



Jal Shakti Ministry seeks additional funds for Jal Jeevan Mission  
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For tactical gains, China has strategically lost India: former envoy  
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Yoga is helping COVID-19 patients, says Prime Minister  
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## NEARBY



Dharavi on the mend: life in a COVID-19 care centre

MUMBAI Inside a COVID-19 care centre in Dharavi, patients practise yoga as healthcare staff do their best to treat and comfort them. The 300-bed centre, with just seven patients now, is a sign of how Dharavi is getting better.

REGION ▶ PAGE 2

## Suit seeks to bring PM CARES Fund under RTI

PUNE A civil suit has been filed in a local court in Pune seeking to bring the PM Citizen Assistance and Relief in Emergency Situations (CARES) Fund under the purview of the Right to Information (RTI) Act, 2005. The suit, filed on Shaikh on behalf of social worker Rajesh Bajaj and Satish Gaikwad of the RPI (I), has also sought that the PM CARES Fund be declared "null and void" if the Centre did not bring it under the ambit of the RTI Act.

REGION ▶ PAGE 5

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EDUCATION PLUS ▶ PAGE 11

# Armed forces 'given free hand' to respond to situation at LAC

Rajnath Singh holds meeting with Chief of Defence Staff and three Service Chiefs

DINAKAR PERI  
NEW DELHI

The armed forces are said to have been given a free hand to assess the situation on the ground along the Line of Actual Control (LAC) and take appropriate action as required in case of any escalation from the other side, a defence official said on Sunday. This was conveyed during a meeting chaired by Defence Minister Rajnath Singh with the Chief of Defence Staff and the three Service Chiefs.

"The situation along the LAC and preparedness of the armed forces was reviewed at the meeting. Forces have a free hand to assess the situation and to take action as required. While we don't want escalation but if it happens by the other side, appropriate action will be taken. Clear cut instructions to this effect were given," the official, who wished not to be named, said.

Mr. Singh held the meeting ahead of his scheduled departure to Russia on Monday for participation in the 75th anniversary of the Second World War. The prevailing border situation is expected to come up for discussion at Mr. Singh's meetings in Moscow. The Minister will return on June 25. He will continue to closely



Fighting fit: An ITBP jawan performing yoga at Khardung La in Ladakh on International Yoga Day on Sunday. ■PTI

monitor the situation during the trip, the official added.

As reported earlier, following the Galwan incident, it was learnt that the Army revised its Rules of Engagement (RoE) for its ground commanders on the LAC. Use of firearms on the LAC is strictly regulated as per the border agreements of 1993, 1996 and 2005.

### Forces on full alert

The armed forces have gone on full alert along the LAC following the clash. The IAF has forward deployed its front-line fighters, including Su-30MKIs and MiG-29UPGs, and its latest acquisition the AH-64E Apache heavy attack helicopter, meant to neutralise armoured formations, has been deployed in Leh.

The CH-47 Chinook heavy lift helicopters, too, have been deployed in this region. China has deployed artillery, armoured vehicles and tanks close to the LAC on its side.

It has been learnt that the Army, too, has moved additional divisions from Bareilly and other areas forward for acclimatisation. After the stand-offs began on May 5, the Army had moved additional units for acclimatisation to prepare for high-altitude operations, which are now ready. The Navy has also stepped up its operational alert and is closely monitoring movements in the Indian Ocean Region (IOR).

CONTINUED ON ▶ PAGE 8  
CONGRESS KEEPS UP ATTACK  
ON MODI ▶ PAGE 9

U.S. talking to India and China: Trump

PRESS TRUST OF INDIA  
WASHINGTON

Amid the stand-off at the China-India border, U.S. President Donald Trump has said his administration is talking to both countries to "help them" resolve the tensions.

Mr. Trump's comments follow the violent face-off between the Indian and Chinese armies in the Galwan Valley in eastern Ladakh on June 15 in which 20 Indian military personnel were killed, significantly escalating the already volatile situation in the region.

According to U.S. intelligence sources, more than 35 Chinese soldiers were also killed during the skirmish.

"It's a very tough situation. We're talking to India. We're talking to China. They've got a big problem there," Mr. Trump told reporters at the White House on Saturday before leaving for his first post-COVID-19 election rally in Oklahoma.

CONTINUED ON ▶ PAGE 8  
THIS REDUCED THE GOVERNMENT ▶ PAGE 8

## Hide-and-seek



Celestial show: The moon partially covers the sun during the annular solar eclipse in New Delhi on Sunday. Sky gazers missed a clear view due to an overcast sky. ■V.V. KRISHNAN

# BJP pursuing patch-up with NPP to secure govt. in Manipur

Himanta Biswa Sarma and Conrad Sangma meet in Imphal

SPECIAL CORRESPONDENT  
IMPHAL/GUWAHATI

The Bharatiya Janata Party (BJP) and the National People's Party (NPP) are pursuing the possibility of patching up in Manipur to bring the Nongthombam Biren government back on the rails.

The NPP, which had four MLAs in the BJP-led coalition government, pulled out on June 17 along with five other legislators, including three of the BJP.

This reduced the govern-

ment to a minority, but the BJP pulled off the Rajya Sabha election two days later with the support of a few MLAs of the Opposition Congress, which had staked claim to form an alternative coalition government.

Officials said the two had checked into a high-end hotel designated as an institutional quarantine centre for a meeting with key leaders of both parties in Manipur.

CONTINUED ON ▶ PAGE 8

## Virus tracker

The graphs depict the number of new COVID-19 cases in the last 14 days in States with high case load. If average cases in the latest seven days is much higher than the previous seven days, then the cases are rising; if it is lower, then dropping; if it is similar, then flattening.



NEW CASES AND DEATHS IN INDIA

CASES

15,272

7 DAY-CHANGE

+50.7%

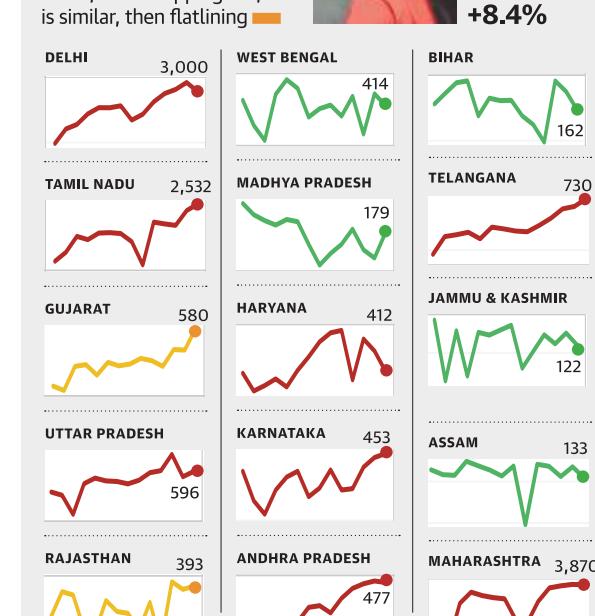
DEATHS\*

427

7 DAY-CHANGE

+8.4%

Figures in the graphs show number of new cases on Sunday



# State leading way in tackling COVID-19: CM

Uddhav says Maharashtra has built quality facilities, conducting most tests

ALOK DESHPANDE  
MUMBAI

Maharashtra is leading the country in the prevention of COVID-19, with other States and Union Territories like Delhi setting up field hospitals on the lines of those here, Chief Minister Uddhav Thackeray has said.

"Hospitals with all required facilities have been set up in Mumbai and Thane. All this amazing work could be completed because of the hard work of the administration and all related people," he said. Mr. Thackeray e-launched the 100th COVID-19 testing centre in the State in Mumbai at Gukuldas Tejpal Hospital on Saturday.

"Various measures are being taken in Maharashtra to prevent the spread of the novel coronavirus and quality health facilities are being built. The State government has made these facilities a priority to make the health



Uddhav Thackeray

the State. Today, we are experimenting in plasma therapy along with providing oxygen facilities, dialysis machines and ventilators. We are not lagging behind in dealing with emergencies. Keeping in mind the prevalence of COVID-19 and the monsoon, the number of testing centres will have to be increased," he said.

Medical Education Minister Amit Deshmukh said when the first COVID-19 patient was diagnosed in the State in March, Maharashtra only had testing facilities in Mumbai and Pune. "Today, more than 100 laboratories have been set up for COVID-19 testing. About 38,000 such tests are being conducted in the State in a day. Today, 20 medical colleges have been converted into quarantine facilities, ICU wards and dedicated COVID-19 hospitals," Mr. Deshmukh said.

Centre lauds Dharavi efforts

SPECIAL CORRESPONDENT  
NEW DELHI

The Union Health Ministry on Sunday said the Maharashtra government and the Brihanmumbai Municipal Corporation (BMC) had been able to effectively bring down the COVID-19 spread in Dharavi.

"They have actively 'chased the virus' and aggressively conducted targeted tracing of suspects," the Ministry said. It also lauded the BMC for ensuring a steep decline of daily cases.

DETAILS ▶ PAGE 10

## 3 militants shot dead in Srinagar

SPECIAL CORRESPONDENT  
SRINAGAR

Three local militants were killed in a gunfight in a congested locality of Srinagar's Zadibal area on Sunday, while the body of a non-local militant was found at the Kulgum encounter site.

"The police on Saturday night received a tip-off about the presence of three militants in the Zadibal area. A siege was laid and efforts were made to ensure their surrender. The families [of two militants] and local elders made repeated pleas on loudspeakers to surrender. The hiding militants lobbed grenades and fired at security forces instead. All the three militants were killed in the gunfight," said Vijay Kumar, Inspector General of Police, Kashmir.

CONTINUED ON ▶ PAGE 8

3 stabbed to death as terror strikes U.K.

AGENCE FRANCE-PRESSE  
READING

The British police said on Sunday they were treating a stabbing spree in which a lone assailant killed three people in a park filled with families and friends in the southern city of Reading as a "terrorism incident".

The Thames Valley police said three people were also seriously injured and a 25-year-old resident of the town, 60 km west of London, was detained.

The police made no reference to reports that the man was a Libyan refugee.

Footage showed what appeared to be a large number of counter-terror police performing a controlled explosion at the suspect's presumed residence shortly after the Saturday evening attack.

MOTIVE UNCLEAR ▶ PAGE 12

Figures in the graphs show number of new cases on Sunday

# Second-highest single-day jump takes State tally beyond 1.3 lakh

Maharashtra reports 3,870 new cases, 170 more deaths

SHOUMOJIT BANERJEE  
PUNE

Maharashtra recorded its second-highest rise in COVID-19 cases in a single day on Sunday, with 3,870 new cases taking its tally to 1,32,075 – a fifth of the country's total cases.

Another 170 deaths pushed the State's total death toll to 6,170. Of these, 101 deaths occurred on Sunday, while 69 were from an earlier period, said State Health Department officials.

Of the total cases, 60,147 are active. As many as 1,591 patients were discharged on Sunday, taking the total number of discharged till date to 65,744.

With 1,159 new cases, Mumbai's total case tally has

reached 66,488, of which 29,318 are active. As many as 41 of the new deaths reported on Sunday were from Mumbai, taking the city's death toll to 3,671.

In Thane, 29 fatalities took the district's death count to 294, while 14 deaths reported from Pune district took its toll to 601. Nashik district reported seven deaths to take its fatality count to 152.

State Surveillance Officer Dr. Pradeep Awate said the State's recovery rate is 49.78%, less than the 50% recorded in the past week. The case fatality rate is 4.67%.

Thane district reported more than 370 new COVID-19 cases to take the district's total tally to 10,061,

while Navi Mumbai reported more than 170 new cases as its tally reached 5,786.

Pune district's tally, as per State figures, has reached 15,881, with it reporting more than 500 new cases. Of these, 6,658 are active, while 8,622 people have been discharged thus far.

"A total of 103 laboratories – 60 government and 43 private – are currently functional for testing samples. Till date, of a total 7,73,865 laboratory samples, 1,32,075 (17.06%) have been tested positive with around 19,000 samples across the State tested today," Dr. Awate said.

He said 6,00,066 people across the State are in home

quarantine and 26,287 in institutional quarantine. "Gautam called me yesterday after a gap of 15 days. He is put in a quarantine facility

that runs from a school building in Taloja where new inmates are brought before being shifted to jail ... There are only three toilets, seven urinals and a common bathing space without a bucket or a mug. He said that the congestion is such that apart from the fear of COVID-19, inmates are prone to skin infections too."

Ms Husain said the activist told her there is no fresh air as they are mostly locked in with no place to walk or exercise, although he manages to do yoga as other inmates

clear some space for him. "He said he has lost 2 kg in these three weeks and was wondering how long the authorities would keep him and the other inmates in such inhuman conditions. Taloja jail at present does not seem to have space for new prisoners such as him," the letter said.

Mr. Navlakha told her all the inmates are completely cut off from the outside world as there is no news flowing in or out of the quarantine facility. "Despite these deplorable conditions that he described to me, he sounded well and said that he is trying his best to manage and not wilt under the sheer burden of this ordeal," Ms. Husain said.

She ended her post saying, "I do believe that it is important for us outside to raise our voice against this kind of inhuman treatment of a political prisoner like Gautam – and in fact all the other 'Bhima-Koregaon II' currently in jail. You must have also heard regarding Varavara Rao's terrible and deteriorating health condition inside the jail. The concerned authorities urgently need to look into this and make necessary amends."

He said he has lost two kg in these three weeks and was wondering how long the authorities would keep him and the other inmates in such inhuman conditions

SAHABA HUSAIN  
Gautam Navlakha's partner



## Dharavi on the mend: life inside one of its COVID-19 care centres

■PHOTOS: PRASHANT NAKVE

**+** Patients practise yoga at the 300-bed COVID-19 care centre (CCC) at Rajiv Gandhi Sports Complex in Dharavi for mild and asymptomatic patients. Dr. Dhananjay More, who has been conducting yoga and laughter therapy sessions since the start of April, has received positive feedback from patients. Some have also sought video clips to continue the exercise at home.



**▼** Doctor Ankita Shete and nurse Priti Srivastava try to console a patient who has learnt of her husband's death from COVID-19. Kept in isolation, the woman was unable to see him for the last time. Besides treating patients for COVID-19 symptoms, healthcare staff also counsel and comfort them to maintain their morale.

**+** Ward boy Kaustubh places medicine in a plastic container for a patient in isolation. Ward boys regularly sanitise premises, take food to the patients and move serious patients to hospitals. Most ward boys and support staff have been hired on contract during the pandemic. Ward boy Sumeet Yahudi asks, "Sir, hum log jaan pe khelke patients ke seva kar rahe hain. Yeh BMC wale hum ko naukri me lenge na? (We are serving patients risking our lives. Will the BMC give us a permanent job?)"



**◀** A doctor, nurse and a ward boy enter the isolation facility for routine check-up rounds. During the routine check-up, doctors check patients' oxygen level, temperature, sugar level and blood pressure. If a patient is found to have developed severe symptoms, they are shifted to hospital.



**◀** Staff from the CCC cheer patients being discharged after recovering from COVID-19. With the 300-bed CCC – set up in April first week – now housing only seven patients, authorities plan to close it once the last batch is discharged. Fresh cases will be taken to the dedicated COVID-19 health centre near Mahim Nature Park, assistant municipal commissioner Kiran Digavkar said.

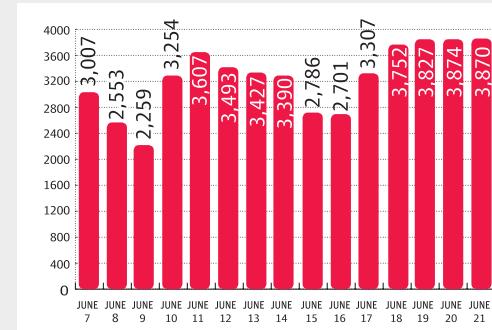
**+** Nurse Priti Srivastava checks on a COVID-19 patient. The CCC at Rajiv Gandhi Sports Complex is managed by a dedicated team of three doctors, three nurses, eight ward boys and two coordinators.



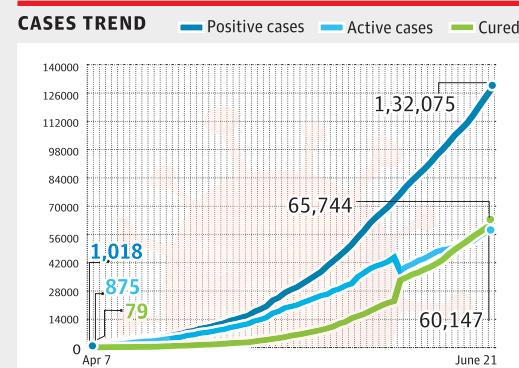
## Maharashtra COVID-19 tracker

TOTAL CASES	NEW CASES	ACTIVE CASES	RECOVERED	DEATHS
1,32,075	3,870	60,147	65,744	6,170
<b>DISTRICTS AFFECTED: 35</b>				
DISTRICT	CASES	DEATHS	DISTRICT	CASES
Mumbai	66,488	3,671	Ahmednagar	280
Thane	24,388	716	Nanded	282
Pune	15,881	601	Hingoli	252
Aurangabad	3,400	174	Yavatmal	233
Palghar	3,453	90	Latur	217
Nashik	2,762	152	Osmanabad	176
Raigad	2,530	91	Sindhudurg	163
Solapur	2,205	172	Buldhana	160
Jalgaon	2,258	182	Gondia	101
Nagpur	1,325	13	Parbhani	85
Akola	1,188	63	Beed	93
Satara	840	38	Nandurbar	83
Kolhapur	741	8	Washim	71
Ratnagiri	501	17	Bhandara	75
Dhule	500	46	Chandrapur	58
Anravati	441	22	Gadchiroli	59
Jalna	365	11	Wardha	14
Sangli	293	07		

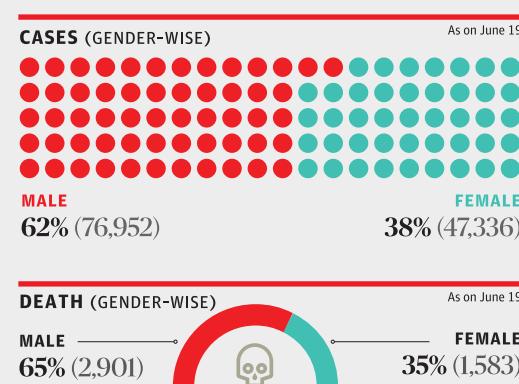
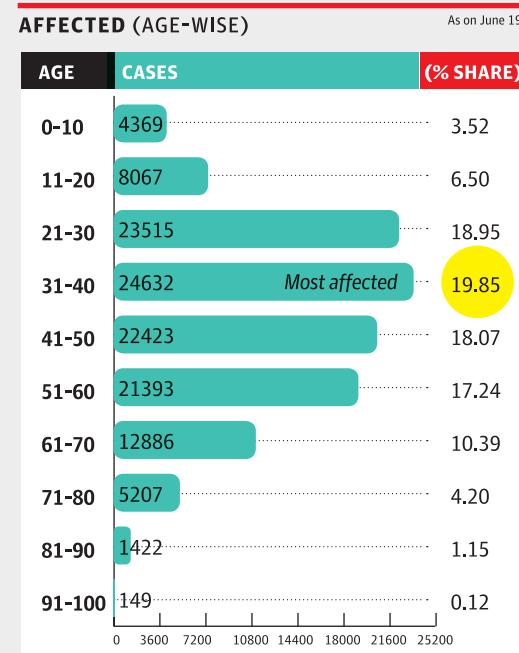
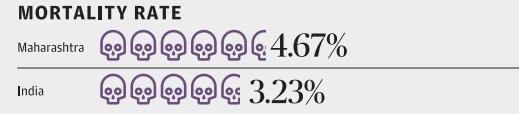
## POSITIVE CASES OVER LAST 15 DAYS



1,159 (29.94%) of Sunday's cases are from Mumbai



50.03% is the State recovery rate



70% of deaths due to co-morbidities

HELPLINE NUMBERS  
Toll free number: 104/1075  
Maharashtra: 020-26127394  
National: 1075/1800-112-545/011-23978046  
State helpline email id: ssumarashtra@gmail.com

CITY-WISE HELPLINE NUMBERS  
Mumbai city: 022 22664232  
Mumbai suburbs: 022 26556799 / 26556806  
Thane: 022 25301740  
Palghar: 02525 297474  
Raigad: 02141 222118  
Ratnagiri: 02352 226248  
Sindhudurg: 02362 228847

Source: Public Health Department, Maharashtra, BMC

## Navi Mumbai records 154 new cases, 7 deaths

NMMC reports 105 recoveries, highest in nine days; recovery rate in Panvel also goes up

RAINA ASSAINAR  
NAVI MUMBAI

The Navi Mumbai Municipal Corporation (NMMC) reported 154 new COVID-19 cases on Sunday, taking its case tally to 4,841. Seven more deaths were also recorded, taking the death toll to 164.

