01-04-2019	03-06-2019
4	eVijaya	Punjabi Bagh	Amit Garg	6	02-04-2019	03-06-2019
5	eVijaya	Punjabi Bagh	Jaspriyal Singh	79	03-04-2019	03-06-2019
6	eVijaya	Punjabi Bagh	Mohan Lal Aggarwal	80	04-04-2019	03-06-2019
7	eVijaya	Raja Garden	Davinder K Arora	41	01-04-2020	28-12-2020
8	eVijaya	Raja Garden	Shama Trehan	201	01-04-2020	28-12-2020
9	eVijaya	Raja Garden	Bharat Bhamhani	214	01-04-2020	28-12-2020
10	eVijaya	Raja Garden	Reena Gandhi	262	01-04-2020	28-12-2020
11	BOB	Naraina	Kanta Verma	462	27-03-2020	21-11-2020
12	BOB	Naraina	Naresh Shah	532	05-02-2019	06-07-2020
13	BOB	Najafgarh Road	Gurdeep Kaur	17	17-03-2020	30-12-2020
14	BOB	Najafgarh Road	Raj Kumar	88	25-03-2020	30-12-2020
15	BOB	Najafgarh Road	Mahinder Kaur	25	22-09-2019	30-12-2020
16	BOB	Subhash Nagar	Yashavarkash	151	26-03-2019	19-10-2020
17	BOB	Patel Nagar	Sonia Arora	161	04-04-2019	01-01-2021
18	BOB	Rampura	Gauri Shankar	66	16-05-2019	01-10-2019
19	BOB	Rampura	Chander Bala	165	03-11-2019	01-10-2019
20	Edena	Paschim Vihar	Vandana Singh	241	22-01-2018	29-12-2020
21	Edena	Paschim Vihar	Pankaj Verma	413	01-04-2020	29-12-2020
22	Edena	Paschim Vihar	Rahul Madan	524	10-12-2019	29-12-2020
23	eVijaya	Maya Puri	Arun Khosla	2	01-01-2019	12-04-2019
24	eVijaya	Maya Puri	Priyan Sharma	152	01-01-2019	12-04-2019
25	eVijaya	Krishna Park	Ravinder Kumar Mrs Manjeet	22	01-04-2013	31-12-2019
26	eVijaya	Krishna Park	Param Jit Kaur	43	01-04-2017	31-12-2019
27	eVijaya	Krishna Park	Harmander Singh	49	01-04-2011	31-12-2019
28	eVijaya	Krishna Park	Ashok Kumar Chhabra	52	01-04-2016	31-12-2019
29	eVijaya	Krishna Park	Viraj Industries	58	01-04-2016	31-12-2019
30	eVijaya	Krishna Park	Yadvir Bhushan Sharma	73	01-04-2016	31-12-2019
31	eVijaya	Krishna Park	P S Bhasin Ramandeep Kaur	107	01-04-2017	31-12-2019
32	eVijaya	Krishna Park	Rekha Rani	110	01-04-	

● STRATEGIC COOPERATION

'India pre-eminent partner of US in Indo-Pacific region'

US secretary of state Tony Blinken during a conversation with external affairs minister S Jaishankar discussed ways to better combat challenges in the region & beyond

