DAILY FROM: AHMEDABAD, CHANDIGARH, DELHI, JAIPUR, KOLKATA, LUCKNOW, MUMBAI, NAGPUR, PUNE, VADODARA ● REG.NO. MCS/067/2018 - 20 RNI REGN. NO. 1543/57

The Indian EXPRESS

JOURNALISM OF COURAGE
SINCE 1932

TUESDAY, JUNE 23, 2020, MUMBAI, LATE CITY, 14 PAGES

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Venkobb
NECC and VENCOBB recommended today's Eggs and Broiler Chicken rates
Ex Farm Broiler Chicken Rate*
₹ 85 per kilo
Retail Sale Rate*
Live
₹ 113 per kilo
Dressed (with skin)*
₹ 139 per kilo
Retail Rate Per Dozen of Eggs
₹ 58 per Dozen

SECOND MEETING AT MOLDO-CHUSHUL BORDER POINT

Corps Commanders talk well into the night, Army chief reviews situation

India pressing for return to locations before build-up

SUSHANT SINGH & KRISHN KAUSHIK
NEW DELHI, JUNE 22

THE MEETING between XIV Corps Commander Lt General Harinder Singh and his Chinese counterpart to reduce tensions on the Line of Actual Control (LAC) in Ladakh continued for more than ten hours Monday in search of a breakthrough.

This was the second meeting between the two senior commanders after the understanding they reached at their meeting on June 6 could not be implemented following the Galwan Valley clashes between the two sides on June 15 that left 20 Indian personnel dead.

Like the first meeting, the meeting Monday was held at the Border Personnel Meeting Point at Moldo on the Chinese side of the LAC, opposite Chushul.

An official told *The Indian Express* that the agenda of the meeting was to build on decisions agreed upon in the previous meeting of the two Corps Commanders.

As with the previous meeting, the agenda centered around the restoration of status quo ante on the LAC as of April, which means disengagement and de-escalation by both sides along the border.

The process decided during the previous meeting for disengagement had started from

CONTINUED ON PAGE 2

Defence Minister Rajnath Singh arrives in Moscow for a three-day visit on Monday. *Defence Ministry*

Covid deaths the key metric, govt to track ambulance response, waiting time for bed

KAUNAIN SHERIFF M
NEW DELHI, JUNE 22

BEYOND TESTING and isolation, fatality mitigation has emerged as a new focus area of the government's Covid containment plan, as highlighted by the Centre during meetings with representatives of states last week.

A top government functionary told *The Indian Express* that to keep the fatality rate under control, there have been deliberations with states on three sub-aspects of the clinical management of patients: the time taken for patients to reach the hospital and the call refusal rate of ambulances; the average time the positive patient spends in the triage area before being assigned a bed; and the response of the hospitals in providing non-invasive oxygen to patients. These 'sub-aspects', sources said, often make the difference between life and death for serious patients.

In the June 11 meeting with health secretaries of states, Cabinet Secretary Rajiv Gauba had highlighted that 82 per cent of the deaths were from five states — Maharashtra, Delhi, Gujarat, West Bengal, and Madhya Pradesh; and that 65 districts have a case fatality rate higher than 5 per cent, much higher than the national case fatality rate of 3.22%.

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EXPLAINED

Focus on clinical management

IN THE Centre's deliberations with states, fatality mitigation has been a key focus area. Epidemiologists and experts have also been saying that deaths, not rising numbers, is a key metric to understand the effectiveness of Covid containment plans. The government's focus on clinical management of patients is a step in that direction.

SC clears Puri Rath Yatra, but with no crowds, with distancing

In Puri on Monday, ahead of the Rath Yatra. *PTI*

ANANTHAKRISHNAN G
NEW DELHI, JUNE 22

THE RATH Yatra of Lord Jagannath in Puri will go ahead as scheduled from Tuesday, but no congregation will be allowed and steps will be taken to ensure that health and safety are not compromised.

A three-judge bench of the Supreme Court headed by Chief Justice of India S A Bobde on Monday partially modified its June 18 order, by which it had restrained temple authorities in Puri and elsewhere in Odisha from taking out Rath Yatras this year.

The court had cited the "danger" to public health that the Yatra could pose in the midst of the coronavirus pandemic, as lakhs of devotees take part in the annual religious spectacle.