Meanwhile, its recovery rate went up from 57% to 58% on Sunday after 105 people – the highest in the last nine days – were discharged. The total number of recovered patients is now 2,788.

Navi Mumbai currently has 1,889 active patients and its mortality rate is 3.38%.

Till date, 16,953 people in NMMC limits have undergone COVID-19 tests, of which 11,325 were found to be negative and reports of 726 people are still pending.

Panvel Municipal Corporation (PMC), reported 62 new cases on Sunday, taking its tally to 1,267. Two more deaths were also reported. The death toll is now 56.

The recovery rate in PMC, too, went up from 67% to 68% with 18 more people being discharged. A total of 867 people have recovered till



Curbing the contagion: Healthcare workers check the temperature of labourers at a camp, organised to control the spread of COVID-19, in Mumbai on Sunday. ■ PTI

date while there are 406 active cases. The mortality rate under the PMC is 4.4%.

In Panvel rural, 26 more people tested positive, taking the case tally to 569.

**Massive surge in Thane**

The number of COVID-19 cases in Thane district reached 21,588 as 1,023 people tested positive on Sunday, with Ka-

lyan-Dombivali area racking up 200-plus numbers for the fourth day in a row.

The death toll reached 745 in the district as 81 people lost their lives. "Thane city accounted for 29 deaths. The death figure was more due to a number reconciliation exercise," an official said.

Neighbouring Palghar has 2,629 cases, and 97 people

have died, he said.

Meanwhile, Palghar collector Kailas Shinde visited Wavra-Wangani on Sunday and asked primary health centre officials to ensure the predominantly tribal population gets top priority amid the COVID-19 outbreak.

The area is known for malnutrition among children.

With inputs from PTI

## Pune reports over 500 new cases, death toll now 584

Aurangabad reports 300 active cases in 48 hours

SHOUMOJIT BANERJEE  
PUNE

The surge in COVID-19 cases across Pune district continued, with over 500 new cases being reported till Sunday evening. The district's cumulative case tally surged to 15,511, said authorities.

The district reported 504 fresh cases since Saturday evening, while its total death toll has risen to 584.

Pune Divisional Commissioner Deepak Mhaisekar said only 5,670 cases out of the total tally were active and 9,257 persons had been discharged across the district till now.

The current recovery rate

stood at 59.83% – a reduction from the 62% figure of the past few days.

The latest spike in the district and in Pune city is in keeping with a trend in high case surges since the past week, with the district witnessing an average daily surge of 400 cases.

On Saturday, Pune district had reported its highest case surge till date with a whopping spike of 823 new COVID-19 cases.

**Sprint in PMC**

Of these, 403 cases had been reported within Pune Municipal Corporation (PMC) limits. More worryingly, 381 cases were reported in Pimpri-Chinchwad. Until a month ago, the active case count under the Pimpri-Chinchwad Municipal Cor-

poration (PMC) was less than 100 with barely a few containment zones.

Presently, there are more than 120 'containment zones' in the PMC area. With the contagion spreading rapidly in slum clusters, the number of active cases in the township has exceeded

650, while its total case tally stands at 1,711 with 42 deaths.

Meanwhile, along with Pune's total fatalities, the total death toll in Pune division has now risen to 811.

The division's total case tally is inching towards the 20,000 mark, currently standing at 19,408.



Work in progress: An artist paints the mural, dedicated to essential service workers, on the facade of Mahim railway station. ■ VIVEK BENDRE

## City says 'thank you' to COVID-19 warriors through art at Mahim

'Heroes of Mumbai' celebrates efforts of essential workers

AJEET MAHALE  
MUMBAI

A riot of colour at Mahim station is expressing what every Mumbaikar is thankful for: the efforts of essential service providers in the face of rising COVID-19 cases.

The large, continuous set of murals titled, 'Heroes of Mumbai' have been painted on the facade of Mahim railway station as an initiative of Western Railway (WR) in association with the ST+ART India Foundation and Asian Paints.

The mural depicts doctors, nurses, police personnel, vegetable sellers, delivery persons and sanitation workers who have worked throughout the lockdown, exposing themselves to the risk of infection.

The murals cover the walls at both the entrances of the station, on the facades

We look forward to many more such beautification drives across various suburban stations of Western Railway," he said.

The art has been designed by Gujarat-based street artist Nikunj Prajapati, popularly known as Do, and was brought to life by artist Munir Bukhari over 15 days. Set against a colourful background, Do's monochromatic subjects stand out while everyone is shown engrossed in their work. Mr. Bukhari, who specialises in murals, said of the 28 murals, 22 had been completed. "The remaining will be completed in the next four to five days," he said.

Amit Syngle, MD and CEO, Asian Paints Limited, said the project is a way to thank the exceptional individuals who have put themselves at great risk to protect and serve others during these turbulent times.

## Police, BMC disagree over lockdown in north Mumbai

Cases on the rise in Borivali, Dahisar

PRESS TRUST OF INDIA  
MUMBAI

Even as COVID-19 cases continue to rise in north Mumbai, the police and the Brihanmumbai Municipal Corporation (BMC) are not on the same page about imposing a restriction-heavy lockdown to contain the outbreak, officials admitted.

While the police wants a total lockdown to be enforced in the region to stem the rise in cases, a senior BMC official on Sunday said the proposal was "disastrous" as the civic body was tracking the virus spread and taking measures to con-

tain it. He said new cases are coming in from high-rises in the region rather than slums and the civic body was aware of the situation.

BMC data revealed that the case doubling rate in Borivali was 18 days compared to 34 days for Mumbai as a whole, while neighbouring Dahisar, was even worse with numbers doubling every 16 days.

As per police, 431 FIRs have been registered in the north region of Mumbai between June 13 and 18 for offences like not wearing masks, not shutting shops in time among others.

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Walks on the terrace, movie nights and reading sessions. How couples are working out a new routine for their kids

■ CHRYSELLE D'SILVA DIAS

It has been over three months since my 11-year-old son has seen another child. Like most children in the country, he has been confined to the house. Playdates, even now as lockdown eases, are out of the question.

As an only child, he is used to keeping himself occupied. Books, Lego, playing by himself, all served to fill the endless days. The "What should I do now?" litany soon began in earnest, though. He wasn't missing school, but he did miss the physicality of meeting other children. To tackle this, we have been organising mock wrestling matches and fake boxing.

Only children across India are coping with solitary confinement in various ways. Gurgaon-based poet Sahana Ahmed's nine-year-old daughter had her birthday two weeks into lockdown. "The first few days were spent explaining why we couldn't invite her friends and she had a Zoom party with them on the big day," says Ahmed.

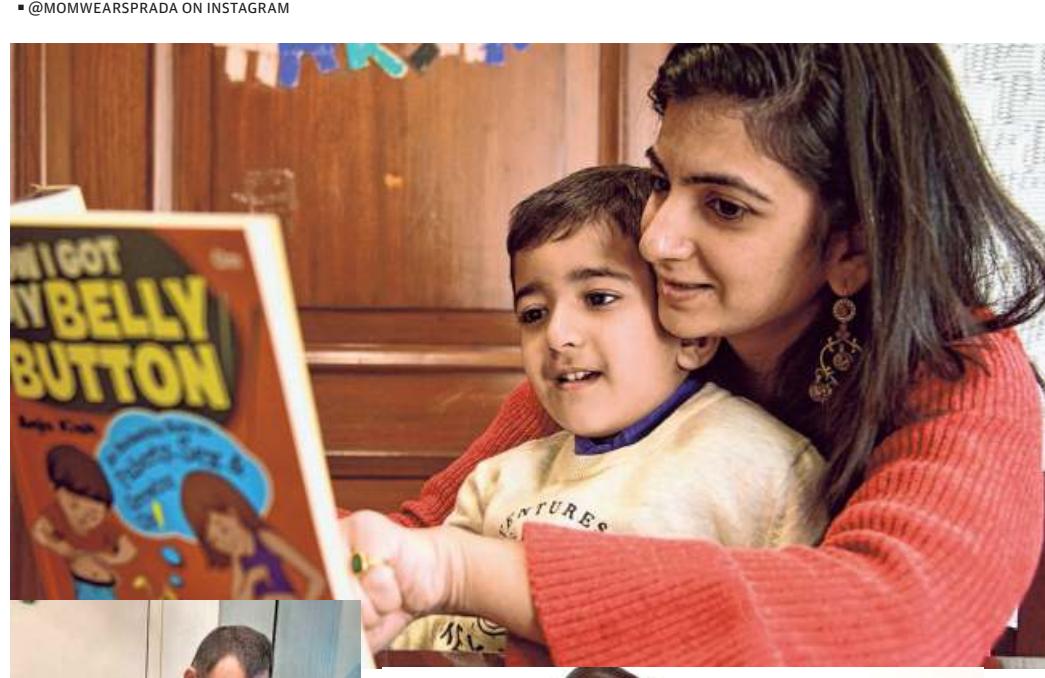
In Kolkata, Vinita Garg says the lockdown has been liberating for her seven-year-old and "infuriating for me". The writer admits, however, that she was initially glad at the dismantling of structure and routine. "We would walk together on the terrace, study, watch films. Just as the boredom started to set in, online school began, so that helped hugely."

#### Conversations around Covid

Meanwhile, down South, in Bengaluru, book editor Ganesh Vancheeswaran says his nine-year-old was curious to know what lockdown and Covid-19 were all about. "He was mildly anxious about not being able to go downstairs to play

and not meeting his grandparents who live in Chennai. We had a number of conversations about why it was important to stay at home," he says.

This is key, says psychologist Trishna Agarwala, adding that talking to children at their level is helpful. "Give them information they can digest. It is important to empathise and validate their feelings. Let them know that it is normal to feel anxious." Kids may also quietly worry about parents and grandparents falling sick at this time. "They might fret about what will happen to them if a parent is ill," she cautions. "Talk to them about what will happen in such a situation. This will lower their anxiety. Let them know the



■ @THECHAMPATREE ON INSTAGRAM

**Keep them active** (Clockwise from above) Blogger Harpreet Suri and her husband with their children; Vaishali of The Champa Tree reading to her son, and Vinita Garg's husband giving their child a haircut



adults have a plan in place."

#### Teen speak

Children need other children to play with, to learn how to negotiate and compromise. "The lockdown period is taking away these vital opportunities. It might be especially hard on children who are shy and who might cling even tighter to their parents," explains Agarwala.

In the absence of siblings or

friends, parents must double up as playmates. The question is, are parents adequate substitutes? "Families with only children do have a slightly more difficult deal," says Garg. "You find ways around it, though. My son is productively engaged for a good part of the day. I study with him, and my husband is teaching him chess and coding." If you're going online, Agarwala recommends trying something active like charades, Pictionary or

storytelling.

While younger children may welcome extra parental attention, teenagers are a different story. With school plus a hectic schedule as a state and national level footballer, Thais Mascarenhas, 15, is usually quite busy. "When news of the quarantine first came out, I was thrilled because at that time I had exams and I was praying they would cancel them, and they did!" she says. "I am enjoying myself at home, especially not having to wake up early for school. I keep in touch with friends on social media. The thing I miss terribly is football."

Like my son, Mascarenhas hasn't given school a second thought over the summer. "I didn't really think about school until today, when my mother and I went to pick up my books and I met a few of my friends," she says, adding that she has her dog for company, though. "Frankie is always there to put a smile on my face. Mama refers to him as my brother."

**Talk quality, not quantity**  
There are no studies to show how children fare when they're away from other kids for long periods of time. The single-child families we have spoken to sometimes struggle with demands for parental attention and the guilt can be crushing. "I realise my son needs a playmate and I try my best to engage with him in his world of make believe," says Garg.

Agarwala advises that parents aim for quality over quantity. "If you are rushed for time, let your child know when you will be available to play with them. When you are playing, avoid getting distracted," she says.

Journaling might also help focus thoughts. When lockdown began, my son wrote every night with a vengeance. It alleviated his confusion about low food supplies and the uncertainty of what was going on. He still journals, but apparently his nightly notes are now all about Minecraft.

## Pandemic parenting with an only child

#### FILM REVIEW

### + Chaman Bazaar: it's raining men

Despite actor Jitendra Kumar being in great form as the common "lover" next door, *Chaman Bazaar* remains a static sketch about a small town male-centric world



Rural India: The film is located in Lormi in Mungeli district of Chhattisgarh. ■ SPECIAL ARRANGEMENT

NAMRATA JOSHI

Of late Hindi cinema has been travelling – into the Indian heartlands, not so much abroad – and taking viewers to cities, towns and villages they may have never even heard of before. *Chaman Bazaar* is located in one such unique spot – Lormi in Mungeli district of Chhattisgarh. The film captures on screen the region's distinct topography, culture, language and people; young men to be specific.

A paan shop in Lormi's outskirts becomes the hangout for the town's young men to gape at the girl–Rinki (Ritika Badiani) – who has shifted in the house across the road. The paan shop owner Billu (Jitendra Kumar) is secretly in love with her while she is clueless about his affec-

**Chaman Bazaar**

**DIRECTOR:** Apurva Dhar Bagdaiyann  
**CAST:** Jitendra Kumar, Ritika Badiani, Bhuvan Arora, Alam Khan, Ashwani Kumar, Dherendra Kumar Tiwari

**RUN TIME:** 1 hour 51 minutes  
**STORYLINE:** A paan shop becomes the hangout for Lormi's young men to gape at the girl of the family that's recently shifted in the house across the road.

tions. *Atmanirbhar* romance anyone?

Kumar is in good form as the common "lover" man next door. However, the film doesn't go beyond being an exhausting static sketch of the small town male centric world. So much so,

that the woman at the core remains just an apparition – a fair vision in shorts riding the bike or taking the dog out for a walk – and doesn't even get to utter a line.

The wallowing in the lives of an assortment of aimless drifters, ineffectual dreamers, needlessly angst-ridden whiners, romantic losers, political players, testosterone-charged aggressors and idiotic stalkers, who all call each other "daddy" in local speak, tests the limits of patience. All a bunch of men who refuse to grow up, prefer staying eternally stupid boys, and then wonder why women run away from them. Is there a better option available to them than that?

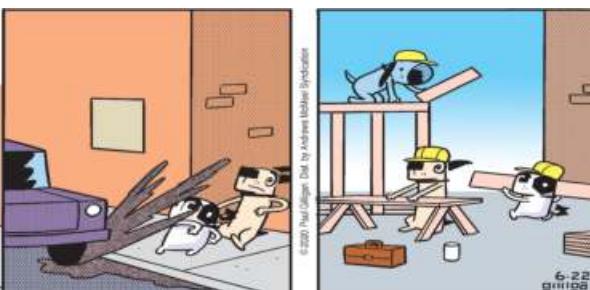
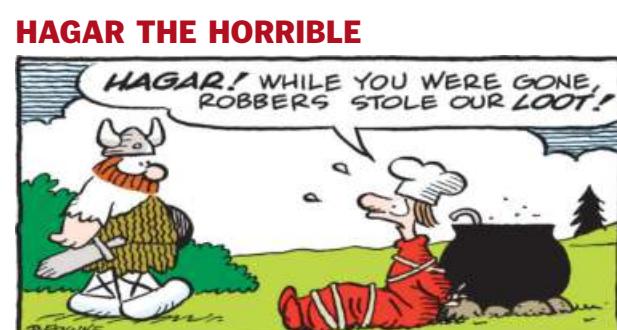
By all means, play us the melody of male psyche if that's what you'd want to call it but don't give us a scratched record in the bargain with the needle perpetually stuck at one point. All we get to see at the start are repetitive scenes of eyeing and gaping at the woman. And dialogue which plays on *balatkar* (rape) and talks stuff like "pagalpan sachhe aashiq ki nishani hai" (madness is the sign of a true lover).

Two thirds down the narrative things do pick up, but it's all to try and build sympathy for these supposedly innocent men. Everything possible is thrown into the plot—from vague references to Operation Majnu to a hotheaded policeman to an opportunistic politician to a sadhu who rues about being ditched by his love. All of which eventually turns out to be a forgettable mess. The only other element that I liked about the film, apart from a sincere and invested Kumar, was the opening credits sequence. It's a nice touch, that!