PRESS TRUST OF INDIA
Washington, January 30

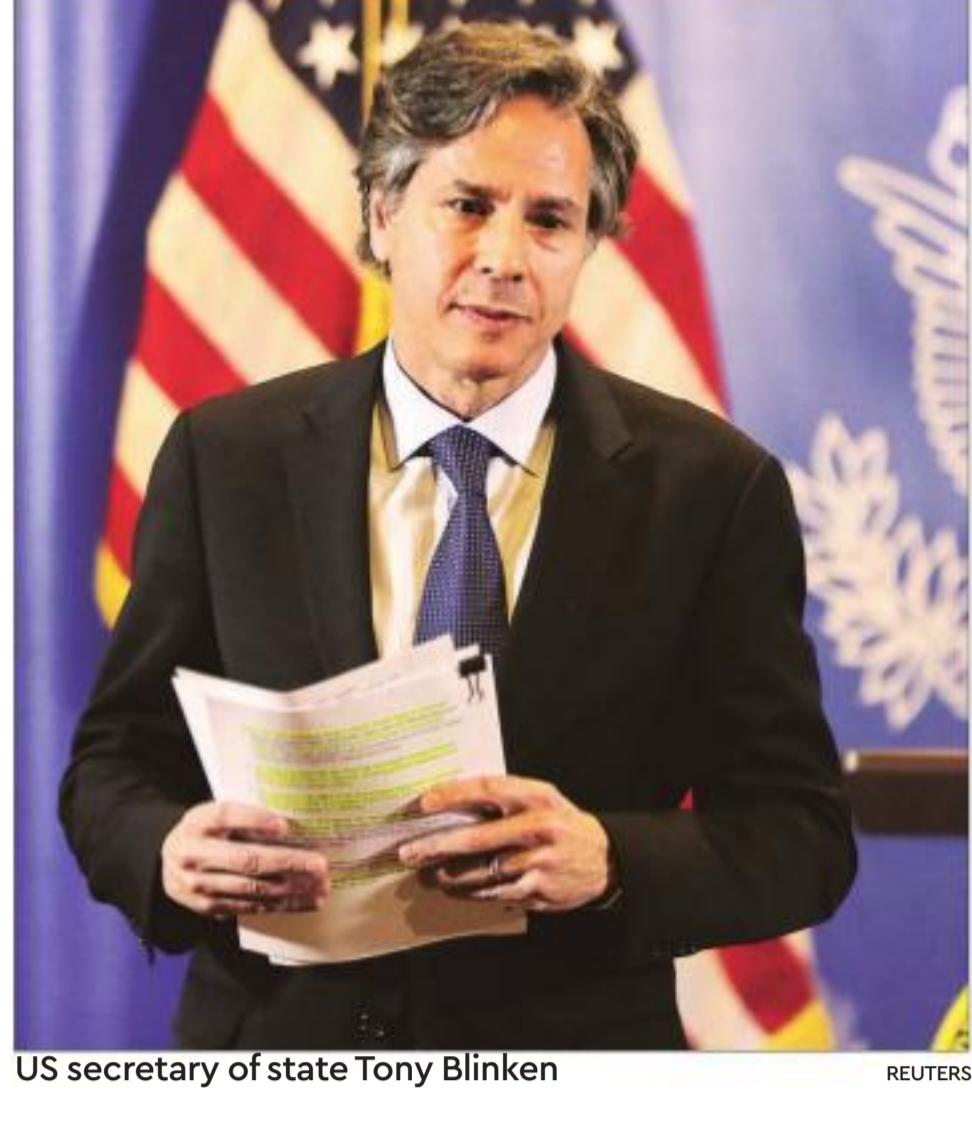
US SECRETARY OF STATE Tony Blinken has underscored India's role as a pre-eminent US partner in the Indo-Pacific during his maiden telephonic conversation with external affairs minister S Jaishankar and discussed ways to better seize the new opportunities and combat shared challenges in the region and beyond.

It was Blinken's first telephonic conversation with Jaishankar after he assumed the charge as America's top diplomat early this week.

They discussed issues of mutual concern, including Covid-19 vaccination efforts, regional developments and next steps in expanding bilateral ties, US State Department spokesperson Ned Price said on Friday.

Blinken underscored India's role as a pre-eminent US partner in the Indo-Pacific and the importance of working together to expand the regional cooperation, Price said.

"Both agreed to coordinate closely on global develop-



US secretary of state Tony Blinken

REUTERS

ments and look forward to meeting in person at the earliest opportunity," Price said in a readout of the call, which was the first communication between them after January 20 when Joe Biden was sworn in as the 46th President of the United States.

"I was delighted to speak today with my good friend @DrJaishankar to discuss U.S.-India priorities. We reaffirmed the importance of the U.S.-India relationship and discussed ways we can better seize new opportunities and combat shared challenges in the Indo-Pacific and beyond," Blinken wrote on Twitter.

In New Delhi, the external affairs ministry said Jaishankar and Blinken expressed their commitment to consolidate and expand the multifaceted strategic partnership. "They appreciated the

robust defence and security ties, growing economic engagement, productive health-care collaboration and strong people-to-people linkages as its important pillars," it said in a press release.

Recognising the challenges of a post-Covid world, the two leaders agreed to work together to address global issues, including safe and affordable vaccine supply. They also reiterated their commitment to peace and security, especially in the Indo-Pacific region, the release said.

The Pakistan Foreign Office said in a statement that the two leaders discussed "recent developments in the Daniel Pearl case" and Qureshi "underscored that it was important and in the mutual interest that justice is served through legal means."

Qureshi congratulated secretary Blinken on assuming his office, underscoring Pakistan's commitment to forging a comprehensive

Blinken dials Pakistan FM Qureshi, seeks accountability in Daniel Pearl's murder case

PRESS TRUST OF INDIA
Washington/Islamabad, January 30

US SECRETARY OF STATE Tony Blinken spoke over phone with Pakistan's foreign minister Shah Mahmood Qureshi and discussed the accountability of convicted terrorists responsible for the brutal murder of American journalist Daniel Pearl, according to the US State Department.