In its revised order on Monday, the court directed that all points of entry into Puri — airports, railway stations, bus stands, etc. — should be closed for the duration of the festival.

The bench, also comprising Justices Dinesh Maheshwari and A S Bopanna, asked the Odisha government to impose a curfew starting 8 pm on Monday "in the City of Puri on all the days and

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BUSINESS AS USUAL
BY UNNY

Rajnath reaches Moscow, Jaishankar and Wang Yi meet today at RIC talks

SHUBHAJIT ROY
NEW DELHI, JUNE 22

A DAY after his meeting with the military brass on the situation along the Line of Actual Control in Ladakh, Defence Minister Rajnath Singh reached Moscow Monday night to start a three-day visit.

External Affairs Minister S Jaishankar, meanwhile, will be participating in a virtual meeting of the foreign ministers of Russia, India and China (RIC) Tuesday.

This will be Jaishankar's first face-to-face meeting with Chinese counterpart Wangi Yi after the Galwan Valley incident in which 20 Indian Army personnel, including the Commanding Officer of 16 Bihar, were killed in violent clashes with Chinese troops on the night of June 15.

As he set out from Delhi, Rajnath Singh, in a Twitter post, said: "Leaving for Moscow on a three-day visit. The visit to Russia will give me an opportunity to hold talks on ways to further

CONTINUED ON PAGE 2

TRACKING INDIA'S COVID CURVE

LOCKDOWN DAY 90 | CASES: 4,25,282 | RECOVERED: 2,37,195 | DEATHS: 13,254 | TESTS: 69,50,493 | DOUBLING RATE: 20.10**

KEY STATES TO WATCH	TOTAL CASES	SURGE IN 24 HRS	7-DAY AVG. GROWTH*	DOUBLING RATE**
Maharashtra	1,32,075	3,870	2.92%	24.64
Gujarat	27,317	580	2.12%	34
Delhi	59,746	3,000	5.46%	13.19
Tamil Nadu	59,377	2,532	4.15%	17.34
Bihar	7,665	162	2.44%	29.51
West Bengal	13,945	414	3.33%	21.62

*Compounded Daily Growth Rate over last 7 days ** Calculated over 7-day growth

CONCERN
DELHI: Third straight day of 3,000-plus cases Sunday; has second highest case load

CAUTION
TELANGANA: 730 new cases on Sunday, almost 1,800 cases in last three days

A GLIMMER
SIKKIM: Following spike last week, eight cases on Sunday after zero cases for four days

Based on daily data by Centre, ICMR, state governments

Bihar on its mind, EC to allow postal ballots for Covid-affected

RITIKA CHOPRA
NEW DELHI, JUNE 22

STRESSING THAT the Election Commission (EC) will go the "extra mile" to ensure that the pandemic does not affect voter turnout in the Bihar polls later this year, Election Commissioner Sushil Chandra told *The Indian Express* that Covid patients will be allowed to vote through postal ballots.

In a strong indication that the Bihar polls are likely to be held on time, Chandra said the Law Ministry has accepted the EC's proposal on this issue, following which a new category of "Covid-19 suspect or affected persons" has been added under Rule 27A of the Conduct of Election Rules, 1961.

To be eligible under the new category, the voter should have tested positive in a government healthcare facility or one designated by the government as a Covid hospital. Voters under "home quarantine or institutional quarantine" can also avail the postal ballot option, he said.

"There will be an SOP for the Covid-positive voter to notify the Returning Officer...Once the application is accepted, the voter will not be allowed to vote at his or her polling booth. This facility will be extended to all future elections, including bye-elections," Chandra said.

Asked about voters in containment zones who are not infected, Chandra said the panel has sought inputs from the state Chief Electoral Officer (in Bihar), and is considering a few options, including advance voting.

"We don't want the turnout to go down... We will go the extra

CONTINUED ON PAGE 2

'EC WILL ALSO GO TO COURT OVER FALSE AFFIDAVIT COMPLAINTS'
SUSHIL CHANDRA
ELECTION COMMISSIONER

Early sowing, but soyabean seeds fail to germinate in Maharashtra districts

PARTHA SARATHI BISWAS & KAVITHA IYER
PUNE, MUMBAI, JUNE 22

SOYABEAN FARMERS in parts of Maharashtra have started reporting early germination failure, which has put them in a fix.