#### POOCH CAFE



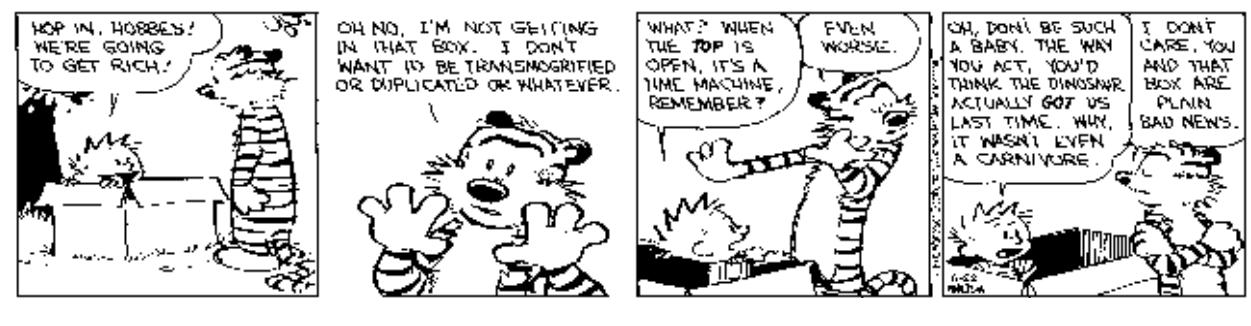
#### HAGAR THE HORRIBLE



#### PEANUTS



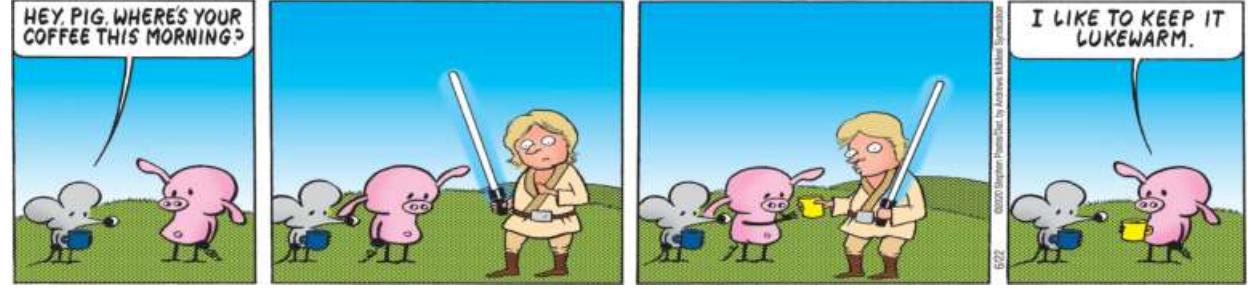
#### CALVIN AND HOBBES



#### TIGER



#### PEARLS BEFORE SWINE



# Suit filed in Pune court seeking to bring PM CARES Fund under RTI

Petitioners also want that it be declared null and void, and all donations refunded

**SHOUMOJIT BANERJEE**

A civil suit has been filed in a local court in Pune seeking to bring the PM Citizen Assistance and Relief in Emergency Situations (CARES) Fund under the purview of the Right to Information (RTI) Act, 2005.

The suit, filed on Saturday by city-based lawyer Tosif Shaikh on behalf of social worker Rajesh Bajaj and Satish Gaikwad of the Republican Party of India (I) at the city's Senior Division Court in Shivajinagar, has also sought that the PM CARES Fund be declared "null and void" if the Centre did not bring it under the ambit of the RTI Act.

Mr. Gaikwad, one of the petitioners, said that after declaring it void, all donations be refunded to respec-



Narendra Modi

tive donors or alternatively, the money could be given to the Maharashtra government as "financial aid in combating the COVID-19 crisis" as the State had the highest cases and fatalities in the country.

"On May 21, we had sent a reminder to the PMO, but received no reply again. Hence, we have filed this suit," he said.

the creation of the PM CARES fund despite the fact that there already was a Prime Minister's National Relief Fund (PMNRF) to deal with emergencies, calamities and emerging medical expenses. The PMNRF was established more than 70 years ago. There was no need for the PM CARES, which till date has not been subjected to any external audit despite repeated demands," Mr. Shaikh said.

Mr. Shaikh said the petitioners had issued a notice regarding the same to the Prime Minister's Office (PMO) on May 5, to which no reply had been forthcoming from the PMO.

"The Central government under the leadership of Prime Minister Modi even failed to provide adequate personal protective equipment kits, ventilators, beds and other materiel to combat the pandemic across the country, resulting in the deaths of many patients, especially in Maharashtra," the suit alleged.

Advocate Shaikh said the Shivajinagar court had set the date of hearing the suit on June 23.

## Yoga practitioners less prone to COVID-19: Naik

**PRESS TRUST OF INDIA**

PANAJI

Yoga practitioners have less chances of getting infected by COVID-19, Union AYUSH Minister Shripad Naik said on Sunday.

Talking to PTI on the occasion of International Day of Yoga, Mr. Naik also said the propagation of yoga across the country and the world during the Narendra Modi-led regime has helped in the fight against COVID-19.

"I am sure that propagation of yoga across the country and the world during the Modi-led government's tenure has helped in a big way to fight back COVID-19. Those who are practising yoga have less chances of getting infected with COVID-19,"



Shripad Naik

the minister claimed.

The BJP leader, who performed yoga at his home at Ribandar village near Panaji in North Goa district, said yoga boosts immunity and strengthens the respiratory system, which helps build resistance against diseases like COVID-19.

Mr. Naik said the International Yoga Day function, which was scheduled to be held at Leh on Sunday, was cancelled due to the COVID-19 pandemic, which has made physical distancing a necessity.

People were advised to practise yoga while staying at home, the Lok Sabha member from North Goa said. "We got a tremendous response. People participated by practising yoga at home. We recommended that there should not be more than 20 people if they are performing yoga in a public place," he said.

Goa Chief Minister Pramod Sawant, who participated in a function held in his constituency Sankhalim in

North Goa district, said yoga helps a person perceive things around him in a positive way.

"Yoga cannot control what goes on outside. But it can control what goes on inside, transforming how a person perceives things around him in a positive way. Lets adopt a healthy way of living," Mr. Sawant tweeted.

State Health Minister Vishwajit Rane said yoga has been known for enhancing mental and physical health. "This year's focus is to practice yoga at home to inculcate healthier habits. This #InternationalYogaDay take a pledge to take out at least an hour for yoga every day," he tweeted.

### All hands on deck



**Chipping in:** In view of the shortage of labourers, women are helping in farming activity at Sadale village, around 15 km from Kolhapur, on Sunday. ■ ABHIJEET GURJAR

## + Annular solar eclipse: no ring of fire seen from Goa

Many watch from homes due to restrictions

**PRESS TRUST OF INDIA**

PANAJI

Many Goans watched the annular solar eclipse on Sunday though dark monsoon clouds blocked a clear view at many places.

However, formation of a "ring of fire", the main attraction of the celestial event, was not visible from the coastal State. Many enthusiasts watched the celestial event from their homes due to restrictions on gatherings.

Atul Naik, former president of the Association of Friends of Astronomy, Margao, said the observatory located in Panaji remained closed due to lockdown restrictions.

"We could see the eclipse at 11.02 a.m. and 1.24 p.m. though sky was overcast. We could view all phases of the solar eclipse though the 'ring of fire' could not be seen in Goa,"

he said. Mr. Naik said the formation of the "ring of fire" was observed in most of the northern India. He said many people watched the rare celestial event from their homes through online links and live streaming.

For photographers, it was a rare event to freeze in frames.

"This is a lifetime experience for a photographer like me and I did not want to miss it. I could click many pictures as I perched myself on the rooftop of my house from 10 a.m. to 1 p.m.," said Vivek Naik.

An annular solar eclipse occurs when the angular diameter of the moon falls short of that of the sun so that it cannot cover up the latter completely. As a result, a ring of the sun's disk remains visible around the moon. This gives an image of a ring of fire.

## Stakeholders seek phase-wise unlocking of Goa tourism

Govt. allowed hotels to reopen from June 8, but only 200 have applied for permission, claims travel body

**PRESS TRUST OF INDIA**

PANAJI

Tourism stakeholders in Goa urged the State government on Sunday to facilitate a phase-wise unlocking of the industry, saying if the shutdown continues, it will result in job and revenue losses.

The tourism industry accounts for 40% of Goa's GDP and is important for the country's economy, the Travel and Tourism Association of Goa (TTAG), an umbrella body of tourism stakeholders in the State, said in a statement.

Goa's tourism industry has been shut since March when the lockdown was enforced in the country in view of the COVID-19 outbreak. The State government earlier this month said hotels would be allowed to

If there is any further delay, a lot of people would start losing jobs and they will have mental health issues along with starvation

**TRAVEL AND TOURISM ASSOCIATION OF GOA**

reopen from June 8, in adherence to the standard operating procedures (SOPs).

However, most of the hotels still remain closed.

The TTAG appealed to the government to unlock Goa's tourism industry "in a phased manner at the earliest". The industry cannot remain closed much longer as there will be substantial job and revenue losses for Goa, it said.

"Tourism activities are re-

opening gradually in various parts of India. We in Goa also have to follow suit and bring in guidelines and protocols for the reopening of hotels, restaurant, bars and all ancillary industries connected with tourism," the TTAG said.

Though the protocols and guidelines require hotels to reopen, they cannot successfully do so unless bars and restaurants are also given permissions to reopen. Therefore, there is a need to reopen hotels together with res-



A view of the Calangute beach in Goa. ■ FILE PHOTO

## Hospital gets show cause notice over 73-year-old COVID-19 patient's death

Patient was forced to wait at hospital gate for approximately 20 minutes'

**PRESS TRUST OF INDIA**

AHMEDABAD

The suit further contend that despite the creation of such a fund, the Centre failed to provide any relief to migrant labourers stranded by the lockdown and who were constrained to walk for hundreds of kilometres to their home towns, resulting in several labourers losing their lives in the process.

"The Central government under the leadership of Prime Minister Modi even failed to provide adequate personal protective equipment kits, ventilators, beds and other materiel to combat the pandemic across the country, resulting in the deaths of many patients, especially in Maharashtra," the suit alleged.

Advocate Shaikh said the

two days after a 73-year-old COVID-19 patient died allegedly due to delay in admitting him in a private hospital and putting him on ventilator, the civic body on Sunday issued a show cause notice for the "grave negligence".

As per the notice issued by the Ahmedabad Municipal Corporation (AMC), the patient was forced to wait at the gate (apparently in an ambulance) of Rajasthan Hospital for approximately 20 minutes on June 18, as staffers took time to open it. They also allegedly took another 10-15 minutes to bring the stretcher.

### Critical condition

The patient, who was in a critical condition, was rushed to Rajasthan Hospital from another private facility as he was in need of a ventilator, the notice stated. Authorities at Rajasthan Hospital had confirmed the availability of ventilator in advance, as per the notice.

The AMC said hospital authorities also responded "casually and in a very irresponsible way" to the process of its requisition by the civic body.

Meanwhile, despite repeated attempts, the hospital could not be reached for comment.

The AMC said the patient had to wait for approximately 20 minutes at the gate of the hospital, as the staff took time to open it.

After the gate was finally opened, the staff took another 10-15 minutes to bring the stretcher, which is evident from the incident report and CCTV footage, it said, adding this "serious lapse of duty" led to the death of the patient.

The notice asked why a criminal complaint not be filed under Section 188 and other relevant sections of the Indian Penal Code against the hospital or legal proceedings be initiated.

It also asked why a heavy penalty not be imposed or "C" form registration of the hospital be cancelled on the account of a "grave negligence".

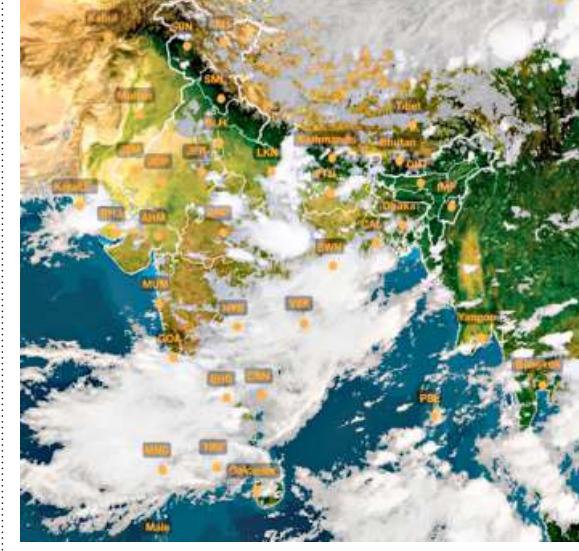
### Reserved beds

The AMC has requisitioned 50% of the total beds available in 52 private hospitals in Ahmedabad for treatment of

COVID-19 patients, including

### WEATHER WATCH

RAINFALL, TEMPERATURE & AIR QUALITY IN SELECT METROS YESTERDAY



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

**Forecast for Monday:** Heavy/heavy rainfall likely at isolated places over Sikkim, Arunachal Pradesh, Assam, Meghalaya, Nagaland, Manipur, Mizoram, Tripura, sub-Himalayan West Bengal, Bihar, Jharkhand, Odisha, Chhattisgarh, Madhya Pradesh, coastal Karnataka, Tamil Nadu, Puducherry, Karaikal and Kerala

CITY	RAIN	MAX	MIN	CITY	RAIN	MAX	MIN
Agartala	0.2...	33.5...	26.2	Kozhikode	8.6...	29.0...	25.0
Ahmedabad	...37.0...	27.8	21.8	Kurnool	2...	34.2...	26.3
Aizawl	2...	26.1...	19.9	Lucknow	0.4...	34.2...	25.8
Allahabad	0.2...	33.2...	26.8	Madurai	...39.2...	27.6	21.0
Bengaluru	...28.4...	21.1	15.0	Mangalore	9.7...	30.6...	24.1
Bhopal	...29.6...	25.2	20.0	Mumbai	2...	32.8...	28.4
Bhubaneswar	...31.2...	26.1	20.0	Mysuru	...29.7...	31.8	21.8
Chandigarh	32.9...	33.7...	22.7	New Delhi	1.6...	36.6...	24.6
Chennai	4.2...	36.4...	28.3	Patna	...34.3...	36.6...	26.6
Coimbatore	...32.0...	24.0	19.0	Port Blair	0.9...	30.6...	25.6
Dehradun	7.1...	33.7...	22.1	Puducherry	0.2...	35.8...	28.6
Gangtok	15.8...	20.5...	18.1	Pune	...27.0...	31.0...	23.4
Goa	8.9...	31.8...	27.0	Raipur	16.2...	32.2...	23.0
Guwahati	...35.0...	26.4	20.0	Ranchi	18.2...	26.7...	23.2
Hubballi	...28.0...	22.0	17.0	Shillong	3.6...	24.2...	19.5
Hyderabad	2.1...	29.7...	23.9	Shimla	9.4...	27.4...	16.1
Imphal	14.4...	31.6...	23.2	Srinagar	...29.2...	31.0...	21.0
Jaipur	...39.8...	25.6	20.0	Thiruvananthapuram	12...	30.5...	24.5
Kochi	6.4...	24.4	18.0	Tiruchi	...36.8...	28.6	20.0
Kohima	59...	...18.8	10.0	Vijayawada	40...	33.4...	28.0
Kolkata	2.1...	33.8...	27.2	Visakhapatnam	...31.0...	32.8...	28.2

(Rainfall data in mm; temperature in Celsius)

**Pollutants in the air you are breathing**

CITIES	SO <sub>2</sub>	NO <sub>x</sub>	CO</
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## Lost in clarifications

PM Modi's remarks on the border clash are symptomatic of the govt's poor messaging

**P**rime Minister Narendra Modi's comments to an all-party meet on Friday, claiming there had neither been any intrusion by China nor was any intruder present, unexpectedly caused a political storm. Not only was the violence on the night of June 15 that claimed 20 Indian soldiers triggered by China erecting structures on India's side of the LAC in the Galwan Valley, Chinese troops still remain present on Indian territory elsewhere in Ladakh, including on the northern bank of Pangong Lake. After the problems with his remarks were highlighted by the Opposition, the Prime Minister's Office was moved to issue a much needed clarification on Saturday, stating the PM was only referring to the situation in the Galwan Valley "as a consequence of the bravery of our armed forces" that foiled a Chinese transgression. Even if the PMO attributed the political storm to "a mischievous interpretation", it is more than clear that the PM did not choose his words carefully. In fact, his remarks have already been seized upon by the Chinese state media, and were seen as endorsing Beijing's claims that its troops did not cross the LAC and justifying the People's Liberation Army's recent actions. The MEA issued its own statement on Saturday, reiterating that the Chinese had crossed the LAC and erected structures across the line.

While it should be obvious that any speech that requires no less than two clarifications has serious problems with its messaging, the controversy has only underlined the government's poor communication on the border issue. The tragic loss of lives followed more than six weeks of tensions in the Galwan Valley. During this time, the public was kept in the dark about what was transpiring along the LAC. True, sharing every detail in the public domain is not possible when it comes to negotiating sensitive issues of national security. Indeed, the solution to the current crisis, and the disengagement that is needed urgently at various points along the LAC, can make progress only through diplomacy. At the same time, a blanket of silence hardly serves the government's interests. The absence of timely and credible information will only fuel speculation and alarm. The silence has also triggered unseemly domestic politics and a blame-game, at a time when India is confronting possibly its biggest national security challenge since Kargil. Friday's all-party meet was certainly a step in the right direction, even if it perhaps came a few weeks too late. India's China policy may be approaching as significant an inflection point as 1988, which marked the normalisation of ties after 1962. Crafting the way ahead for the relationship after the worst violence since 1967 will require a measured appraisal of how to purposefully engage India's biggest and most powerful neighbour. This cannot happen by being in denial or by attempting to obscure facts. The first step to a solution is a realisation of the nature and the magnitude of the problem.

## Members as numbers

The Rajya Sabha is losing its sheen as an exalted forum for scholarly debate

**T**he ruling BJP now has 86 members in the Rajya Sabha after elections to 19 seats across several States on Friday. This is the highest number for the party in the Upper House, though it is still short of the halfway mark. Of a total of 61 vacancies, 42 were filled unopposed earlier and of the 19 contests, the BJP won eight while the Congress won four. Of the 61 outgoing members, 17 were from the Congress and 15 from the BJP. With this round of elections, the BJP's tally increased by 11, from 75. The Congress now has 41. The Opposition benches will now have veterans such as H.D. Deve Gowda, Mallikarjun Kharge (both from Karnataka) Digvijaya Singh (from Madhya Pradesh) and Shibu Soren (from Jharkhand) and K.C. Venugopal (from Rajasthan). A noticeable addition to the treasury benches is Jyotiraditya Scindia, whose defection from the Congress in March brought down the Kamal Nath government in Madhya Pradesh, and brought the BJP back to power there. Bhupenwar Kalita, the Congress's chief whip in the Rajya Sabha until August last year, is now returning as a BJP member from Assam. All this point to a pattern of the BJP's frenzied approach to increasing its Rajya Sabha strength.

After the elections were announced, eight Congress MLAs left the party in Gujarat, and enabled the victory of an extra BJP candidate to the Rajya Sabha. In Rajasthan, the party fielded two candidates though it had the strength to elect only one, leading to speculation that plans were underway to poach Congress MLAs. The sight of political parties hauling in MLAs to luxury confinements ahead of the Rajya Sabha polls has become common. The Council of States institutionalises the sharing of power between the Centre and the State under India's federal structure. The House of the elders is also considered an exalted forum of scholarship and statesmanship. But this majesty has taken a beating due to factors, including but not limited to machinations that go into its making. The steady ingress of celebrities and business tycoons has not made a serious contribution to the Rajya Sabha's working. The BJP, under its current leadership, has demonstrated an aversion to deliberations of all types, and the Rajya Sabha has been a particular target. In a country as vast and diverse as India, deliberations are critical. The government has arbitrarily labelled bills as money bills to bypass scrutiny and passing by the Rajya Sabha. And some pieces of legislation with far-reaching effect on the country – to change the status of Jammu and Kashmir, for instance – have been pushed through both Houses. In such a scenario, it is imperative that members work across party lines to uphold Parliament's constitutional role.