Pearl, the 38-year-old South Asia bureau chief for The Wall Street Journal, was abducted and beheaded while he was in Pakistan investigating a story in 2002 on the links between the country's powerful spy agency ISI and al-Qaeda.

US State Department spokesperson Ned Price said on Friday that Blinken reinforced America's concern over Pakistan Supreme Court's ruling acquitting Pearl's killers.

"Blinken and Qureshi discussed how to ensure accountability for convicted terrorist Ahmed Omar Saeed Sheikh and others responsible for the kidnapping and murder of American journalist Daniel Pearl," Price said in a readout of the call.

In addition, Blinken and Qureshi discussed the importance of continued US-Pakistan cooperation on the Afghan peace process, support for regional stability, and the potential to expand our trade and commercial ties, Price said.

The Pakistan Foreign Office said in a statement that the two leaders discussed "recent developments in the Daniel Pearl case" and Qureshi "underscored that it was important and in the mutual interest that justice is served through legal means."

Qureshi congratulated secretary Blinken on assuming his office, underscoring Pakistan's commitment to forging a comprehensive



Pakistan's foreign minister Shah Mahmood Qureshi

indicted in the United States in 2002 for hostage-taking and conspiracy to commit hostage-taking, resulting in the murder of Pearl, the South Asia Bureau Chief for the Wall Street Journal, as well as the 1994 kidnapping of another United States citizen in India.

The court's decision is an affront to terrorism victims everywhere, including in Pakistan, he said.

"We expect the Pakistani government to expeditiously review its legal options to ensure justice is served. We take note of the Attorney General's statement that he intends to seek review and recall of the decision. We are also prepared to prosecute Sheikh in the United States for his horrific crimes against an American citizen," Blinken said.

The United States is committed to securing justice for Pearl's family and holding terrorists accountable, he said.

Pearl's murder took place three years after Sheikh, along with Jaish-e-Mohammad chief Masood Azhar and Mushtaq Ahmed Zargar, was released by India in 1999 and given safe passage to Afghanistan in exchange for the nearly 150 passengers of hijacked Indian Airlines Flight 814.

He was serving a prison term in India for kidnappings of Western tourists in the country.

A three-judge bench of Pakistan Supreme Court led by Justice Mushir Alam on Thursday dismissed the Sindh government's appeal against the Sindh High Court's (SHC) decision to overturn the conviction of Sheikh in the Pearl murder case. The beheading of the American journalist in 2002 had grabbed international headlines.

The court ordered that three others, who had been sentenced to life in prison for their part in Pearl's kidnapping and death, also be freed.

Accountability for crimes like Daniel Pearl's murder needed: UN spokesperson

PRESS TRUST OF INDIA
United Nations, January 30

EXPRESSING CONCERN OVER the acquittal of those involved in the brutal murder of Daniel Pearl in 2002, a senior UN official representing secretary-general Antonio Guterres has said it is important that there is accountability for such crimes.

Responding to a question on al-Qaeda terrorist Ahmed Omar



An image of Pearl taken by his captors in 2002

REUTERS

Sheikh's acquittal, spokesman for the UN chief Stephane Dujarric said on Friday: "What is important is that there be accountability for those crimes committed". Pearl's murder took place three years after Sheikh, along with Jaish-e-Mohammad chief Masood Azhar and Mushtaq Ahmed Zargar, was released by India in 1999 and given safe passage to Afghanistan in exchange for the nearly 150 passengers of hijacked Indian Airlines Flight 814.

He was serving a prison term in India for kidnappings of western tourists in the country. In April 2020, a two-judge Sindh High Court bench commuted the death sentence of 46-year-old Sheikh to seven years imprisonment. The court also acquitted his three aides who were serving life terms in the case—almost two decades after they were found guilty and jailed.

United Arab Emirates says it will offer citizenship to some

ASSOCIATED PRESS
Dubai, January 30

THE UNITED ARAB Emirates on Saturday announced plans to grant some foreigners citizenship to this oil-rich nation home to Abu Dhabi and Dubai, part of efforts to stimulate its economy amid the coronavirus pandemic.

The UAE previously gave citizenship to Palestinians and others who helped form the country's government after its formation in 1971. Others have received it over time as well.

Saturday's announcement by Sheikh Mohammed bin Rashid Al Maktoum, the ruler

of Dubai who also serves as the autocratic nation's prime minister and vice president, said the offer could apply to artists, authors, doctors, engineers and scientists, as well as their families.