Growers in some parts of the state have blamed inferior quality of seed, while in some cases, insufficient soil moisture is being blamed for the failure of the seed to germinate. Agriculture Commissioner Suhas Diwase confirmed the problem but said it is restricted to some talukas of particular districts.

Timely onset of the monsoons had pushed farmers to hasten their sowing activities, especially in Marathwada and Vidharbha. Soyabean is a major kharif crop, with Maharashtra reporting around 40 to 42 lakh hectares of sowing. The oilseed is sown in June and harvested October with the oil marketing year lasting till next September.

Well before the sowing season, the agriculture department had asked farmers to prioritise usage of their homegrown seeds rather than buying seeds. Also, the department had conducted around 3 lakh workshops to

CONTINUED ON PAGE 2

INSIDE

HSC RESULTS BY JULY 15, SSC BY JULY END
PAGE 4

Father-in-law acquitted, five get life term in Tamil Nadu Dalit killing case

ARUN JANARDHANAN
CHENNAI, JUNE 22

SETTING ASIDE a trial court order that had awarded the death sentence to B Chinnaswamy, the main accused in the Udumalpet honour killing case of March 2016, the Madras High Court on Monday acquitted him of all charges. The court also commuted to life the death sentence against five other convicts in the case.

Chinnaswamy was accused of hiring a gang who hacked his son-in-law V Shankar, then 22, at the Udumalpet market in broad daylight. The murder, captured on CCTV cameras, had led to Shankar's wife Kausalya fighting the case against her parents, Chinnaswamy and Annalakshmi.

While Chinnaswamy, a driver and a local money lender from the temple town of Palani, belonged to the Thevar community, an Other Backward Class that enjoys political and social clout in the state, Shankar was a Dalit.

In December 2017, the

CONTINUED ON PAGE 2

Victim Shankar, wife Kausalya: HC set aside trial court order

Crucial to Mumbai infra projects, tunnelling machines made in China

LAXMAN SINGH & ZEESHAN SHAIKH
MUMBAI, JUNE 22

MUMBAI'S EFFORTS to address its traffic woes with an ambitious coastal road project and underground Metro line is crucially reliant on Chinese equipment. Of the total 18 Tunnel Boring Machines (TBMs) being used to dig underground tunnels in the city for major infrastructure projects, eight have been manufactured by Chinese-owned companies while 10 are by Western companies but manufactured in China.

Officials and project consultants say that despite the political calls to boycott Chinese-manufactured goods due to the current tension at the Line of Actual Control in Ladakh, it would be impossible to review the Made in China heavy machinery that

CONTINUED ON PAGE 2

Of 18 TBMs being used to dig underground tunnels, eight manufactured by Chinese-owned companies

WORLD

GLOBAL COVID CASES TOP 9 MILLION, U.S. EXPECTS SURGE IN AUTUMN
PAGE 12

SANITISERS
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PAGE 1 ANCHOR

As migrant workers leave, Kerala asks: Who will plug the gap?

SHAJU PHILIP
THIRUVANANTHAPURAM, JUNE 22

SHAMEER V T, a labour contractor in Kozhikode, is a worried man. Just over three months ago, he was managing about 150 migrant workers, mostly from the Northeast, who were busy at building sites across the northern district. Today, he's left with "just six" — and they want a wage hike.

"Business has become costly. Earlier, an unskilled worker was paid about Rs 700-800 for a day's work. Now, they want Rs 1,000 since there are only a few left," he says.

TEST REPORTS FROM THE FIELD
TRACKING THE VIRUS, LOCKDOWN

Shameer's story, in a nutshell, is Kerala's new migrant crisis. With at least 3 lakh workers leaving the state amid the Covid lockdown, the pillars that propped up its economy — from construction to manufacturing and farming — are crumbling.

The only hope now, say stakeholders, is that the workers will return once the pandemic subsides. Or, as Labour Minister T P Ramakrishnan believes, Kerala's own migrants returning from the Middle East, could fill part of the gap — nearly 72,000 have returned so far, and over 1 lakh more are expected, many of them having lost their jobs to the pandemic distress.