# India's continuing two-front conundrum

The mistake in 1962 is instructive today – an obsession about Pakistan and a degree of complacency about China



JAYANT PRASAD

**S**ince 1959, when India-China relations sharply deteriorated, India has known that it has two geopolitical adversaries. Concerning China and Pakistan, the American academician, Professor Wayne Wilcox of Colombia University, famously stated in an article in *Survival* that India has to "hedge all bets and cover all contingencies". Recently, India's Chief of the Army Staff, General Manoj Mukund Naravane, reassuringly said in May at the Institute for Defence Studies and Analyses that the Indian Army remains "alive" to a "two-front" war.

### Strategy and two wars

Whenever India has forgotten that it has two antagonists and let its guard down, it has paid dearly for it. Conversely, whenever India has accounted for the prospect of a possible threat from both quarters, it has done well. The two obvious examples are the 1962 and 1971 wars.

In 1962, India's Prime Minister Jawaharlal Nehru and Defence Minister V.K. Krishna Menon had both believed that the threat to India's security came principally from Pakistan. In 1971, Prime Minister Indira Gandhi took account of a possible Chinese move in support of Pakistan. India, therefore, took out an insurance policy in the form of the Treaty of Peace, Friendship and Cooperation between the Government of India and the Government of the Union of Soviet Socialist Republics.

The mistake made earlier is instructive today. There has been an

obsession concerning the threat from Pakistan, together with a degree of complacency *vis-à-vis* China, in part because the recent stand-offs in Dapsang, Chumar, and Doklam were defused. The interactions between Prime Minister Narendra Modi and President Xi Jinping at Wuhan (April 2018) and Mammallapuram, Tamil Nadu (October 2019) further blind-sided those involved in foreign and security policy planning in New Delhi.

### The lessons of 1962

In the India-China interactions leading up to the 1962 China-India war, India had demonstrated friendliness without reciprocity and firmness without force. Despite deteriorating India-China relations in the late-1950s, neither Nehru nor Krishna Menon had contemplated a war between the two countries.

A contemporary observer, Raj Thapar, founder-editor of the journal, *Seminar*, described in her autobiography how Mr. Menon, "firmly opposed moving a single man from the Kashmir front, so convinced was he that Pakistan would attack at any opportune moment". She wrote that it was his immutable belief that Pakistan was the threat, not China. Krishna Menon could go to any lengths to convince others of this point of view. He asked India's High Commissioner to Pakistan, Rajeshwar Dayal, to brief a group of senior Indian Army officers about Pakistan's war preparations against India. Warned that projecting a danger from Pakistan was part of the Defence Minister's larger plan, in the meeting Ambassador Dayal said that he had detected nothing about the Pakistani preparations. According to witnesses, Krishna Menon was visibly annoyed.

Nehru too shared the view that Pakistan posed the greater threat



to India. He and Krishna Menon reinforced each other's slant in this respect. "To be frank about it," Nehru had acknowledged in parliament soon after the 1962 war, India's defence dispositions "were based on our unfortunate position *vis-à-vis* Pakistan." He was misled also by the good equation he had developed with Premier Zhou En-lai, forgetting that countries seldom predicate their security interests on the personal predilections of their leaders.

India's complacency and misjudgment in 1962 were not for want of warning signs from China. Indian leaders had apparently convinced themselves that the Chinese would not attack. Indeed, it was Nehru who told Krishna Menon and India's Chief of the Army Staff that he had reliable information that the Chinese forces would not offer resistance if there was a show of force from India. Well over a year before the outbreak of hostilities, Krishna Menon took to denying that there was any problem with China, or that China was in occupation of what the government of India considered Indian territory. Addressing officers of the Indian Air Force Station, Agra, he had declared: "I am not aware of any aggression, incursion, encroachment or intrusion by the Chinese of any part of Indian territory."

The then Chief of the Army Staff, General P.N. Thapar, had told Krishna Menon that the Indian Army did not have the necessary strength to evict the Chinese

from their posts. With the troop deployment of six Chinese soldiers to one Indian, the Indian Army could have been facing an adventure. Krishna Menon reassured him that the Chinese Deputy Premier, Chen Yi, had told him that China would never fight India over the border issue. General Thapar had wanted to share his misgivings with Prime Minister Nehru, but was dissuaded by the Cabinet Secretary on the ground that Nehru might consider that General Thapar was "afraid to fight". Later, when a prominent Indian journalist checked from Krishna Menon whether General Thapar had brought up his concerns, Krishna Menon had replied with an acid tongue: "That toothless old woman; he did not know how to fight a war."

### Full aggression

On October 20, 1962, the People's Liberation Army struck simultaneously, all along the India-China frontier – a move smacking of long preparation. The 13 forward Indian posts, from Galwan Valley up to north of Daulat Beg Oldi were attacked by the Chinese forces. Concurrently, in the eastern sector, they launched an attack on Indian forces deployed along the Namka Chu river and at Khamzeman, eventually enveloping in their attack on four out of the five frontier Divisions of the North-East Frontier Agency (NEFA), namely Kameng, Subansiri, Siang, and Lohit Divisions.

In his biography of Prime Minister Nehru, Professor Sarvepalli Gopal suggested that when Nehru issued instructions in November 1961 for the management of the India-China border, it was based on advice from the Intelligence Bureau that while the Chinese would move into areas where there was no Indian presence, they would keep away where Indian person-

nel had established themselves. It was assumed that the Chinese would not do anything against Indian forces when "even in a position to do so." Professor Gopal also suggested that Nehru was perhaps unaware of the warning by the Indian Army's General that the Indian Army was in no position to sustain an operation across the entirety of the India-China border.

### China's march to dominance

It would not be out of place to remind ourselves why India became the object of Chinese aggression.

Nehru had explained in an interview aired just nine days before his death in 1964 that the Chinese acted the way they did principally as "they wanted the Asian world to realise that they are the top dog in Asia and that any person or any country in Asia should remember that". Months earlier, Nehru had written to U.S. President John F. Kennedy that China was making a bid for leadership, not just of Asia, but "as a first step in their bid for world leadership". So far as India was concerned, continued Nehru, China's aim was not to acquire territory: the real aim was "to force on India a political settlement which will involve India reorienting its policies to suit the pattern of Chinese global policies".

Although circumstances are different today, India continues to face the two-front conundrum. The last word on the present crisis is yet to be said. India must meanwhile assess its options in a balanced way. While remaining clear-eyed about Chinese intentions, India must resist the temptation to remedy past errors by precipitate action. These need a long-term vision, executed with patience and perseverance.

Jayant Prasad, a former diplomat, served as Director General of the Institute for Defence Studies and Analyses

# Fighting a double pandemic

With the COVID-19 epidemic, there is an escalation in the risk millions face from domestic and gender-based violence



PATRICIA SCOTLAND

**W**aking up to screams, thuds, angry shouting and the sickening sound of someone crashing into a wall, a table, a door. This is the cruel reality of many children and young people across our Commonwealth. And as economies, institutions and social welfare sectors continue to buckle under the strain of the unprecedented COVID-19 pandemic crisis, there is a dangerous escalation in the risk to the millions of people caught in the clutches of domestic and gender-based violence.

Emerging evidence on the impact of essential lockdown measures and the economic fallout of the pandemic on gender-based and domestic violence, paints a frightening picture.

The crisis has led to an alarming escalation of violence in the home, with women bearing the brunt of the frustration and anger. In some areas, there have been reports of women being prevented from seeing doctors, and female doctors being spat on while testing other women for COVID-19.

We are seeing surging numbers of emergency calls to helplines – with rises of anything between 25% and 300%, dramatic increases in Internet searches for support for those affected by domestic violence, and higher numbers of domestic homicides. These are ex-

tremely disturbing trends, which must not be ignored.

### Barriers to care

Experience teaches us that women tend often to be at a disadvantage during crises, epidemics and now this pandemic, and that domestic violence tends to increase. In West Africa, 60% of total deaths in the 2014 Ebola virus outbreak were women. Following the Canterbury earthquake in New Zealand, there was a 53% rise in domestic violence.

In many cases this is because gender roles and harmful practices, including customs such as early and forced marriage, limit women's access to health services. Women do three times as much unpaid care work at home compared to men, and make up 70% of workers in the health and social care sectors. They are squarely in infection's path.

During the present COVID-19 pandemic, mass school closures are tending to entrench learning gaps between girls and boys, and putting many more girls at risk of sexual exploitation, early pregnancy and early or forced marriage.

They also mean that children are unable to report abuse to a trusted teacher. And with restrictions on home visits by police and health workers, violence shelters being converted into health facilities, and courts being forced to close, many victims may find themselves trapped and feeling abandoned.

Mitigating the devastating im-

pacts of this hidden pandemic of domestic violence requires strong and concerted action. So the Commonwealth Secretariat is working



alongside partner organisations on measures which will help our 54 member countries to stem the rising tide of gender-based violence.

In meetings with counterpart organisations such as the Organisation Internationale de la Francophonie, the Pacific Islands Forum, the Council of Europe and the Community of Spanish Language Countries, we have explored collaboration and mechanisms to ensure that women are at the centre of post-COVID-19 recovery planning. We will work with our respective members to implement policy responses and interventions to safeguard victims and those at risk.

These discussions allowed us to share concerns and ideas conveyed by our member governments, and to outline key considerations for the upcoming ministerial meetings being arranged by the Commonwealth.

### Health systems link

It is clear, for example, that an important priority is the provision of basic health care to all individuals and communities free of charge at the point of delivery. All evidence points to a clear link between weak health systems and vulnerabilities to domestic violence. So urgent action needs to be taken to

ensure that during this COVID-19 pandemic, victims of abuse are able to access the health care they need, including mental health services.

### Financial independence

It is also key that post-COVID-19 strategies include dedicated funding and support for micro, small and medium sized businesses and the informal sector, which are predominantly led by women – many of whom need the assurance of financial independence to escape from dangerous domestic situations.

I would lay particular emphasis on the importance at present of creating opportunities through virtual meetings and seminars for Commonwealth countries to share knowledge, resources and experience on how best to navigate through the rapidly evolving processes and circumstances within which we now operate. It is encouraging, in this regard, that throughout the Commonwealth, we already see evidence of renewed commitment and action to end violence against women and girls.

Much is being done in our member countries to keep domestic violence refuge open during the outbreak. There are also examples of innovative partnerships with businesses and organisations to provide alternative locations for victims to use as shelters.

Some governments have been able to provide additional resourcing and funding to organisations supporting victims, so they can upscale operations and continue providing services in a safe manner. Other useful innovations such

as virtual hearings and legal advice, are allowing survivors to continue to access justice.

What is clear from my meetings with officials and development leaders is the immense urgency of taking action to protect women and girls who are being abused, isolated, punched, kicked and even killed in their homes. Sadly, children living in violent homes not only witness violence but may themselves suffer abuse. Violence in the home is one of the most pervasive human rights challenges of our time. So, the Commonwealth collectively stands ready to bring the power of its advocacy and support to the planned UN Declaration on Women and COVID-19.

We are increasing our ongoing advocacy through a range of initiatives, including creating a strong economic case for addressing gender-based violence by identifying the significant economic costs if we fail to act. Research from the Commonwealth project, The Economic Cost of Violence against Women and Girls: A Study of the Seychelles, carried out in 2019 before the pandemic, shows that gender-based violence leads to estimated costs of 4.625% of GDP.

We will also hold a virtual follow-up session to the Women Affairs Ministerial Meeting that was held last September, to set out an action plan to support women and girls during the COVID-19 crisis, because we simply cannot allow victims of domestic abuse and gender-based violence to feel trapped and helpless during this hidden parallel pandemic.

Patricia Scotland is the Secretary-General of the Commonwealth

## LETTERS TO THE EDITOR

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

### Needed, some answers

Instead of keeping the nation guessing, the government ought to shed light on the occurrences along the India-China border. It is indeed quite strange that news about the state of India's soldiers has been quite opaque. The Prime Minister's statement, "Neither has anyone intruded into our frontier, nor is anyone present there, nor are any of our posts under someone else's occupation", has only given scope for multiple interpretations (Page 1, "PMO says 'mischievous' spin given to Modi's remark at meet", June 21.)

retired defence officers with impeccable credentials have expressed their apprehensions. That the Prime Minister's statement in a meeting with the Opposition has had to be clarified further reflects badly on the government. An unambiguous statement from the government is needed urgently to put an end to the guessing game. MANOHAR ALEMBAH, Kannur, Kerala

■ The contradictory statements from the highest levels on the intrusion of China's PLA into Indian territory indicate the government's intentions to

hide the inept handling of border tensions rather than presenting a true picture of events (Inside pages, "Opposition seeks Centre's explanation", June 21). If Chinese troops did not make advances into Indian territory, then why were Indian and Chinese soldiers killed (Inside pages, "China lost over 40 soldiers in Galwan, says Minister", June 21)? These are some of the valid questions that have been left unanswered by the government of India and the Indian military. There are also some strong voices seeking 'measures of revenge' against China such

as boycotting its goods and services. The government should also clarify whether India is capable or not of marching forward without such economic ties and trade relations with China. THUMATI ANURADHA, Hyderabad

■ Border management It is hard, no doubt, for our soldiers to keep an eye on India's vast borders in challenging and varying terrain and in extreme weather conditions, made worse by savage attacks from our various enemies from time to time. But if an earth-imaging company can take detailed

### On medical frontlines

By closing down medical colleges during a pandemic, we are not training medical students to be better prepared during similar emergencies and resource-demanding situations such as the management of the COVID-19 disease. This is the right time to learn more about barrier nursing and disaster triage. In today's abbreviated curriculum and fast-paced learning, a break will have bad consequences. Students can also learn from mistakes.

Dr. MURUGAN, Tiruchi, Tamil Nadu

To read more letters online, scan the QR code

# Changing our approach towards mask use

It is unfortunate that the population-level significance of masks is still not fully appreciated



SOHAM D. BHADURI

Lately, a series of studies has provided evidence that widespread mask use can help reduce the spread of COVID-19 and considerably slow the pandemic. With world opinion coming round in favour of mask use, early this month the World Health Organization (WHO) adopted a slightly more favourable position towards widespread mask use than earlier. India's initial scepticism towards widespread mask use continues to linger at a time when this simple public health intervention is more crucial than before.

#### Conventional wisdom

Evidence forms the substratum of the scientific approach. In emergencies, however, demand for hard evidence can prove painful – and it is indirect evidence and conventional wisdom that often guide preliminary responses. It is such indirect evidence and conventional wisdom that inspired far-reaching measures like nationwide lockdowns, at least in the early days of the pandemic. The same, however, failed when it came to making masks ubiquitous early on, except for nearly half a dozen small nations which had done so by the end of March. This looks all the more surprising given that there existed a range of legitimate reasons to back such a decision: available evidence on mask use from similar other respiratory infections; the implication of large droplets in COVID-19 spread; the possibility of pre-symptomatic and asymptomatic transmission; pervasiveness of contexts that are uncooperative to mass quarantine; and the far more benign nature of widespread masking than lockdowns.

The WHO's position on masks is an apt case in point. The WHO's own NPI (non-pharmaceutical interventions) guidance on pandemic influenza recommends mask use for the public during severe pandemics. The WHO's harping on hard evidence and an overly circumspect approach towards widespread masking in its April advisory came at a time



"A stream of fresh evidence has emerged on widespread mask adherence helping to reduce community spread, resume economic activity, and tide over the crisis without needing a total lockdown." Workers at a wholesale iron market in Kolkata. ■ REUTERS

when the virus was rampaging through dozens of countries. The global deepening of the pandemic today has been able to attract only paltry concessions in this attitude. This is apparent in the WHO's June advisory on masks. It has treated widespread masking like some potentially unsafe therapeutic agent which requires very careful weighing of risks and benefits. Also, its enumeration of potential risks and disadvantages of public masking served to severely underplay the overall benefit that could accrue from it. Another counter-intuitive aspect is the organisation's fixation on 'healthy' individuals while contemplating 'public' masking. Social/physical distancing is prescribed for everyone without reservation since inapparent carriers can also spread infection. However, community-wide mask use is dismissed citing lack of evidence on masking healthy persons – disregarding the fact that it includes masking inapparent carriers too.

Perhaps what is most unfortunate is that a useful mass-level measure was reduced to a predominantly personal protection measure. Early recommendations on masks predominantly involved using them to protect either health workers or high-risk individuals. This, along

with scepticism towards widespread mask use, has nourished an approach that continues to undermine the ability of masks to deliver significant population-level results, like slowing down the pandemic across a whole geography and doing away with the need for a complete lockdown. And it is such an approach that still characterises India's mask use policy.

One may say that India 'copied' its first lockdown from other nations, but lockdowns in no part of the globe were driven by robust evidence either. What is disappointing is that local, contextual thinking was diluted. When India declared the lockdown on March 24, there were few other nations under lockdown whose social demographic features warranted widespread mask use more than India's did. The Ministry of Health advisory on widespread use of homemade masks came on April 3, learning from certain nations like the Czech Republic which had made masks mandatory much earlier. Then, States such as Maharashtra and U.P. made masks compulsory, and the Ministry of Home Affairs did so as part of lockdown rules.

However, a concerted nationwide drive to ensure universal mask use has remained lacking. Did appro-

priate masking practices receive enough airtime and space in newspapers? Did we configure locally customised strategies to ensure widespread adherence and adequate provisioning? Did we strongly counter pervasive instances of improper mask-wearing, particularly those televised daily? Is it possible to become complacent looking at the large numbers wearing masks in public places, and this could hide many dangers. Certainly, masks are yet to receive the kind of emphasis that physical distancing or mass quarantine have, in a country where the latter are a luxury. The explanation is simple: the population-level significance of masks has not been fully appreciated.

#### All the more crucial now

The continuing indifference despite today's changed times is even more staggering. The lockdown has now been relaxed in most places. The peak looks far away. With community spread presumably rife in many parts of the country, measures like contact tracing and increased testing are increasingly becoming irrelevant. Preparing hospitals for a deluge of patients and holding down deaths is the new priority. Additionally, a stream of fresh evidence has emerged on widespread mask adherence helping to reduce community spread, resume economic activity, and tide over the crisis without needing a total lockdown. It is anybody's guess that all these should have prompted renewed attention to widespread masking, but the same is elusive. Again, the imported mantra of 'test, track, and trace' continues to consume a disproportionate share of attention. With the highest government echelons still in denial of community transmission, this shouldn't entirely come as a surprise.