Sheikh Mohammed wrote on Twitter that hereditary rulers in the country's seven emirates and at the federal level would nominate those for citizenship. Those granted citizenship also would be able to keep their initial citizenship.

It wasn't immediately clear if the citizenship also would grant rights to the UAE's cradle-to-grave social programmes for its nationals.

PRESS TRUST OF INDIA Washington, January 30

THE NEW BIDEN administration sees the Quad grouping comprising the US, India, Japan and Australia as a fundamental foundation upon which to build a substantial American policy in the strategically-vital Indo-Pacific region, a top US official said.

National security advisor Jake Sullivan said at an event organised by the US Institute of Peace, a Congress-funded think-tank, on Friday that the US will build on and carry forward the four-nation Quad

grouping.

"One very positive thing we will be building on, (former NSA) Robert (O'Brien) mentioned the Quad, which for those watching who don't know is the United States, Japan, Australia, and India," Sullivan said.

"There too I think we really want to carry forward and build on that format, that mechanism which we see as fundamental a foundation upon which to build substantial American policy in the Indo-Pacific region," he said.

Quad and the Indo-Pacific policy of the previous Trump

theaters in the world and two initiatives that you will see continuity and an effort to reinforce and carry forward steps that have been taken by the previous administration," he said.

"When the first Accords with the UAE, Bahrain were announced, it was in the heat of a political campaign, a presidential campaign, and then candidate Biden made no bones about coming out saying: 'I think this is a good thing, I think this is a positive thing,'" he said.

Biden said consistently over the course of the last sev-

eral months that he would like to carry forward this initiative, deepen the cooperation between the countries that have signed the accords, make real normalisation that has taken root and add more countries, he said.

"He (Biden) sees that as being positive for security in the region, positive for economic development, in the region, and positive for America's national interest for many of the reasons that Robert laid out," Sullivan said.

"So, one of the things that we will be doing in the coming weeks and months is thinking about how we make sure that the seeds that have now been planted actually grow into the full kind of cooperation across multiple dimensions and these relationships can move forward and how that can really help the United States advance our interests," he said.

In November 2017, India, Japan, the US and Australia gave shape to the long-pending proposal of setting up the "Quad" to develop a new strategy to counter China's aggressive behaviour in the strategically-vital Indo-Pacific region.

Offer to put farm laws in abeyance stands: PM

Following the breakdown in talks, farmer unions concentrated on the January 26 tractor march which ended in violence at some parts of the national capital, leading to filing of 25 FIRs by Delhi Police in which 394 of its personnel got injured. As the violence resulted in farmers losing public sympathy, the Centre as well as Haryana and Uttar Pradesh governments started a crackdown. Several protest sites and toll plaza at different places in the two states have been cleared, so far.

However, some alleged involvement of BJP leaders in creating disturbance at Ghaziabad on evening of January 28 infuriated farmers who returned to the protest site in large number. There was an emergency meeting of over 50,000 farmers in Muzaffarnagar on Friday wherein they decided to send one member of each family to the protest site. The Ghaziabad district administration after failing to execute an eviction order has imposed Section 144 to prohibit people from gathering.

Similar disturbances were attempted as some 'local residents' with police help clashed with farmers of one organisation at Singhu border while a few others tried to evict farmers at Tikri border. "Any crackdown will further inflame the protest and more farmers will join," Shiv Kumar Sharma, president of

president of Rashtriya Kisan Mahasangha said, adding they will continue the agitation while ready for any unconditional talks. However, he clarified that the Samyukt Kisan Morcha (United Farmers' Front) will decide on the PM's statement.

Revival of animal spirits with 11% growth next fiscal'

Emphasising the role of infrastructure spending in the economy, he said, these measures will reinvigorate demand in the economy. That is why the government is emphasising on capital expenditure, especially infrastructure, he said.

"When infrastructure spending happens, that crowds in private investment. And that is why there is basically a jargon that for every rupee of public sector investment in infrastructure maybe another rupee that comes in as investment from the private sector itself," Subramanian said. He also highlighted that the government capital expenditure spending went up by 60% in October on a month-on-month basis.

"It further increased to about 160% in November, and subsequently by another 60% in December. So the capital expenditure spending we all recognise very well actually has much greater bang for the buck than revenue spending," he said.

He also said India will have to persistently make efforts for improvement in its sovereign

rating by different global agencies in line with its economic fundamentals. "We have made the case very very forcefully (to rating agencies)...These changes happen over time. They don't happen instantaneously, but you have to continue making efforts," he said. The Survey said sovereign credit ratings methodology must be amended to reflect economies' ability and willingness to pay their debt obligations, and suggested that developing economies must come together to address this bias and subjectivity inherent in sovereign credit ratings methodology.