"All sectors are feeling the shortage as we ease restrictions. After the lockdown, 3 lakh workers left for their home states... many are still going back. Over 5 lakh workers had left before the lockdown. Many are willing to return when normal train services resume, and employers are ready to offer quarantine facilities," says Ramakrishnan, a senior CPM leader.

Over 3 lakh migrants left during lockdown, state is looking at Gulf returnees. *AP file*

"Now, our hope is that at least a section of expats returning from the Middle East will fill the vacuum for skilled and unskilled work. We are encouraging them to sign up with the skill registry," he says.

The construction industry is the worst-hit. "About 90 per cent of unskilled work and 40 per cent of semi-skilled jobs is done by migrants. The crisis will become more severe," warns George Thomas, general secretary, Kerala Builders Association.

For instance, a construction site in Thiruvananthapuram, which had employed 2,000 migrant workers, has only 300 left. Uralungal Labour Contract Co-operative Society, a leading firm engaged in government projects, had 4,000 workers. "Now we have 1,000. We have begun a recruitment drive for local workers, including those who lost their jobs in the Middle East," says Shaju S, the managing director.

In central Kerala, the sawmill and plywood industry, which had turned Ernakulam district into a migrant hub, is tottering.

"Manufacturing has come down to 40 per cent. Many units had employed workers from a particular state as a group. They have all gone back. Those remaining are demanding higher wages," says Azees Pandiyarpilly, general secretary, Sawmill Owners and Plywood Manufacturers Association.

In farming, the clock is ticking because most of the work happens in sync with the monsoon. In Palakkad, which is known as the state's granary, officials expect paddy cultivation to be severely hit. "Most of the rice planting is done by migrants from Bengal and Tamil Nadu. Many have left while others are affected by the curbs on inter-state movement," says a local official.

Pineapple Growers Association president Baby John says that every June, the sector undertakes new planting on around 15,000 acres. "This time, it will not be more than 3,000 acres," he says.

All is not lost yet, says George Mathew, who works among migrants under the Progressive Labour Movement for Justice. "We have started getting calls from workers willing to return because of the better wages," he says.

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WEB EXCLUSIVE

WHEN FEAR LEADS TO FAITH: THE DISEASE GODS OF INDIA

Resorting to faith in times of distress has been an inherent human reaction since the beginning of civilisation. In India worship of Goddess Hariti, Sitala, Ola Bibi has been prevalent to ward off diseases

VIDEO OF THE DAY

EXAMINING HOSPITALS IN THE CAPITAL

Delhi's Covi-19 Burari hospital far from ready for any situation

FULL COVERAGE

HOW INDIA, CHINA STACK UP

Present situation has fuelled fears of a military confrontation

EXPRESS AUDIO

Understanding how the Dharavi model worked

NEW EPISODE EVERYDAY

Today on the 3 Things podcast, we look at how Mumbai's municipal body managed to contain the Covid-19 crisis inside one of Asia's largest slums

FROM PAGE ONE

Well into night

Galwan Valley, wherein the two sides had agreed to create a de facto 'buffer zone' and both the armies were to step back out of that area in a phased manner. It was to be implemented after meetings between the commanders on the ground. During the implementation process, both sides clashed over the existence of a Chinese Observation Post in the 'buffer zone'.

In the previous meeting between the Corps Commanders, there was no breakthrough over Chinese construction and military deployment eight kilometres to the west of the LAC on the north bank of the Pangong Tso. This was expected to remain a major point of contention between the two sides during Monday's meeting, as the Chinese side had refused to engage on the matter and had been pressing hard against the Indian deployment.

This meeting was held at the Corps Commander level as six rounds of talks at the Major General level had failed to break the impasse between the two sides. The Chinese Foreign Ministry's statement last Friday had also said that "a second commander-level meeting should happen as soon as possible to deal with the situation on the ground".

As the Corps Commanders discussed the situation on the ground, the Army held a detailed operational briefing in Delhi. Army chief General MM Naravane attended the detailed review of the situation on the ground with Army commanders on Monday morning, as part of the second leg of the Army Commanders' Conference.

"Army Commanders Conference #ACC-20 is being conducted on 22-23 June 2020 to review the operational situation on both the Northern and Western Fronts," the Army said.

Talks are also taking place at the diplomatic level in Beijing where the Indian side is being led by the Indian Ambassador to China, Vikram Misri.