A change in our approach towards masks is imperative. Only when its population-level significance is fully comprehended will comprehensive strengthening on policy, promotional, and regulatory fronts follow. The additional lesson, considering that this a long-drawn-out battle, is that dilution of local thinking cannot be afforded at any step.

Soham D. Bhaduri is a Mumbai-based physician, healthcare commentator, and editor of 'The Indian Practitioner'

#### FROM THE READERS' EDITOR

## A premeditated act is not an unintended error

Setting the record straight for two articles published



A.S. PANNEERSELVAN

plagiarised."

While we are on the topic of corrections and setting the record straight, let me share another issue which we examined this week. "Gentleman in flannels and fatigues" (June 14), an interesting short essay by S.G. Vombatkere, dealt with how colonel-cricketer Hemu Adhikari dealt with 'indiscipline' in his ranks. The problem was not with the article but with the archival photograph that accompanied the article. The caption for the photograph read: "Former Test cricketers Hemu Adhikari (left) with Mushtaq Ali (right)". Sportswriter Gulu Ezeikel wrote to us saying, "The person on the left of the photo is not Hemu Adhikari, it is Chandu Sarwate. The one on the right is not Mushtaq Ali as he did not wear glasses." Vombatkere wrote to us to flag the same issue. He wrote to us, after consulting his friend who happens to be Nana Joshi's nephew, that the photograph featured Joshi. How did the error happen?

#### Archives need to be scrutinised too

*The Hindu* has an enviable collection of photos in its library. Our archives are a researcher's delight. Old bromide photographs have been scanned and labelled for digital use. Photographers used to write captions behind the photographs in the earlier days. Those captions are now tagged to the digitally stored images. The desk, in good faith, trusted the original caption writer and decided to use the vintage photograph. While issuing corrections, one of the tasks we perform is ensuring that mistakes do not recur. But how do we check nearly millions of old photographs for their captions?

While archives are a goldmine of information and images, they are not free from errors, wrong classifications and attributions. Academic Nicholas B. Dirks's anthology of essays, *Autobiography of an Archive*, is widely seen as a documentation of the scholarship in the intersection between history and anthropology dealing with both colonial and post-colonial India. Mr. Dirks's personal encounters with archives show that collected documents not only provide sources but also lay out the boundaries for research on subjects. He asks academics to shun single disciplinary perspectives. Archival material also deserve close scrutiny by the desk before publishing.

readerseditor@thehindu.co.in

## China policy lacks perspicacity

The Indian political leadership, it appears, has failed to fully comprehend China's strategic objectives

#### MOHAMMED AYOOB

There is an uncanny resemblance between what is going on now on the India-China border with the events in the run-up to the 1962 war. The debacle in that war was rightly blamed on the Nehru government for its military unpreparedness and for its inability to fathom China's larger strategic objectives. In fact, the former failure was but a corollary of the latter. With India much better prepared now to face China's challenge on the ground, the situation in terms of the military equation is not the same as in 1962 but that is a secondary issue.

#### China's strategic objectives

In both cases New Delhi failed to fully understand China's fundamental strategic objectives regarding India. Nehru could be impugned for his idealistic notion of Afro-Asian solidarity and his suspicion of America's strategic designs that influenced his thinking on China. However, the present government, which by its own admission is firmly committed to national security above everything else and whose foreign policy actions are driven by transactional rather than idealistic considerations, seems to be equally naive about Beijing's long-term strategic objectives.

New Delhi has compounded its failure by indulging in reckless rhetoric regarding Aksai Chin and Pakistan-occupied Kashmir (PoK) that have painted the image of India as a revisionist power in utter disregard of the country's capabilities that preclude any attempt at changing the status quo on either front. Senior Cabinet Ministers' declamations about liberating Aksai Chin and recovering PoK, while justifiable in terms of India's legal rights to these territories, were ill-timed. They were made when Beijing was feeling alarmed at the Indian government's decision to separate Ladakh from Jammu and Kashmir that augmented its perception that it was a prelude to India's attempt to change the status quo in Aksai Chin.

Beijing was also worried about India's renewed assertion of its claims on PoK that in China's perception threatened the China-Pakistan Economic Corridor project. But these missteps were merely

the icing on the cake. While the military is more cognisant of China's tactical goals in terms of creating facts on the ground and making them the base line for future negotiations, the political leadership, it appears, has failed to fully comprehend China's strategic objectives. These strategic goals include (a) ensuring that India understands that it is not in the same league as China and driving home the lesson by periodic localised assaults across the Line of Actual Control (LAC) if it tries to assume a position of equality; (b) warning India not to actively oppose Chinese designs to dominate the Indo-Pacific region by aligning with the U.S. and its allies – Japan and Australia, in particular – in an attempt to contain China; (c) keeping India preoccupied with problems in its immediate neighbourhood so that it cannot act as an alternative pole of power to China in the broader Asian region; and (d) as part of the last objective, supporting Pakistan economically and militarily, including the sharing of nuclear weapons designs, to neutralise India's conventional power superiority vis-à-vis that country. An understanding of these objectives is essential to fashioning a realistic Indian response to China's aggressive policies in Ladakh and elsewhere along the LAC. Pakistan is at best an irritant for India that can be managed with the use of diplomatic tools, international opprobrium, and superior military force. In fact, the Pakistani challenge to India has become magnified because of its nexus with China.

#### What India should do

China is undoubtedly India's principal long-term adversary. Wining and dining with its leaders creates confusion and hinders a clear perception of this reality. India's main strategic goal should be the adoption of carefully calculated policies that neutralise China's diplomatic and military clout in the Asia-Pacific region without making India appear as a surrogate for other powers and without sacrificing India's autonomy of decision-making in foreign policy.

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



#### DATA POINT

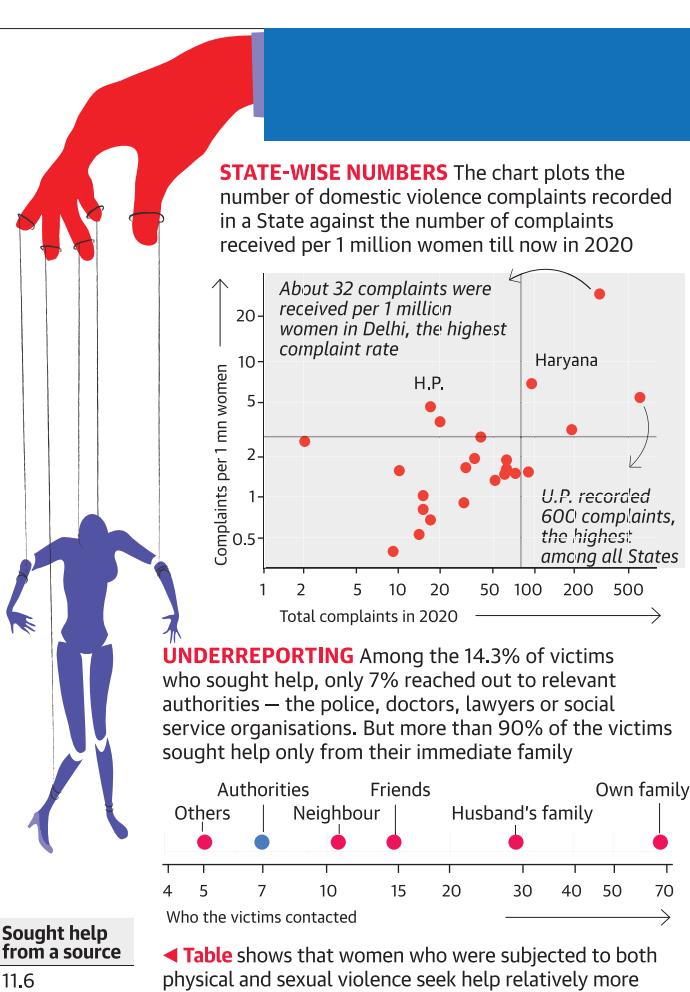
### Silent victims of violence

During the first four phases of the COVID-19-related lockdown, Indian women filed more domestic violence complaints than recorded in a similar period in the last 10 years. But even this unusual spurt is only the tip of the iceberg as 86% women who experience domestic violence do not seek help in India. By *The Hindu Data Team*

**ALARMING RISE** In 2020, between March 25 and May 31, 1,477 complaints of domestic violence were made by women. This 68-day period recorded more complaints than those received between March and May in the previous 10 years

**BURIED IN SILENCE** About 86% women who experienced violence never sought help, and 77% of the victims did not even mention the incident(s) to anyone

Type of violence	Never told anyone	Told someone	Sought help from a source
Physical	79.5	9.0	11.6
Sexual	80.6	9.5	9.8
Physical & sexual	61.3	9.9	28.8
Total	76.6	9.1	14.3



#### FROM THE ARCHIVES

#### FIFTY YEARS AGO JUNE 22, 1970

Ceylon's rigid stand on citizenship

Ceylon is expected to insist on actual repatriation of those registered as Indian nationals under the terms of the Sirimavo-Shastri Pact before granting Ceylon citizenship to stateless people. Quoting sources the Daily Mirror said to-day [June 21] that Ceylon's position was completely tenable with the terms of the pact. It is pointed out that the Indo-Ceylon Agreement Implementation Act enacted by the last Government was only a vehicle to carry out Ceylon's obligations and not part of the pact. The Act itself was a strictly internal matter. The present Prime Minister, Mrs Sirimavo Bandaranaike, has always been consistent in her view on this question and she had always urged that legislation enacted by the previous regime was not in keeping with the letter and spirit of the agreement signed by her with the late Mr. Lal Bahadur Shastri. It is learnt that the Ceylon Government has called for a meeting of the Indo-Ceylon Joint Committee for June 29 when Ceylon's new policy in respect of repatriation and granting of Ceylon citizenship will be explained.

#### A HUNDRED YEARS AGO JUNE 22, 1920

Corruption in Sindh.  
(From an editorial)

The practice of officials levying utilities other than legitimate from landlords and ryots is, of course, not unknown to this Presidency and some other parts of India, but an unenviable abundance of it seems to be the specialty of the province of Sindh. As early as 1902 the province forced attention on this account and an enquiry instituted by the Government of Bombay disclosed a scandalous system whereby the establishments of district officers lived at the expense of the peasantry. Various attempts are said to have been made since for the stoppage of this oppression, but the committee of re-enquiry that was asked to examine the matter two years ago have now reported no diminution but an amazing persistence. Three principal forms of this corruption are enumerated – rasai, the receipt of free supplies while on tour, lapo, a sort of blackmail for the subordinates that collect revenue and chher, the exaction of free labour by officials, whenever required for private or public purposes. These evils are said to be survivals from the pre-British days, but the wonder is that they live on under an administration for whose character no amount of eulogy is accounted sufficient.



## Chinese media lauds Modi's speech

'He appeared to downplay the clash'

**ANANTH KRISHNAN**  
CHENNAI

The Chinese media on Sunday welcomed Prime Minister Narendra Modi's comments on the border, made at Friday's all-party meet, saying they would pave the way for de-escalation.

The Communist Party-run *Global Times* quoted Mr. Modi as saying: "Nobody has intruded into our border, neither is anybody there now, nor have our posts been captured," a comment that was reported by several media outlets and shared on social media as well. The newspaper reported that while the PM had given the armed forces full freedom, he had "also appeared to downplay the clash". Chinese observers said Modi is trying to respond to the nationalists and hardliners with tough talk, but he understands his country cannot have further conflict with China so he is also making an effort to cool tensions," the paper said.

"Modi's remarks will be very helpful to ease the tensions because as the Prime Minister of India, he has removed the moral basis for hardliners to further accuse China," Lin Minwang, a professor at Fudan University's Center for South Asian Studies in Shanghai, told the paper. "When India is in conflict with Pakistan or other neighbours, nationalism might drive New Delhi to take actual operations, but when it comes to China, it is a different story."

Wei Dongxu, a military expert, said the PM's comments on the armed forces being allowed to take necessary steps was "a show of strength for domestic audiences to appease the Indian masses and boost the Indian troops' morale". On Union Minister Gen. V.K. Singh (retd.) saying China had lost at least 40 soldiers, the paper said he wanted "to placate the nationalists by making speculations and satisfy the hardliners."

Party flags discrepancies in different versions on LAC situation from Centre

**SPECIAL CORRESPONDENT**  
NEW DELHI

Despite the statement of security experts, Army Generals & Satellite Imagery depicting Chinese intrusion into Pangong Tso Lake upto nearly 8 kms, construction of over 60 permanent structures, including bunkers and boat pads & occupation up to Finger 4, why is the government denying brazen Chinese transgression?

KAPIL SIBAL, Congress leader

At an online press conference later, former Union Law Minister Kapil Sibal asked 'why is the government denying brazen Chinese transgressions' even as he asserted that the Indian armed forces would repel any Chinese misadventure.

On Tuesday, the Congress Working Committee, the party's highest decision-making body, will have a pre-scheduled meeting to discuss the India-China face-off,

the spike in COVID-19 cases and the increase in the retail prices of diesel and petrol.

**Appeasement policy'**  
"Narendra Modi is actually Surrender Modi," Mr. Gandhi tweeted and tagged an op-

nion piece, published by the *Japan Times*, headlined, "India's appeasement policy toward China unravels". In another tweet in Hindi, Mr. Gandhi tagged a video clip of a news channel that reported how satellite images show Chinese build-up in the disputed area of Finger 4 and Finger 8 next to the Pangong lake.

On Saturday, Mr. Gandhi had taken on Mr. Modi over his remarks at the end of the all-party meeting on Friday that 'neither is anyone inside India's territory nor has anyone captured its posts'. Mr. Gandhi had tweeted: "PM has surrendered Indian territory to Chinese aggression. If

the land was Chinese, why were our soldiers killed? Where were they killed?"

A clarification issued by the Prime Minister's Office (PMO), however, claimed that attempts were being made to give a "mischievous interpretation" to Mr. Modi's remarks and said his comments referred to the situation at the Line of Actual Control after Indian soldiers had foiled China's intrusion.

Mr. Sibal also pointed to discrepancies in the government's versions of the ground situation. "Despite the statement of security experts, Army Generals & Satellite Imagery depicting Chinese intrusion into Pangong

Tso Lake upto nearly 8 kms, construction of over 60 permanent structures, including bunkers and boat pads & occupation up to Finger 4, why is the government denying brazen Chinese transgression?" he asked.

"Why is Prime Minister refuting the statement of Raksha Mantri on 'Chinese presence in large numbers' and External Affairs Minister's statement that we seek to restore 'status quo ante'? Didn't the Army chief clearly state that 'disengagement' is under way? If 'no one has intruded into our territory' and 'no one is occupying our territory', what was being erected by China or what status quo ante or disengagement were we seeking?" asked Mr. Sibal.

Calling the situation grave, former Union Minister Ashwani Kumar said, "Prudence demands a negotiated de-escalation of hostilities consistent with the securing of India's strategic interests in the region. The supreme sacrifice of our valiant soldiers cannot be in vain."

A voter can voluntarily waive the right'

## Secrecy of ballot is key to free elections: SC

'A voter can voluntarily waive the right'

**KRISHNADAS RAJAGOPAL**  
NEW DELHI

Secrecy of ballot is the cornerstone of free and fair elections, the choice of a voter should be free and the secret ballot system in a democracy ensures it, the Supreme Court has held in a judgment.

"It is the policy of law to protect the right of voters to secrecy of the ballot... Even a remote or distinct possibility that a voter can be forced to disclose for whom she has voted would act as a positive constraint and a check on the freedom to exercise franchise," a three-judge Bench of Justices N.V. Ramana, Sanjeev Khanna and Krishna Murari observed. Justice Khanna referred to Section 94 of the Representation of People Act, which upholds the privilege of the voter to maintain confidentiality about her choice of vote.

The judgment came on an appeal against the Allahabad High Court decision setting aside the voting of a no-confidence motion in the zila panchayat of the Panchayat Adhyaksha in Uttar Pradesh in 2018. The HC found that some of the panchayat members had violated the rule of secrecy of ballot.

The SC ordered a re-vote of the motion within the next two months and said it should be conducted by the secret ballot system.

overnight because they are not like water taps.... [it] will worsen the situation at the blowout well because of geological factors," a senior executive explained. Sudden shutdown, exploration experts said, could lead to "blowout after blowout" of the other wells as closure valves cannot withstand the upward pressure from the crude oil or natural gas for long. It will lead to a disaster that the area might not recover from, they said.

## Closure of wells may lead to more blowouts, warns OIL

**RAHUL KARMAKAR**  
GUWAHATI

Oil India Limited (OIL) has said the June 19 order from the Pollution Control Board Assam (PCBA) to shut down all crude oil and gas wells in the Baghjan area may lead to more blowouts and damage the ecology beyond repair. The exploration major also said the order was irrational since they had replied to the PCBA show-cause notice on the very day the closure order was served.

"Wells cannot be shut

## Naval ship bringing back 198 from Male

**SPECIAL CORRESPONDENT**  
NEW DELHI

Amphibious vessel INS *Airavat* set sail from Male in the Maldives to Thoothukudi in Tamil Nadu with 198 Indians on Sunday under the next phase of Operation Samudra Setu to repatriate citizens from overseas.

All virus-related social distancing norms have been catered to on board, the Navy said.

The passengers will be entrusted to the care of the State authorities at Thoothukudi. INS *Airavat* arrived in Male on Saturday.

The Navy launched Operation Samudra Setu on May 8 to repatriate citizens stuck abroad due to the COVID-19 pandemic and since then Indian citizens have been evacuated from the Maldives, Sri Lanka and Iran. INS *Jalashawa* and INS *Magar* had evacuated

2,874 individuals from the Maldives and Sri Lanka to the ports of Kochi and Thoothukudi.

OIL has 22 wells in the Baghjan oilfield around Well Number 5, that burst into flames on June 9 after a blowout on May 27, posing a threat to flora, fauna and wetlands in the eco-sensitive zone.

"We have requested PCBA to revoke the closure order. If nothing comes by Monday morning, our legal team will approach the Gauhati High Court for legal intervention," said OIL spokesperson Tridip Hazarika.

"Wells cannot be shut

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Smokers at higher risk, says govt.

SPECIAL CORRESPONDENT  
NEW DELHI

Tobacco, alcohol and drugs used to cope with emotions or boredom can worsen physical and mental health and reduce immunity during the COVID-19 pandemic, the Union Health Ministry said on Sunday.

"Smoking makes people more vulnerable to COVID-19 because it leads to lung diseases, reduces lung capacity and may lead to virus transmission from hand to mouth," it said.

It also cautioned that there is no evidence to show that regularly rinsing your nose with saline helps prevent infection.

According to the Indian Council of Medical Research, the number of samples being tested every day also continues to grow and in the last 24 hours, 1,90,730 samples were tested. The number of samples tested thus far is 68,07,226, it said. It said the number of government labs has increased to 722 and private labs to 259 (total 981).