ICICI Bank net profit up 19%

The apex court had earlier directed lenders not to classify borrowers as NPAs after August 31, 2020. ICICI Bank has utilised ₹1,800 crore of Covid-19 related provisions made in the earlier periods. "We see provisioning around 25% of the operating profit in the financial year 2022 (FY22)," Batra said. The provisioning in the December quarter remained at 34% of the operating profit.

The asset quality of the lender showed an improvement during the December quarter. Gross non-performing assets (NPAs) ratio of the lender improved 79 bps to 4.38%, compared to 5.17% in the previous quarter. Similarly, net NPAs ratio came down 37 bps to 0.63% from 1% in the Sep-

tember quarter. The lender has not classified any NPAs since August 31, 2020, due to the interim order of Supreme Court. "The proforma gross NPA ratio would have been at 5.42% and net NPAs at 1.26%," Batra said. The proforma gross NPAs in the retail segment remained over 3% during the December quarter.

The lender has provided one-time restructuring to borrowers worth ₹2,536 crore. The Reserve Bank of India had allowed restructuring for accounts impacted by Covid-19. The lender's net interest margin (NIM) rose 10 bps on a sequential basis to 3.67%, but was down 10 bps on a y-o-y basis.

The fee income of the lender increased 15% q-o-q to ₹3,601 crore, but remained flat on a y-o-y basis. Sandeep Batra said the sequential pick up in the fee income reflects normalisation.

Advances grew 10% y-o-y and 7% q-o-q to ₹6,99 lakh crore. Deposits saw a robust growth of 22% y-o-y and 5% q-o-q at ₹8,74 lakh crore, with average current account savings account (CASA) ratio of 41.8%. The capital adequacy ratio of the lender stood at 19.51% at the end of the December quarter, compared to minimum regulatory requirement of 11.08%.

SII to launch 2nd vaccine in June

SII has a tie-up with US-based biotech company Novavax Inc to manufacture one billion doses of the vaccine

in 2021. Novavax Inc had on Friday announced that their vaccine had demonstrated 89.3% efficacy in UK Phase 3 trial. Novavax said this was the first vaccine to demonstrate clinical efficacy against both the UK and South African variants of the Covid-19 strain.

SII had tied up with Novavax in September 2020 for manufacturing the NVX-CoV2373 protein-based vaccine. The supply and licence agreement with Novavax is to manufacture and commercialise Novavax's vaccine. SII has got exclusive rights for the vaccine in India and non-exclusive rights during the pandemic period in all countries excluding upper-middle/high-income countries. Poonawalla plans to start stockpiling the Covaxin vaccine from April 2021 and make 50 million doses a month.

Demand for warehousing to remain strong in 2021

Logistics solutions major DB Schenker points out that the industry is growing at a CAGR of 10.5% in India and is further expected to rise with the Covid-19 vaccine distribution.

DB Schenker CEO (cluster India and Indian sub-continent), Vishal Sharma notes that supply chain and logistics will experience unprecedented focus in 2021 and beyond. This would be driven by the challenges customers faced and had

to overcome in 2020, which made it clear for many organisations, especially SMEs, that having the right partners to support their supply chain and logistics needs is a must to enable growth without disruption.

"Customers will engage

vocal for local. These cities are getting more attention from logistics players. Omni-channel strategy has now become central for most of the companies which are into retail, FMCG and pharmaceuticals and has given a big opportunity to third party logistics (3PL) providers.

Savills India said that 3 million sq ft of warehousing space was absorbed in 2020 by logistics players in tier II cities like Ludhiana, Lucknow, Coimbatore, Jaipur, Guwahati, Bhubaneswar, Nagpur and Patna. It expects these cities to gain momentum in 2021 with e-commerce and 3PL firms capitalising on consumption-driven growth and pushing demand for warehouses.

Growth demand for cold chain, pharmaceutical warehouses as well as growth in e-commerce and organised retail are likely to drive warehousing demand in 2021. In addition, strong macro-economic fundamentals and government's policy support in implementation will continue to fuel growth for the entire sub sector of industrial and logistics," Savills India managing director (industrial and logistics), Srinivas N said.

"Warehousing demand will continue to fuel growth for the entire sub sector of industrial and logistics," Savills India managing director (industrial and logistics), Srinivas N said.

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"Increasingly we are using celebrities as the cast for the brand's narrative rather than as brand ambassadors. Many

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