Puri Rath Yatra

during all the time when Rath Yatra chariots are taken in procession...", and "on such other days and during such time as deemed necessary".

No one would be allowed to come out of their homes or places of residence such as hotels, lodging houses, etc., when the curfew is in force, the order said.

Each Rath, the court said, "shall be pulled by not more than 500 persons including officials and police personnel", who "shall be tested for the Coronavirus", and only those found negative will be allowed to participate.

They will also be required to maintain social distancing, and there will be an interval of one hour between two chariots, the court said.

Only a "bare minimum number of people" who are Covid negative will be allowed to attend the rituals associated with the Rath Yatra, and they will be required to maintain social distancing.

The bench put the responsibility of ensuring that these norms are followed on the committee in charge of the temple administration. "Each member... shall be responsible for due compliance" with the conditions imposed by it, and the Central guidelines on public health, the court said. "Officers designated by the State Government for conduct of the Rath Yatra shall be responsible likewise," it said.

The court accepted the proposal of Solicitor General Tushar Mehta to telecast the Yatra, so that devotees could witness it without coming out on the street.

"The rituals and the Rath Yatra shall be freely covered by the visual media," the court said, and asked the state government to allow TV cameras to be installed at such places as may be necessary.

Odisha, the court noted, "has a good record of having controlled the pandemic with a very little loss of life", and "we see no reason why the same attitude of care and caution should not be applied to the Rath Yatra".

The court said that on June 18, it "had suggested to the parties that the... Yatra ...could be allowed to proceed, however, without the general congregation which participates in this Yatra".

However, it said, "We were informed that it would be well nigh impossible to ensure that there is no congregation. This Court was, therefore, left with no option but to grant an injunction restraining the Rath Yatra itself."

On June 18, SG Mehta, representing the Centre, had proposed that the Yatra be organised minus the congregation; however, the Odisha government, represented by Senior Advocate Harish Salve, had said that it would be difficult to do so.

On Monday, the court said that Odisha had in a fresh affidavit said that it might be possible to conduct the Yatra "in a limited way without public attendance", and that "this has been proposed by Gajapati Maharaj of Puri, who is the Chairman of the Puri Jagannath Temple Administration".

"Indeed", the court said in its order, "if it is possible to ensure that there is no public attendance, we see no reason why the Rath Yatra cannot be conducted safely along its usual route from temple to temple".

After the June 18 order, an organisation of devotees of Lord Jagannath had urged the Odisha government to appeal to the SC to allow the Yatra with precautions, and without any congregation. Some individuals, including the hereditary chief servitor of the Lord, and BJP leader Sambit Patra, had moved separate applications seeking permission for the Yatra.

On Monday, the applications were listed before a single-judge bench of Justice Arun Mishra.

Backing the request for modification of the order, the SG said the centuries old ritual should not be interfered with. Crores of devotees believe that if the Lord cannot come out on the day of the Yatra, he cannot come out for the next 12 years, he said.

The Odisha government expressed agreement with the Centre on conducting the Yatra with certain precautions. In its affidavit, the state said that its apprehension "is primarily related to thousands of Rath Yatras taking place all over the State" which see "attendance by lakh of devotees". The State would, it said, endeavour to make the necessary arrangements for the Rath Yatra if it was "confined to Puri alone in a limited way without public attendance..."

The matter was then sent to the three-judge bench headed by the CJI, which took it up by video conference in the post-lunch session. The bench clarified that it was hearing the request for modification only in respect of the Puri temple.

Rajnath Singh reaches Moscow

deepen the India-Russia defence and strategic partnership. I shall also be attending the 75th Victory Day Parade in Moscow."

Chinese Defence Minister General Wei Fenghe is also likely to be present at the Moscow military parade on June 24 to mark the 75th anniversary of the Soviet victory over Nazi Germany in the Second World War.

Indian and Chinese troops are participating in the parade, along with contingents from other countries.

Singh will meet the Russian defence brass and is expected to review supplies of defence equipment in the coming months. During his discussions with Russian Deputy Prime Minister Yury Borisov and Defence Minister Sergei Shoigu, he is likely to raise the issue of the delivery of the S-400 missile defence systems as well.

Incidentally, the RIC, which will bring Jaishankar and Wang Yi face-to-face, has become a platform for strategic communication during crises.