## Dharavi turns the corner with steep decline in COVID-19 cases

Maharashtra govt., BMC aggressively conducted contact tracing: Health Ministry

SPECIAL CORRESPONDENT  
NEW DELHI

The Union Health Ministry on Sunday said the Maharashtra government and the Brihanmumbai Municipal Corporation (BMC) had been able to effectively bring down the COVID-19 spread in Dharavi. "They have actively 'chased the virus' and aggressively conducted targeted tracing of suspects," the Ministry said.

In a release on Sunday, the Ministry said being densely populated (2,27,136 persons/sq. km), Dharavi had 491 cases in April 2020 with a 12% growth rate and a case doubling period of 18 days.



Battle is on: Healthcare staff conducting temperature checks in Dharavi, Mumbai. ■ VIJAY BATE

The Ministry also lauded the BMC for ensuring a steep decline of daily COVID-19 cases from an average of 43 in May to 19 in the third week of June.

**Case doubling time**

"The proactive measures adopted by the BMC have reduced the growth rate to

4.3% in May and 1.02% in June. These measures also ensured an improved case doubling time to 43 days in May and 78 days in June."

It said several challenges presented themselves to the BMC, where 80% population depends on community toilets and about 8-10 people live in households/hutments which measure about 10ft x

10ft coupled with narrow lanes with 2-3 storied houses where often the ground floor is a house and the other floors are used as factories. Hence, there are severe limitations of physical distancing with no possibility of effective 'Home Quarantine'.

"The BMC adopted a model of actively following four T's - Tracing, Tracking, Testing and Treating. A salient feature of its response strategy is strict enforcement of containment measures with three primary components - an effective containment strategy, conducting comprehensive testing and ensuring uninterrupted supply of goods and essential supplies to the community," said the Ministry.

## Hyderabad firm gets DCGI nod for generic Remdesivir

Drug to be sold to hospitals under brand name 'Covifor'

SPECIAL CORRESPONDENT  
HYDERABAD

Hetero, drug-maker with headquarters in Hyderabad has received approval from the Drug Controller-General of India (DCGI) to manufacture and sell a generic version of Gilead's Remdesivir drug for the treatment of COVID-19 patients in the country.

The generic version will be marketed under the brand name 'Covifor' in India, Hetero said about the product being manufactured at its facility in Hyderabad.



Each 100 mg vial is likely to be priced between ₹5,000 and ₹6,000. ■ REUTERS

under the supervision of a healthcare practitioner, Hetero said.

Sources in the company said since the product has been approved for emergency use and in hospital/institutional set up only, it will not be retailed through chemists. Instead Covifor will be made available to hospitals treating COVID-19 patients. The supplies are expected to begin in a week.

Each 100 mg vial is likely to be priced between ₹5,000 and ₹6,000. The drug is to be administered only after getting the consent of patients. The product is being launched under a licensing agreement with Gilead Sciences Inc to expand access to COVID-19 treatment in low and middle-income countries. Besides Hetero, other drugmakers, including Jubilant Lifesciences, Mylan, Dr. Reddy's Laboratories, Biocon company Syngene and Zydus Cadila Healthcare, have entered into deals with Gilead.

## 74% Bhopal COVID-19 deaths were of gas tragedy survivors

Rights groups' report, which has been submitted to Madhya Pradesh CM, shows survivors suffered permanent damage

SIDHARTH YADAV  
BHOPAL

Nearly three-fourths of the 60 patients who died of COVID-19 in Bhopal were survivors of the 1984 gas tragedy which compromised their immunity significantly leaving them vulnerable to the illness, survivors' groups say.

An analysis of 60 of the 69 deaths here until June 11 by four groups working for the survivors, which they submitted to the Chief Minister requesting intervention, has revealed 45 deaths, or 74%, were that of survivors, while 5% (three deaths) were of their children. At least four of



Vulnerable group: A municipal worker spraying disinfectant in a residential area in Bhopal. ■ AFP/FILE

the five deceased among the survivors suffered from one or more underlying illness which hastened death.

The deaths proved survivors were ailing even 35 years after the methyl isocyanate leakage from a pesticide

plant here, said Rachna Dhingra of the Bhopal Group for Information and Action.

However, all the 45 deceased were among the 5,21,322 survivors categorised as having suffered temporary/minor injuries, which did not require long-term care.

"We demand the State government categorise them as having suffered permanent injury in a curative petition pending before the Supreme Court to secure fair compensation for them," said Ms. Dhingra.

The analysis further shows three of four patients among

survivors died within five days of hospitalisation. Sixteen of the 19 to die within 24 hours of admission were also the tragedy's survivors.

"We have seen most of the deceased among the gas tragedy survivors ignored symptoms initially and presented themselves late to hospitals, which spiked fatalities," explained Lokendra Dave, member, State Expert Committee on Clinical Management for COVID-19 and Head, Department of Respiratory Medicine, Gandhi Medical College, Bhopal. He said the Bhopal district administration had been undertaking

screening and sampling drives aggressively in survivors' localities to contain the virus' spread.

Purnendu Shukla, Member, Supreme Court's Monitoring Committee for Gas Victims,

pointed out that the Indian Council of Medical Research-run Bhopal Memorial Hospital and Research Centre (BMHRC), the dedicated super-specialty hospital for the survivors, was not admitting those with COVID-19 symptoms, which was causing delay in their treatment. The hospital's officials refused to comment.

## SC to hear pleas for recall of order staying Puri Yatra

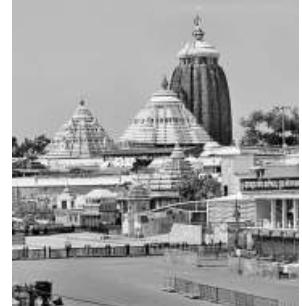
Petitioners say the yatra has been conducted under 'all circumstances', even during 1918 Spanish flu

LEGAL CORRESPONDENT  
NEW DELHI

The Supreme Court will hear behind closed doors, on Monday, a host of pleas seeking the recall of its ban on the annual Puri Jagannath Rath Yatra this year amid the COVID-19 pandemic.

The petitions said the yatra has been conducted under "all circumstances" since time immemorial. It was not stopped even during the throes of the Spanish flu pandemic in 1918.

The petitions said an interruption in the religious rituals would affect not only the sanctity of the temple



Lord Jagannath temple at Puri during lockdown in March. ■ SPECIAL ARRANGEMENT

"Temple and its practices have survived the worst of iconoclastic invasions. It would indeed be unfortunate if its practices are broken in modern independent India which constitutionally recognises and guarantees freedom of religion," said a petition filed by Janardhan Patnayak Mohapatra, the hereditary chief servitor of Lord Jagannatha of the Puri temple.

In the latest petition, BJP leader Sambit Patra, who lost the Lok Sabha election from Puri last year, approached the court for permission to hold the yatra.

but the whole society in general. Moreover, it would be a blow to millions of devotees across the world.

However, his petition is not listed before Justice S. Ravinder Bhat. The judge is hearing the case in his chambers and not in open court.

Besides the plea by Mohapatra, the other petitions listed before Justice Bhat are those of Saroj Kumar Sahu, secretary of the Cuttack-based Jagannath Sanskrutika Jana Jagaran Manch, and Afzal Husseini, an individual.

**'Public health, safety'**  
On June 18, a three-judge Bench, led by Chief Justice of India Sharad A. Bobde, had stayed the yatra scheduled for June 23. Chief Justice of

India Bobde had cited public health and the safety of citizens as the reason, saying the event would attract a large gathering amid the pandemic. The Odisha government agreed to the injunction, though the Centre remained inconclusive. The Chief Justice of India had said Lord Jagannath would forgive the judges for not allowing the yatra.

Urging the court to rethink this decision, the petitioners said the preparations for the yatra included extensive precautions in line with the guidelines to check the spread of COVID-19.

## Gujarat HC stays Jagannath Rath Yatra in Ahmedabad

The procession will not be held for the first time since 1878

SPECIAL CORRESPONDENT  
AHMEDABAD

The Gujarat High Court stayed the annual Lord Jagannath Rath Yatra in an urgent hearing on Saturday evening. The yatra was scheduled to be conducted on June 23.

The court held that given the COVID-19 pandemic in the city, the yatra should not be allowed to be held as it had the potential to spread the infection in the city as social distancing norms could not be ensured with a

large crowd gathering for the procession.

With the court's intervention, the Rath Yatra procession in Ahmedabad will not be held for the first time since 1878.

The Supreme Court on Thursday declined permission to hold the annual Rath Yatra of Lord Jagannath in Odisha's Puri citing concern for public health and safety amid the pandemic.

The division Bench of Chief Justice Vikram Nath and Justice J.B. Pardiwala could not be ensured with a

while hearing the plea relied on the Supreme Court's judgment staying the annual celebrations in Puri Jagannath.

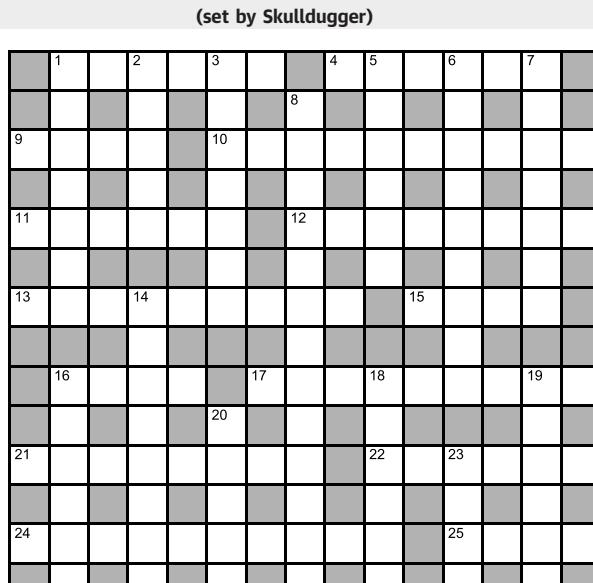
The Ahmedabad Rath Yatra is second largest after the one in Puri and more than one lakh people participate in the yatra, which passes through walled city area from Jagannath temple in Jamnagar. The areas where the yatra would pass through are COVID-19 hotspots with hundreds of deaths having taken place there.

## TH CROSSWORD + 12968

(Set by Skulldugger)

Feeling down in lockdown?  
Get across to our Crossword site.  
@ <https://crossword.thehindu.com>

SCAN TO PLAY



**ACROSS**

- Dull dog running amok in filthy place (6)
- Scolding sailor (6)
- Bond secured by banknotes (4)
- Saw repair easily done (4,4,2)
- Mystical symbol found in British island or Asian territory (6)
- Central principle in toy seen by Kirkpatrick (8)
- Love poems by loony lasses overwhelmed regent (9)
- Exploits laws (4)
- Reddish-purple benches for the audience (4)
- Attractive-looking after side change (9)
- Rum label redesigned for protection (8)
- Revolutionary's stone-filled coffers (6)
- Winters when the bear's in limbo (10)
- Jagged hill by mountain side (4)
- Understood right away and spoke breathlessly (6)
- Nation is legitimate after a promotion (6)
- Crooned revolutionary tune with drink (7)
- Regularly decimal! (5)
- Unmanned horse! (7)
- Primate from Madagascar? Yes, indeed (3-3)
- Foreign dialect is not at all dissimilar (9)
- Dogs run amok in estate surroundings (7)
- Lens kit largely happens to improve boozy visions (4,9)
- Archivists' instruments (9)
- Persistently questioning ditching duke for prince (7)
- Tolerates old flame's pointless bad language (7)
- North-flowing brown river not man-made (7)
- Deflect German weapon (6)
- Outside art retrospective by person in Bollywood scene (5)

SUDOKU

			6	1	9	4		
7						1	3	
			7			2		
1	2			6	8			
			6	3		4	5	
	1			8				
2	5						4	
3	8	5		4				

DIFFICULTY RATING: ★★★★☆

Solution to puzzle 12967

W	A	T	E	R	I	N	G	H	O	L	E
S	R	L	O	O	U	M	S				
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I	S	L	E	T	E	R	T	U			
N	A	O	E	N	T	U					
G	U	E	R	I	L	A	C	H	E	P	
E	R	I	L	A	C	H	E	P			
M	O	G	U	L	C	E	L	B	R	A	T
O	R	T	E	R	I	C	X				
T	O	A	N	D	F	R	O	B	I	S	H
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N	T	F	I	L	E	A					
A	R	T	I	C	U	L	A	T			

## ■ RAVI SREEDHARAN

Equipped with a deep technical understanding of primary education (curriculum, pedagogy, assessments and so on), and a driving passion to improve educational outcomes for children, Aruna landed in a village in Uttar Pradesh. In-depth conversations with the community, NGOs working in education, officials and teachers in the government education system, along with rigorous secondary research left the social worker in a dilemma. There were too many factors outside the school that had a deep bearing on the learning outcomes of a child (health and nutrition, socio-economic background, literacy levels of the mother, size of the family and so on).

Any serious attempt to improve learning required her to bring together people who understood these diverse pieces of work either through a loose coalition held together by strong accountability structures, or by setting up her own organisation with in-house expertise in all these areas or setting up an organisation specially in a specific work area and partnering with other organisations to bring together the mission from a system's perspective.



GETTY IMAGES/STOCKPHOTO

...the ability to deal with ambiguity, while continuously building deep relationships is non-negotiable.

## Skill sets

This was a very different skill from what she had trained for. So to make this happen, she realised the need for a set of people who could help her

with the following critical set of things:

**Define organisation**

strategy based on a deep understanding of current realities, the end goal and an emergent sense of how to get there through defining their theory of change. Given the complex nature of societal realities and the plethora of

stakeholders involved, the ability to deal with ambiguity, while continuously building deep relationships is non-negotiable

**Build an organisation**

with culture, systems, people engagement processes and policies, which bring about strong accountability orientations and based on the

universal values of equity, compassion, dignity and justice. Basically, development managers who work with human beings and not just human resources.

**Develop partnerships and collaborative networks**

with other organisations and people to conceptualise, design and implement holistic

systems-change interventions based on the idea of collective impact. Learn to collaborate rather than compete with the external ecosystem.

**Evolve a powerful storytelling strategy**

for all related stakeholders to raise the profile of the work, as well as the organisation as to increase their ability to

Development managers can help envision sustainable social impact at scale, a need that is fast rising in Social Purpose Organisations across the world

influence the ecosystem and deliver results. Design strong behaviour-changing communication campaigns to aid in the efficacy of the work

**Raise necessary funds**

from a variety of different sources (CSR, high net-worth individuals, philanthropic foundations, crowdsourcing, etc.) to support both on-ground intervention and the organisation through building strategic relationships where the funders become an integral part of the organisation rather than tactical fund-giving entities.

Aruna also realised that if this critical work needs to be extended beyond the village and block she was working in then she would also need help visualise the scale very differently: Do we grow the organisation or grow the impact?

These are just some of the critical roles that development managers need to play in the social sector today, whether it is around strategy, organisation building, partnerships, programme design and management, data-based decision making, communications and behaviour change, fundraising, and risk management. These are roles that are now increasingly available across most mid to large-sized Social Purpose Organisations (both Indian and international). It's almost impossible to envision sustainable social impact at scale in the absence of strong, robust, professional organisations and networks and thereby without the presence and contribution of bright, committed, professional Development Managers to make it happen.

The writer is Founder, Indian School of Development Management (ISDM).

## ETCETERA

**■ BLUE - BridgeLabz Lateral launched**

BridgeLabz solution LLP recently launched the BLUE-BridgeLabz Lateral Upskilling and Enhancement programme to refine the tech skills and help improve employability of the engineering workforce during the global slowdown. Organisations should identify the employees and the technology before signing up for the 6-12-week course. For details, visit, <https://www.bridgeLabz.com>

**■ GMAT online exam date extended**

Candidates taking the GMAT online exam and the Executive Assessment Online will have a choice of whiteboard options, physical or online. The Graduate Management Admission Council (GMAC) also announced a commitment to maintain the availability of online exams throughout the COVID-19 pandemic and opened additional online test appointments for both exams, until July 17. It will waive reschedule and cancel fees.

<https://www.mba.com/exams/gmat-online>

**■ Opportunities for class XII students**

As a part of HCL's new people strategy for 10+2 students, TechBee offers IT engineering jobs by preparing students technically and professionally for entry-level IT jobs in HCL. Candidates will undergo an extensive 12-month training and may also enrol in graduate degree programmes offered by reputed universities such as BITS Pilani and SASTRA University. They will be paid a stipend of ₹ 10,000 per month. Students who have completed their class XII in 2019 and 2020 can apply. Last date to register is June 30. Visit <https://registrations.hcltechbee.com/HCL/>

## UPSKILL

## Writerly impact

While there is no magic formula to get articles accepted, following these hints will increase chances of publication.

## ■ PROF. A. JOSEPH DORAIRAJ

Almost all research scholars would have received rejection slips informing them that their articles have not been accepted for publication. In some cases, the articles are returned with suggestions for correction and improvement. While there is no magical formula for getting articles published, here are seven tips that will certainly help all research scholars in their writing process and increase the chances of their papers getting published.

## Scope for improvement

1. Ensure that your research paper contains something new or original and not yet articulated. Do not rehash or repeat what others have already expressed. The most important aspect of any research paper is originality. But do not start writing immediately even if you have a couple of original insights. Let your ideas and thoughts incubate. Only when ideas interact with other ideas and with the author, will they blossom, mature, and ripen for a good harvest.

2. Ensure that your content, style and presentation are appropriate to your discipline and the journal you are writing for. Ensure that the three Cs—clarity, coherence and cohesion—are taken

care of. Muddled thinking will lead to a clumsy style.

3. Do not fill your paragraphs with quotations, though they help bolster your argument or viewpoint, especially in humanities. Quote only when required and keep them as short as possible and relevant to the discussion as well.

4. Ensure that your methodology and documentation are meticulous. Different disciplines follow different manuals. While literature students should adhere to the *MLA Handbook*, those in Social Sciences follow the *Publication Manual of the American Psychological Association (APA)*. Researchers in Chemistry follow the *ACS Style Guide* developed by the American Chemical Society. Both for in-text citations and for references/works cited, observe the guidelines in the research manual meant for your discipline. Some journals have their own style sheets. Follow these scrupulously. Any non-adherence or violation may lead to the rejection of your paper.

5. Ensure that your references are up-to-date. Today, when there is a surfeit of publications, books, journals and web resources, there is no excuse for not updating your references. At the same time, do not rely extensively on web sources, for most are not

peer reviewed and validated. In any case, stay away from plagiarism and dishonest practices in writing.

6. Get one or two more people, apart from your research supervisor to read and comment on your manuscript. But do not give it to too many people, for too many suggestions may confuse you. At the same time, ensure that your data/ideas are not hijacked and plagiarised by some unscrupulous soul.