On February 27, 2019, then External Affairs Minister Sushma Swaraj had travelled to Wuzhen in China for the RIC meeting. Within hours of the Balakot air strikes, she met Wang Yi and Russian Foreign Minister Sergey Lavrov and explained the Indian action.

Before that, in November 2018, the leaders of RIC countries — President Vladimir Putin, Prime Minister Narendra Modi, Chinese President Xi Jinping -- had met at the leaders' level for the first time, after a gap of 12 years. The meeting took place on the sidelines of the G-20 summit in Buenos Aires.

And in December 2017, Wang Yi had travelled to India — more than three months after the Doklam crisis was resolved — in what was the first high-level visit from China to India after the border standoff. It also laid the groundwork for the informal summit in Wuhan.

Tuesday's RIC meeting, which is being chaired by Russia, is a special session to mark the 75th anniversary of the victory over Nazi Germany.

But the three ministers, the Ministry of External Affairs said, are "expected to discuss the current situation of the global pandemic and the challenges of global security, financial stability and RIC cooperation in that context".

Postal ballots

mile and even ensure that, if need be, a polling officer is sent to deliver the postal ballot to the Covid-positive voter and even bring it back," he said.

To ensure social distancing, the EC has decided to limit the number of voters at each polling booth to 1,000, instead of 1,600 under normal circumstances. "So we will have to add another 30,000 polling stations," he said.

As for campaigning by political parties, Chandra said, "(It) will also have to follow the health and NDMA guidelines. Parties will have to rely on virtual rallies and campaigning through social media. But the situation could change closer to the date of the poll in Bihar."

The term of the Bihar Assembly ends on November 29.

Honour killing

Principal District and Sessions court in Tiruppur had awarded death sentence to six of the 11 accused in the case, including Chinnaswamy.

On Monday, while setting aside the lower court's order against Chinnaswamy and acquitting him of all charges, including that of criminal conspiracy, the High Court division bench of Justice M Sathyanarayanan and M Nirmal Kumar, said the prosecution was "unable to prove the charge of conspiracy beyond any reasonable doubt".

The High Court, however, upheld the lower court's acquittal of Kausalya's mother and uncle Pandidurai. The investigation officer had moved an appeal in the High Court against their acquittal.

While Kausalya's statement against her parents had played a key role in Chinnaswamy's conviction in the lower court, the High Court in its order challenged several of the evidence that the prosecution presented in court.

For instance, the prosecution had held as evidence the cellphone conversations Chinnaswamy had with two of the other accused, and details of currency notes that he allegedly paid the hired killers and witness accounts of the conspiracy being hatched at two locations.

While rejecting the prosecution case, the High Court bench observed that they had failed to submit CCTV images from the ATM from where Chinnaswamy allegedly withdrew money to pay the gang.

However, the court upheld the trial court's conviction against five others since the CCTV images from the market established their identity.

Observing that the five belonged to the Piranmalaikallar community, "a denotified community", and other Backward Class and Most Backward Class communities, and making note of the fact that none of them had any "bad antecedents", the court commuted their death sentence to life.

The government counsel said they would challenge the High Court order. "We will study the order, look at reasons for this acquittal and go ahead with an appeal. The government has a strong view against such caste murders, we will challenge it," he said.

Reacting to Monday's verdict, Kausalya's mother said they were innocent and that this was "God's verdict."

Kausalya said, "My Shankar would have been still alive if Chinnaswamy and his wife were innocent in this case." She said she would continue the legal battle to ensure justice for Shankar.

Shankar and Kausalya had met two years before the murder, while they were students of an engineering college in Pollachi near Coimbatore. After her family opposed their relationship, she started staying at Shankar's house. The murder, eight months after their marriage, happened when they were in Udumalpet town to buy clothes for Shankar's birthday and a farewell party in college.

Six months after Shankar's murder, Kausalya cleared a central government exam and bagged a permanent job. Her legal fight also saw her emerge as an icon of anti-caste movements in the state. In December 2018, she married Sakthi, an activist and the player of parai, a traditional drum.

Covid deaths

"Certain states have fatality rates of around just one per cent, and some have rates that are higher. For instance, despite the huge spike in daily cases in Tamil Nadu, the state's Covid fatality rate hovers around 1 per cent and Karnataka's is a little over 1 per cent. The number of deaths being reported tells us about the effectiveness of clinical management. And that something is not happening right in states which are reporting high fatality rate as far as clinical management of hospitalised patients is concerned," the source said.