7. Do not revise and finalise your paper immediately after writing it. Put it on the backburner and forget about it for some time. The time gap will enable you to look at your paper objectively and critically. Do not hesitate to revise it as many times needed both at the macro- and micro-levels. Revise at the conceptual and discourse level and pay attention to spelling, vocabulary and grammar. Ensure that you have adopted a gender-sensitive language and not used too many adjectives, adverbs and intensifiers.

Bear in mind that you mature as a writer over a period of time, so keep writing and (re)re-writing.

The writer is Dean, School of English & FL, Gandhigram Rural Institute. [josephdorairaj@gmail.com](mailto:josephdorairaj@gmail.com)



Ensure that the three Cs—clarity, coherence and cohesion—are taken care of. Muddled thinking will lead to a clumsy style.

Do you feel uncertain about a career option? Do you lack the freedom to choose a subject that you want to pursue? Do you feel low on self-confidence? Are you constantly doubting yourself? A Q&A column to assuage your doubts.

 OFF THE EDGE  
NANDINI RAMAM

I completed my B.Tech (IT) in 2015 and did a course on SAP SD in 2018. Can I continue the job or should I do a course that will help me in the future? – Santhosh

Dear Santhosh,  
What do you want to do further and where do you currently work? A SAP (SD) course will bring good jobs across organisations that deal with shipping, selling, and transportation of goods and services. The attainable designations after SAP – SD/ CRM certification are Project Manager SAP, System Engineer, Software Engineer, SAP Trainer, SAP SD Functional Consultant, Customer Relationship Management Manager, SAP CRM Technical Consultant and SAP CRM Functional Consultant. What do you have in mind for your future? I would advise you to first get clarity on that. Best wishes.

I have done B.Sc Physical Science. Now I wish to make my career in environmental science. What should I consider as a priority subject? What are the courses available in India and abroad? – Kavya

Dear Kavya,  
The eligibility criteria for a Master's in Environmental Sciences is a Bachelor's Degree in Science with 55% Marks. The admission process is merit-based post examination, depending upon the institute/college. M.Sc. Environmental Science is a two-year full-time postgraduate course. Candidates have the option of specialising in many different areas such as Engineering, Ecology, Biology Conservation, and Chemistry. Professionals

generally work in areas related to locating and protecting the earth's resources, waste management, and in capacities such as Environmental Engineer, Conservationist, and the like. The scope is only increasing, given the crisis our environment is going through currently. However, I would suggest that you speak to two or more people in the field before you make your decision. Good luck.

I am currently working in L&T Hydrocarbon Engineering Ltd. I have done B.Tech in Petroleum Engineering. I have a keen interest in Astronomy and Astrophysics since school. I wish to join ISRO or the Space Technology Centre if possible even in a management role. I would like your guidance. – Hitesh Pant

Dear Hitesh,  
B.Tech (Chemical) students are eligible for the ISRO exam. You should be less than 29 years old and your graduation marks must be above 65% age. The major fields of chemical technology in ISRO are: 1) Propellant technology (solid/ liquid/cryo/semicryo etc.); 2) Cell technology; 3) Development of thermal paint/ thermal protection system (TPS); 4) Development of new and smart materials.

Look up the website for more openings and details - <http://www.isro.org/scripts/job.aspx>. Best wishes,

**Disclaimer: This column is not a substitute for long-term therapy. It is merely a guiding voice. Some issues may need medical intervention.**

The writer is a practising counsellor and a trainer. She has worked extensively with students and young adults across a range of issues. Send your questions sent to [eduplus.thehindu@gmail.com](mailto:eduplus.thehindu@gmail.com). The subject line should be: 'Off the edge'.

## SCHOLARSHIPS

**■ IIT Roorkee Department of Mechanical and Industrial Engineering Junior Research Fellowship**

Department of Mechanical and Industrial Engineering at IIT Roorkee invites applications for this fellowship meant for a DRDO-funded project titled, "Parametric study of Kinetic Energy projectile against Thick RCC Targets".

**ELIGIBILITY:** BTech degree in Mechanical Engineering/ Production Engineering and MTech degree in Mechanical Engineering preferably in Machine Design/Applied Mechanics/CAD-CAM Robotics (CCR). They must have qualified GATE examination.

**PRIZES AND REWARDS:** ₹31,000 per month

**LAST DATE TO APPLY:** June 22

**APPLICATION:** Email only [www.b4s.in/edge/RJ3](http://www.b4s.in/edge/RJ3)

**■ IIIT Allahabad Department of Applied Sciences Junior Research Fellowship**

Indian Institute of Information Technology, Allahabad, offers the IIIT Allahabad Department of Applied Sciences Junior Research Fellowship 2020 meant for ICMR-funded project titled, "Detection and quantification of multiple blood parameters with photoacoustic: Fundamental research and portable device development for onsite sample analysis".

**ELIGIBILITY:** Open to candidates below 35 years, who hold an MSc/MTech degree in Physics/ Computer Science/ Electrical Engineering/ Instrumentation Engineering/ Biomedical Engineering with 60% marks (CGPA of 6.5 on 10 point scale). They must also qualify GATE/NET or similar other national-level rankings.

**PRIZES AND REWARDS:** Variable awards

**LAST DATE TO APPLY:** June 22

**APPLICATION:** By post and through email [www.b4s.in/edge/IAJ3](http://www.b4s.in/edge/IAJ3)

**■ ASEAN-India Research Training Fellowship (AI-RTF)**

The Ministry of External Affairs, Department of Science and Technology, Government of India, has announced this fellowship for students with a Master's degree in Natural Science or equivalent degree. The fellowship aims to promote mobility of scientists and researchers from ASEAN member countries to India and provide them with the opportunity to work at any of the Indian research/ academic institution.

**ELIGIBILITY:** Scholars from any of the ASEAN Member States who possess at least a Master's degree in any Natural Sciences or an equivalent degree and are under 45 years.

**PRIZES AND REWARDS:** 50 selected fellows will get all international travel-related expenses, ₹50,000 per month of non-taxable stipend and a one-time grant of ₹40,000 with several other benefits.

**LAST DATE TO APPLY:** August 31

**APPLICATION:** Online [www.b4s.in/edge/AIR4](http://www.b4s.in/edge/AIR4)

Courtesy: buddy4study.com

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# As Spain reopens border, Latin America count crosses 2 million

In U.S., six members in Trump's team test positive; President holds major rally

AGENCE FRANCE-PRESSE

MADRID  
Spain reopened its borders with France on Sunday, getting rid of one of the most potent symbols of Europe's battle against COVID-19, as infections in Latin America surged past two million.

Europeans are just emerging from some of the world's toughest lockdowns, with cars trickling across the reopened Spain-France border early on Sunday a day after Italy enjoyed its first top-flight football match in 103 days.

**U.S. President's remarks**  
In the United States, which has also been taking stuttering steps to reopen even as 20 States have reported a rebound in infections, President Donald Trump held his first rally in months on Saturday.

He boasted to the audience in Tulsa, Oklahoma, that he had told his team to slow the rate of testing to reduce the number of registered cases. "When you do testing to that extent, you are going to find more people, you will find more cases," he said, even as six members of his advance team tested positive for COVID-19.

He faces re-election as the U.S. deals with a tanking economy and the world's worst virus outbreak, with almost 1,20,000 deaths out of more than 2.2 million cases.

Brazil is the second worst-affected country with almost 50,000 deaths and more than one million cases, helping to push Latin America's total infections beyond the two million mark, according to an AFP tally early on Sunday.



**Playing to the gallery:** U.S. President Donald Trump arriving for a campaign rally at the BOK Center in Tulsa, Oklahoma, on Saturday. ■ AFP

The virus has now killed more than 4,60,000 people and infected almost nine million worldwide. Although the spread has slowed in Europe, the continent is still the worst-affected with more than 2.5 million cases.

**Opening of borders**  
Spain has been among Europe's hardest hit nations, but on Sunday it lifted a slew of restrictions in a bid to get its tourism industry back up and running.

As well as opening its border with France, officials confirmed that EU nationals, those from the passport-free Schengen zone and Britons would not have to quarantine. "We must remain on our guard and strictly follow hygiene and protection measures," Prime Minister Pedro Sanchez said on Saturday, highlighting that the danger

has not passed. In France, millions of children were preparing to return to school on Monday after three months away. Cinemas and other cultural institutions were also getting set for reopening. Concert halls and other institutions in Germany, however, have had to slash their events calendars and drastically reduce capacities.

Thousands of miles away on the fringes of Eastern Europe, cases have spiked again in Azerbaijan, forcing the government to institute another lockdown – much to the irritation of local workers. Clusters have also emerged in Morocco, which was opening a field hospital on Sunday capable of handling 700 patients, and in Beijing.

Local authorities in the Chinese capital have set up

more than 2,000 testing sites across the city that had obtained 2.3 million samples, according to state news media.

## Infections in Palestine

The Palestinian Authority announced on Saturday it was temporarily closing the cities of Hebron and Nablus in the occupied West Bank after a sharp rise in infections. Only goods will be allowed in, Palestinian Prime Minister Mohammed Shtayeh told journalists. Authorities have reported a total of 687 cases in the West Bank, including two deaths so far.

A vaccine remains months off at best despite several trials. Scientists are still learning more about the virus, its symptoms and the extent to which it may have spread before being identified.

Local authorities in the Chinese capital have set up

# Concerns grow over 'lapses' in Sri Lanka's Easter attack probe

Lawyers and activists have flagged apparent lack of adherence to due process by police during investigation into the 2019 bombings

ELSEWHERE



**Afghan Foreign Minister visits Iran, meets Zarif**

TEHRAN  
Afghanistan's interim Foreign Minister Mohammad Hanif Atmar met with his Iranian counterpart Mohammad Javad Zarif on Sunday in Tehran as tensions persist between the two neighbours after the deaths in May of Afghan migrants at the border. ■ AFP

**Australian State extends emergency by 4 weeks**

MELBOURNE  
Australia's second most populous State, Victoria, on Sunday extended its state of emergency for four more weeks to July 19, as it battles a spike in COVID-19 infections with a pick-up in community transmission. This came a day after the State said it would reimpose restrictions on gatherings from Monday. ■ Reuters

Lawyers and activists have flagged apparent lack of adherence to due process by police during investigation into the 2019 bombings

MEERA SRINIVASAN  
COLOMBO

As investigators in Sri Lanka move into the "final stages" of the probe into the April 2019 Easter terror bombings, concerns over lack of adherence to due process have risen from several quarters.

Sri Lanka police recently said they are about to conclude investigations of the deadly serial bombings that claimed 279 lives last year; having arrested over 200 suspects in connection with the case. However, as more arrests make headlines, lawyers, civil society activists and rights groups flag apparent lapses in adherence to the law.

In particular, the April 14 arrest of attorney at law Hizbulah has drawn much attention. The lawyer has been in detention for two months after he was arrested under Sri Lanka's draconian Prevention of Terrorism Act (PTA) that civil liberties activists

have long wanted repealed. The former Maithripala Sirisena-Ranil Wickremesinghe government, having promised to repeal the Act, didn't.

## Arrested on June 24

Neither was a reason given at the time of his arrest – police later told media that it was in connection with Easter bombings – nor has he been produced before a magistrate since his arrest nine weeks ago. The Colombo Fort magistrate recently instructed the Criminal Investigation Department (CID) to produce him on June 24. After multiple requests, Mr. Hizbulah was granted access to his lawyers for a few brief meetings, that too in the presence of CID officials, in whose custody he has been.

According to police sources, the lawyer's detention order was signed by President Gotabaya Rajapaksa. "Investigators will not detain someone



**Under repair:** The St. Anthony's church, one of the churches attacked last year on Easter. ■ REUTERS

one without reason or evidence. There has been no violation of due process in this probe," police spokesman Senior Superintendent of Police (SSP) Jaliya Senaratne told *The Hindu*.

Meanwhile, his family has filed a fundamental rights petition at the Supreme Court, challenging his detention. Further, the arrest of

the lawyer – an establishment critic, who rose to prominence after the 2018 constitutional case challenging them President Sirisena's abrupt dissolution of the Parliament – sparked concern among local and international actors.

"Most alarmingly, Mr. Hizbulah has been denied access to his family and even la-

wyers except for a brief 15 minutes with an Attorney-at-Law under the scrutiny of an eavesdropping CID officer. This does not constitute due access to one's lawyer," a statement signed by 158 lawyers said. Civil society representatives issued a statement saying, "the most troubling aspect" of the arrest was CID officers having allegedly accessed two case files of Mr. Hizbulah, which amounted to a "severe impairment of attorney-client privilege".

## EU's remarks

In a tweet on May 26, the Delegation of the European Union to Sri Lanka said it had written to Sri Lankan authorities expressing "deep concerns" over Mr. Hizbulah's arrest, while renewing calls to review Sri Lanka's 40-year-old counterterrorism legislation (PTA).

Citing his arrest, among other incidents, in its recent

report on 'eliminating religious intolerance', Human Rights watchdog Amnesty International said: "With the new government still in its first year, the frequent incidents of demonisation, vilification and scapegoating of Sri Lanka's Muslim population are a cause for great concern," referring to different instances of discrimination and violence targeting Sri Lanka's Muslims in the last few years.

This is not the first time Mr. Hizbulah has been questioned in connection with the terror blasts. In May last year, the CID team probing the case – it was reshuffled after the November 2019 elections – obtained statements from him "a few times", a source familiar with the investigation told *The Hindu*. Mr. Hizbulah had been counsel for spice trader Y.M. Ibrahim's family – his two sons were among the nine suicide bombers

who carried out the Easter attacks – on business matters. Investigators found "no evidence of any other link" with the Ibrahims, the source told *The Hindu*, requesting anonymity.

It is not only Mr. Hizbulah's arrest that is being questioned. Last month, at least three fundamental rights petitions were filed in the Supreme Court of Sri Lanka, on behalf of minor boys, challenging the "intimidation" and "oppressive behaviour" of the CID, when it interrogated them on the activities of a charity that Mr. Hizbulah was involved with, which reportedly funded the madrasa they attended in Puttalam town.

While Sri Lankans, including government critics, would like to see the Easter investigations completed, it is due process that will inspire public faith in the outcome, legal experts observed.

INTERVIEW | GAUTAM BAMBAWALE

# 'For minor tactical gains on the ground, China has strategically lost India'

Beijing has tried to unilaterally define LAC by taking control of territory

ANANTH KRISHNAN

*The June 15 clash at Galwan Valley, which claimed 20 Indian soldiers in the worst violence since 1967, has left the entire border architecture, carefully built by India and China to maintain peace, in the heap of history, says Gautam Bambawale, former Indian Ambassador to China. Edited excerpts:*

Having worked on the relationship over so many years, did you ever expect what happened on June 15?

■ I never expected such a thing to happen. And the reason why I didn't expect such a thing to happen is because ever since 1993, when India

and China signed the Border Peace and Tranquillity Agreement (BPTA), and there have been many agreements following that, we have put in place certain tenets, certain operating procedures, which were aimed at maintaining peace and tranquillity on the border. Unfortunately that entire architecture has collapsed, and is now in the heap of history.

If all these agreements that have helped keep the peace have collapsed, where does that leave us going forward?

■ Both countries have agreed that there are differences in our opinion of where the line of actual control (LAC) lies. Therefore, it was important



to ensure that peace and tranquillity is maintained. Now, this time, what the Chinese People's Liberation Army (PLA) has done is that they have moved their ground positions towards what they believe is their LAC. And by doing so, they have tried to unilaterally define the LAC. Now, the movement of troops, to move your ground positions towards what is your conception of the LAC, in my opinion is a major change in the status quo, where the Chinese have come in with large numbers of troops, have moved them right forward, have built embankments, gun placements, observation towers. India's bottom line has to be, and will be, restoration of the status quo ante.

What realistic options does India have?

discussions at the diplomatic and other levels to try to move ahead on where the LAC lies and come to some kind of agreement which is difficult, but which has to take place. As far as the broader relationship is concerned, because of these reasons – one, that the Chinese have fundamentally violated all our agreements; two, they are trying to unilaterally define the LAC; and three, the fact that lives have been lost on both sides after a gap of many decades – I think this is an inflection point in India-China relations. What I would recommend is that India as a country, as a people, including, of course, the government in the lead, must make a fundamental reassessment of its China policy.

Since 1988, the model has been to separate differences

from other areas such as trade. Will that change?

■ It cannot be business as it was earlier. One suggestion that I have made is that I firmly believe that Chinese firms must be kept out of the 5G trials and roll-out in India. That is where it will hurt in the pocket. I think that is a suggestion that I would definitely make to the government. Finally it is for the Government of India to decide what is the package of a new policy. I am not advocating a complete break. Normal trade and investment can continue. But on the 5G question, it is very important to take the decision.

Some Chinese observers have linked recent developments to Beijing's concerns about India's recent infrastructure

building in Ladakh that they see as threatening, and to the dilution of Article 370. Is this plausible?

■ It is plausible. My question is, need the current situation have gone to the levels that it did? There have been other situations where we have managed and done a peaceful kind of resolution, including at Doklam, Chumar and Depsang. This time it has crossed the limits. I do not see what gain China has had, because for some minor tactical gain on the ground, I believe they have strategically lost India. I believe if there are these kinds of anxieties they could have been discussed over the table and spoken about, even between the two militaries, even the road building could be discussed. This leads me to think this particular action

Madhesi oppose new Nepal rule

SPECIAL CORRESPONDENT  
NEW DELHI

Nepal's chief Opposition Nepali Congress, and leading figures of Nepal's plains have opposed the planned changes in the existing citizenship rules that will most notably affect the families in Nepal's plains also known as the Madhes region where cross-border kinship with India is common.

"We believe these changes will introduce uncertainty and tension in the society and families..." said Madhesi leader Rajaendra Mahto. The issue came to the forefront after the ruling Nepal Communist Party's Secretariat decided that it will support a seven-year waiting period before foreign women married to Nepali men can acquire Nepali citizenship. Madhesi critics have termed the changes as racially motivated.

The attack took place after a Black Lives Matter rally by anti-racism protesters in the park which concluded three hours earlier but Mr. Basu said the two incidents were not related. Current COVID-19 restrictions mean venues like pubs are closed, so many people in Britain gather in parks in the evenings to meet friends.

# Shops vandalised, police attacked in Stuttgart

Party-goers began rioting after a man suspected of using drugs was questioned

AGENCE FRANCE-PRESSE  
STUTTGART

German authorities expressed shock on Sunday over a rampage of an "unprecedented scale" overnight in the city centre of Stuttgart, where hundreds of party-goers ran riot, attacking police and plundering stores after smashing shop windows.

Crowds who were milling around at the city's biggest square, the Schlossplatz, immediately rallied around the young man and began flinging stones and bottles at police. The groups of mostly men also used sticks or poles to smash windows of police vehicles parked in the area.

"I sharply condemn this



A shoe store in Stuttgart, Germany, whose window was smashed in the riot. ■ AFP

brutal outbreak of violence, these acts against people and things are criminal action that must be forcefully prosecuted and condemned," Baden-Wuerttemberg State Premier Winfried Kretschmann said.

At the height of the clashes, some 400 to 500 people joined in the battle against police officers and rescue workers. As officers pushed back against the crowd, they broke up into small groups, carrying on their rampage around the city centre, smashing shop windows and looting stores along nearby Koenigstrasse, a major shopping street. In all, nine shops were looted while 14 others suffered damage.

Only four and a half hours later were police officers able to quell the violence.

who carried out the Easter attacks – on business matters. Investigators found "no evidence of any other link" with the Ibrahims, the source told *The Hindu*, requesting anonymity.

It is not only Mr. Hizbulah's arrest that is being questioned. Last month, at least three fundamental rights petitions were filed in the Supreme Court of Sri Lanka, on behalf of minor boys, challenging the "intimidation" and "oppressive behaviour" of the CID, when it interrogated them on the activities of a charity that Mr. Hizbulah was involved with, which reportedly funded the madrasa they attended in Puttalam town.

While Sri Lankans, including government critics, would like to see the Easter investigations completed, it is due process that will inspire public faith in the outcome, legal experts observed.

by the PLA is purely something where they are trying to actually control territory which they believe in their conception is theirs. It is purely to do with territory, but its implications are both tactical as well as strategic.

Are we looking at an inflection point as significant as 1988, which marked the normalisation of ties?

■ I believe that it is. In the long term, the way I look at it is that the diametrically opposite values that India holds vis-à-vis China, and the values which we share with other democracies, are going to assert themselves and are going to dictate India's position. I am afraid that the India-China relationship has not merely deteriorated, but will deteriorate further.

## ASK US



VIDYA BALA

**Q.** Are there any good options available for investing at least ₹2 lakh annually for the next few years to maximise my wealth?

NIKHIL

**A.** If you are risk averse and are looking at an investment horizon of less than 5 years, then you can consider bank deposits and post office deposits. If you have a longer time frame for building wealth, then you can complement this with some exposure to equity index funds such as the Nifty or Nifty Next 50 through SIPs. You can also invest in an international fund (available domestically) that invests in U.S. indices such as the Nasdaq 100 or the S&P 500.

This way, you will get some global exposure with Indian rupees. Depending on your risk, these equity funds can be 30%-60% of your total portfolio. Lower the equity exposure if you cannot handle market ups and downs.

**Q.** I am 58 years old. I retired on May 31. I will be getting GPF, DCRG and other benefits as a lump sum besides monthly pension. I haven't done any investment as of now. Where and how do I invest the money? Are lump sum amounts taxable?

RADHIKA H

**A.** Your GPF will be tax exempt if received on retirement. Similarly, gratuity is exempt, and the amount will be a maximum of ₹20 lakh for government employees. If you are going to receive pension and it is adequate, then you need not look for options with high returns and risk your capital.

Consider investing the proceeds in Post Office Senior Citizens' Scheme. For those above 55 but less than 60, if the account is opened within a month of receipt of the retirement proceeds, you will be able to invest up to the amount of retirement proceeds (subject to a maximum of ₹15 lakh).

The remaining sums can be parked in Post Office fixed deposit and FDs of at least 2-3 banks for just one year. As interest rates are low, do not lock into higher rates. Rather, wait for rates to improve and then lock in.

As a diversification option, you can consider corporate deposits of reputed NBFCs such as HDFC or Sundaram Finance. But, here again, make sure you do not expose over 5-10% of your corpus in each. Please note that the interest income from all these sources will be taxable.

**Q.** I'm 31. I got married a year ago. I'm planning to make some investments. My wife and I have a health insurance plan but no investments. We stay in a rented house. I want to create wealth and enjoy financial freedom in the next 10 years. Please advise.

SKANDA KUMAR G. K.

**A.** Make sure you have a pure term cover to protect your family from any unforeseen risk to your life. You don't really need other insurance-cum-investment products unless you understand what they really return.

If you are just making a beginning, please start with RDs or FDs. For tax purpose, EPF and PPF should be adequate. Once you get disciplined with savings, you can gradually consider one or two tax-saving funds (ELSS) for tax purposes.

For general investments, start monthly SIPs in equity mutual funds. Instead of going with the multiple choices out there, stick to equity index funds on the Nifty or Nifty 100 index if you cannot track fund performance and review. You can start with 15-20% exposure of your total savings to equity funds and gradually increase it to 50-60% once you get comfortable. Remember, equities are not meant for investment time frames of less than 5 years and you should get comfortable with frequent falls in your investments in equities.

(The author is co-founder, Primeinvestor.in)

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

# Are stock specific SIPs better, or SIPs in MFs?

Purported benefits of stock SIPs must be taken with a pinch of salt as they come with their share of pitfalls

ARATI KRISHNAN

With the Systematic Investment Plan (SIP) route taking off for mutual funds, stock brokers are now offering SIPs that allow you to dribble equal monthly sums into a stock of your choosing over several years. But stock SIPs, for retail investors, are not hot an idea as mutual fund SIPs. Before you sign up for them, here are some things to be aware of.

**Stock choice matters**

When plugging stock SIPs as a wealth creation tool, you are often provided examples of X or Y stock that transformed an investment of a few thousands into a few lakhs. For instance, had you done a SIP of just ₹5,000 a month in the Hindustan Unilever stock over the last five years, you'd be sitting on shares worth ₹5.1 lakh today, against an investment of ₹3 lakh. But such examples tend to be coloured by survivorship bias. For every HUL that has created wealth, there are scores of other equally well-known names that have decimated wealth in the same period. Had you chosen Zee Entertainment (which was equally fancied five years ago) instead of HUL for your SIPs, your ₹3 lakh investment would be down 56% and worth ₹1.31 lakh today. Leverage problems for Zee's promotion

ters have badly impacted the stock's performance. While investing in stocks, therefore, it is not really the SIP mode of investing that helps you create wealth but selecting the right stocks to buy. It is your ability to scour businesses and stock valuations to spot potential wealth creators in the market that delivers results.

**What's quality**

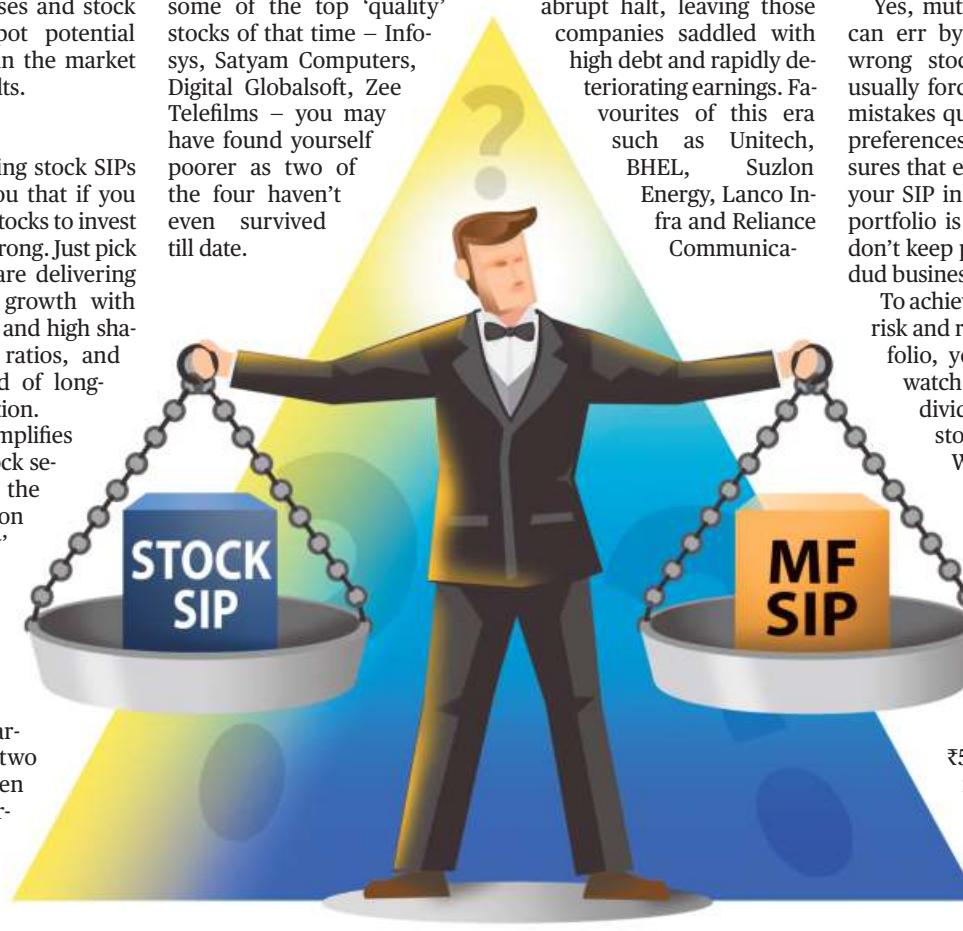
Advisers promoting stock SIPs usually assure you that if you choose 'quality' stocks to invest in, you can't go wrong. Just pick companies that are delivering strong earnings growth with good governance and high shareholder return ratios, and you'll be assured of long-term wealth creation.

But this oversimplifies the process of stock selection, because the market's definition of what is 'quality' and its assessment of the sectors that can deliver sustained growth changes quite often.

The Indian market, in the last two decades, has seen three big bull markets – each with a completely different set of

sectors leading. In 1997-2000, technology, media and telecom stocks were considered the very epitome of quality with scorching earnings growth and high return ratios.

But had you picked from some of the top 'quality' stocks of that time – Infosys, Satyam Computers, Digital Globalsoft, Zee Telefilms – you may have found yourself poorer as two of the four haven't even survived till date.



Between 2003 and 2008, capital goods, real estate, power and infrastructure stocks, were deemed the best bets. But when India's growth story hit a wall after the global financial crises, capex came to an abrupt halt, leaving those companies saddled with high debt and rapidly deteriorating earnings. Favourites of this era such as Unitech, BHEL, Suzlon Energy, Lanco Infra and Reliance Communica-

tions have barely survived the decade. If you had run a monthly SIP in BHEL for 5 years from June 2005 to June 2010, your investment of ₹5 lakh then would be worth only ₹50,000 today.

Yes, mutual fund managers can err by chasing after the wrong stocks. But they are usually forced to correct their mistakes quickly when market preferences change. This ensures that even if you continue your SIP in the same fund, its portfolio is dynamic, and you don't keep pouring money into dead businesses.

To achieve a good balance of risk and returns in your portfolio, you need to closely watch the weights that individual assets and stocks take up in it.

With SIPs, you can keep pumping money into a single stock for years bloating its weight in your portfolio. Consider a person with a ₹10 lakh portfolio who runs a ₹5,000 monthly SIP in a single stock for 5 years. After the five-year period, his exposure to the stock

will amount to ₹3 lakh, as much as 23% per cent of his portfolio, assuming the stock moves in tandem with the rest of the portfolio. Had the stock outperformed, its portfolio weight can rise even more quickly. Unless you a keep close watch on your portfolio weights while running SIPs, you can run a big concentration risk.

Just like stocks, unmonitored SIPs in mutual funds can also lead to a single fund occupying a very large weight in your portfolio, which is risky. But given that funds own a basket of stocks, this still exposes you to lower concentration risks than stock SIPs.

Finally, the secret to creating enduring wealth from stocks is regular tracking of the business you have invested in.

Having bought a stock based on an investment thesis, you will need to check into its quarterly results, statutory filings and events relating to its governance to ensure that your money is in good hands. SIPs tempt you to put your investments on autopilot. Let's also admit that to really generate wealth from stocks, timing your entry and exit is critical. No stock is a perpetual 'buy' at any price and valuation. A SIP offers you the means to avoid timing risks on entry, but you still have to know when to exit.

**COVER NOTE: FREE LOOK OPTION**

## Life is about second chances

The Free Look option offers a way out of an unwanted policy

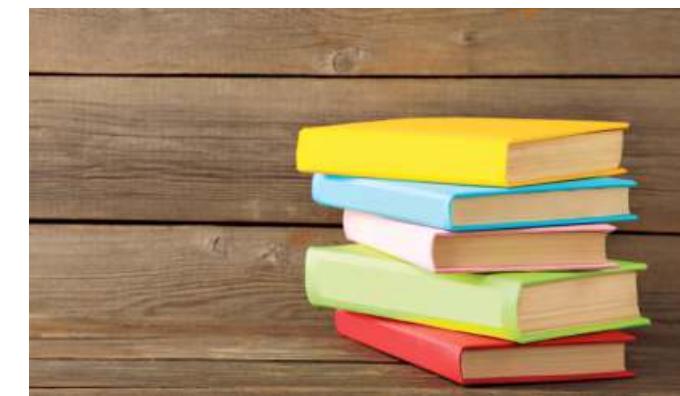
K. NITYA KALYANI

Insurance is perplexing. There is so much information and hard sell that, ironically, buying a policy feels like taking a shot in the dark. This is a common feeling and many prospective buyers dilly-dally, back off, or simply make a wrong decision, only to rue it over the years or face a loss of the premium paid by allowing the policy to lapse.

If you realise that the policy you bought is not what you thought it was; if you are having second thoughts; if you find that something about the policy has been misrepresented to you; if there has been a partial or total holding back of pertinent information, don't worry, all is not lost. There is a second chance to exit this policy and buy a more suitable one.

Enter the Free Look option, available on all life insurance policies. On health insurance policies it applies if the period of insurance is not less than one year. This provision offers a sense of relief and a real way to deal with an unwanted policy purchased in error, but this should only be your very last resort. Nothing substitutes for good research and information before deciding which policy to buy and which terms, conditions, exclusions and premium burden are best suited to you.

You need to mention the reason for the objection and you will be entitled to a refund of premium, subject to certain expenses, including risk premium for the period already covered and expenses like medical examination before the policy was issued and stamp duty charges.



**Read before you buy:** Nothing substitutes for good research and information before deciding on a policy. ■ GETTY IMAGES/ISTOCK

Regulation, 2002 (amended in 2017). In life insurance, how does the free look option work?

The insurer has to inform you about this option in his covering letter when he delivers the policy to you. From the date you receive the policy, you have 15 days to review and return the policy for cancellation. If it is an electronic policy or one bought through distance mode, you have 30 days.

You should make a written request to cancel the policy under the free look period if you disagree with any of the terms or conditions of the policy.

You need to mention the reason for the objection and you will be entitled to a refund of premium, subject to certain expenses, including risk premium for the period already covered and expenses like medical examination before the policy was issued and stamp duty charges.

All this comes into play only if you have not made any claim during the free look period.

You should receive your premium refund within 15 days of your insurer receiving the cancellation request. If there is a delay, you are entitled to interest on the refund amount. If the life insurance policy being cancelled is a unit-linked product, the insurer would be entitled to repurchase the units at the price on the date of the cancellation.

If you are cancelling a health insurance policy, you are entitled to a 15-day Free Look period only on inception of the policy, and not during renewals. All health policies like indemnity policies and benefit policies, namely critical illness plans and personal accident policies, are covered under this option.

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

**THINK INVESTOR**

## Fear holds the key

Exit equities if you fear market is rising too fast, or for too long

VENKATESH BANGARUSWAMY

A reader asked an interesting question: would it be beneficial to exit the market in anticipation of a decline even if the portfolio is created to achieve a long-term goal? In this article, we discuss the benefits and the consequences of moving out of your equity investments in anticipation of a market decline.

**Avoiding losses**

As humans, losses typically cause twice as much pain as gains give us happiness for the same amount.

That is, losing ₹10,000 will cause you twice as much suffering than gaining ₹10,000 will give you happiness. This suggests that avoiding losses is typically good for your emotional well-being. It is also good for your financial health. How?

Suppose your portfolio, created two years ago to make a down payment for a house in 2028, carries unrealised gains of 20%. Now, suppose the market declines by 25%. Your equity investments have to increase by 33% to recover the unrealised losses.

In addition, these investments would have to earn the expected post-tax return (say 10%) for that year to be on track to meet your goal in 2028. Such returns could be difficult to achieve.

By moving out of equity investments before a market de-

cline, you could avoid large losses. That means you are under no pressure to reinvest any time soon to recover losses, which is good for your emotional and financial health.

**Emotional stress**

But, that is only one side of the story. When you move from equity and into bank deposits, your portfolio's expected return falls. Why? Suppose the expected return on equity is 10% and that on bonds is 4%. Assuming your portfolio has 60% allocation to equity, your portfolio's expected return would fall by 3.6% (that is, 60% of 6%, the return differential between equity and bonds). So, you have to save more every month to bridge this difference.

That is not the only issue! What if the stock market does not decline as anticipated and instead climbs up? At some point in time, you have to reinvest in equity to bridge the return differential mentioned above. But, you could lack the confidence to reinvest, given that your initial decision to exit it proved wrong.

Further, what if the market declines after you reinvest? You could suffer a significant emotional stress from another bad decision! In bid to avoid losses, your decision to move out of equity investments could hurt you!

So, what should you do?

The answer depends on your emotional state because managing personal investments is more than just a financial decision. If you believe that the market has been climbing up for too long, or too fast, and you fear giving up your unrealised gains, then exit your equity investments.

You will suffer from regret if your decision proves wrong. But that is the trade-off for yielding to your fears; for carrying such fears for too long can harm your physical well-being.

**Go for SIP**

You should reinvest when you believe the market has declined to a reasonable level. It is better to set up a short-term systematic investment plan (SIP), preferably 6-10 months, to average your reinvestment through the ups and downs of the market.

Importantly, as an automatic debit from your bank account into an already-selected equity fund, SIP takes away the need to make a decision each time you reinvest.

Such active distancing substantially reduces your regret from reinvesting. So, to answer the reader's question: Your fear is the key to exiting your equity investments, and SIP is the process to get back in.

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

**LOOSE CHANGE**

RAVIKANTH



"No, dear. The stock market means calves and cubs now!"

Bank Fixed Deposit Rates				
Bank Name	Highest Slab	1-year tenure	3-year tenure	5-year tenure
<b>SMALL FINANCE BANKS</b>				
Utkarsh Small Finance Bank	9.00	8.25	8.25	8.25
Suryoday Small Finance Bank	9.00	7.25	7.50	9.00
Jana Small Finance Bank	8.00	7.50	8.00	7.50
Fincares Small Finance Bank	7.75	7.15	7.50	7.00
ESAF Small Finance Bank	7.50	7.50	7.00	6.50
Equitas Small Finance Bank	7.35	7.10	7.15	6.75
AU Small Finance Bank	7.25	6.50	7.25	7.00
Ujjivan Small Finance Bank	6.95	6.95	6.50	6.25
Capital Small Finance Bank	6.65	6.50	6.50	6.25
RBL Bank	7.50	7.20	7.50	7.15
DCB Bank	7.35	6.75	7.35	7.35
IDFC First Bank	7.25	7.25	7.25	7.25
IndusInd Bank	7.00	7.00	6.75	6.75
Lakshmi Vilas Bank	6.75</td			