On the first sub-aspect of clinical management – the time taken by patients to reach hospitals and the response of ambulance services – the source pointed out that there has been "substantial improvement" in the National Capital in the last one week. "The time to reach the hospital from the patient's residence is an important aspect, especially for patients with severe symptoms. Also, call refusal rate of ambulances is a very important data that would reveal how fast the patient is reaching the hospital. For instance, in Delhi, data points out that there has been a substantial improvement in (the response of ambulances) in the last one week," the source said.

On the second sub-aspect -- the average time spent by the patients in the triage area before being assigned a bed -- the source said. "This is also very crucial. A suspected patient could spend five minutes or even five hours in the triage area. If a patient spends five hours, the chances of that person dying are that much more. Also, the chances of the patient infecting people in the triage area are higher," the source said, adding state governments, "are reviewing these two important data on a daily basis".

The triage, often the emergency department of hospitals, is usually the patient's first point of contact with health professionals. It's here that a clinical investigation of the patient is done for Covid symptoms. The government has mandated that in the triage area, the suspected patient should be given a triple-layer surgical mask and directed to an isolation room, if available.

On the third sub aspect, the source pointed to the effective clinical management of states such as Tamil Nadu and Karnataka, which have a case fatality rate of less than 2%, in providing non-invasive oxygen support to patients.

"Once the patient is assigned a bed, the focus shifts to how responsive the hospital is in providing ventilator or non-invasive oxygen support to the person. In TN and Karnataka, oxygen has saved people, not ventilators," the source said.

Made in China

is being used in all Mumbai's big ticket infrastructure projects, without causing significant time delay and cost escalation if not paralysing these projects altogether.

The biggest of these TBMs, manufactured by the China Railway Construction Heavy Industry Co, arrived in Mumbai on April 26 this year. The TBM, said to be the largest tunnel boring machine deployed in India, will be used for tunnelling a 3.45-km twin undersea tunnel from Girgaum Chowpatty to Malabar Hill for Mumbai's 29.2 km Coastal Road project. The machine was brought in by coastal road contractor L&T which has bagged the contract for construction of the road, which originates at Princess Street on Marine Lines and extends to Baroda Palace in Mahalaxmi.

The remaining 17 TBMs deployed in Mumbai's mega infrastructure projects also have a China link. The Mumbai Metro Rail Corporation is using these TBMs for the construction of the 33.5 km underground Metro line 3 and 26 of its underground stations. Of the seven civil work packages for the project three have a Chinese contractor which is working in a joint venture with an Indian firm. The Chinese firms include Shanghai Tunnel Engineering Co Ltd (STEC), China Railway Tunnel Group Co Ltd (CRTG) and Continental Engineering Corporation (CEC).

Almost all the seven contractors have procured their TBMs from vendors with a link to China. Of the TBMs deployed for the Mumbai Metro line 3, four have been supplied by the US-based The Robbins Company, which was recently acquired by a Chinese company. Seven are from the Australian Terratec which has manufacturing facility in China, three from the German firm Herrenkecht which has manufacturing units in China and three from the China-based Shanghai Tunnel Engineering Company.

The global TBM market is presently dominated by China. As per local vendors nearly 90 per cent of the TBMs deployed across India have a Chinese connection.

"China has a dominating presence in the heavy equipment machinery segment. It is not possible to replace the sources of these type of equipment overnight. We will have to depend on Chinese equipment till Indian firms like BHEL or BEML start manufacturing these large machineries," a former senior official from the Mumbai Metropolitan Region Development Authority said.

Other officials said the hunt for new vendors for the same equipment would be time consuming and undesirable and set back most of the capital intensive infrastructure projects by ages. The Coastal Road is a Rs 12,700 crore project while the underground Mumbai Metro line 3 is to cost around Rs 32,000 crore.

"Even if you source from a non-Chinese company you never know when it will be acquired by the Chinese. The Robbins Company was a US-based manufacturer of TBMs. In 2016 it merged with China's state-owned Northern Heavy Industries," an official from a leading infrastructure construction firm said.

Officials are of the view that despite the present tension between India and China, it was not possible to have a rethink on the usage of these machines. "It is very difficult to avoid Chinese involvement as such a huge task can be done by these specialised and skilled machines that are only available with China," an official from the BMC said.

"The machine (for the coastal road project) has already arrived. So there is no change in plan on using it," said R S Kuknoor, Deputy Municipal Commissioner, (Special Engineering).

Soyabean seeds

educate farmers about conducting germination tests and treat their seeds before sowing. The lockdown, seed manufacturers said, had put a stop to the process of certifying seeds and as such, most seeds have been sold as "truthfully labelled".

The early sowing, however, failed to help farmers, as in many cases, the seeds failed to germinate. Diwase mentioned that complains have come in from some talukas of Yavatmal, Beed, Ahmednagar, Osmanabad and Pune.

"Seeds of some private players and a particular variety of Mahabeej (335) have failed to germinate. Also, there have been germination failures either due to deep sowing (seeds being planted too deep in the soil) or early sowing, wherein the seeds failed to germinate in want of proper soil moisture," he said.

In Parbhani, where over a third of farmland is under soyabean, the problem is complex – farmers said they have used a weedicide that is suitable only for soyabean fields, rendering it impossible to plant cotton at this stage. Also, they usually opt for a second kharif crop of jowar after the three-month soyabean crop, which may now not be possible.

Sakharam Bobde of Paregaon village said around 50 farmers in his region have found not even 30 to 40 per cent germination in store-purchased soyabean seeds. "Only 10 per cent of farmers use their self-grown seeds, and the remaining have all been hit very hard by the seeds failing to germinate," he added.

Sowing was completed about a week ago, and the three-day germination has not begun even on Monday. "Soyabean has become hugely popular in Parbhani because we are able to take a second crop of jowar that's used for self-consumption and its foliage provides us fodder. That crop planning is destroyed, what will we eat and what will we feed our animals later in the year?" he asked. Bobde's family owns about 25 acres.

Farmers in Parbhani said they had incurred about Rs 10,000 per acre costs on soyabean until now, including labour costs and fertilisers, weedicide and seeds. "The question is also now of how long to wait for the spot surveys, because the window for sowing a second time is also closing rapidly," said Govind Yadav, who owns one hectare of land and is set to lead a group of farmers and activists to the Gangakhed tehsildar office on Tuesday to lodge an official complaint.

Until the spot surveys are completed, farmers cannot even remove the failed seeds and resow. Those who have leftover seeds are not sure whether to make another attempt or to try and return the goods to stores. "If we choose to sow soyabean again because the weedicide effect lasts 90 days, we will have trouble getting seeds from the market also – in some places, sales have stopped because the seeds appear to be of poor quality," said Yadav, adding that urgent government intervention is needed.

Agricultural officer Manoj Lokhande in Hingoli district's Basmath taluka said early estimates show about 50 per cent of area under soyabean in Parbhani and Hingoli could be affected. He said he has been inundated with phone calls and applications about the problem. "Soyabean requires 100 mm of rain at sowing time for proper germination. We have had rains here but sowing may have been completed a little early," Lokhande said.

Hingoli Collector Ruchesh Jaivanshi has ordered spot verification surveys and the panchnamas are currently underway, he added.

Like in dozens of villages in the region, at Chondi village of Basmath, farmers sent applications to local politicians and government offices complaining that it had been a couple of weeks since sowing and the seeds had failed to germinate.

Farmer Vishnu Jadhav said some farms had almost no germination at all. A few also said the unexpected heavy showers during the departing monsoon of 2019 appeared to have affected seed production in the state.

"Germination percentage is very low. There seems to be a problem with the quality of the seed itself. Thousands of farmers are affected, and the government should intervene urgently. Farmers need to be compensated and the seed companies should be probed," said farmer-leader Maruti Korde-Patil.

Ganesh Narote, a cotton and soyabean grower from Akola, blamed low soil moisture. The problem of non-germination of seeds in Osmanabad was highlighted by BJP MLA from Tuljapur in Osmanabad, Ranajagjitsinh Patil. He had called for speedy redressal of the problem.

Diwase said the problem has been referred to the agricultural universities, which will form a special team to investigate the problem. "Maharashtra Seeds Corporation Limited has already started the process of investigating and replacing the seeds that have failed to germinate," he added.

COUSINS DIE WHILE TAKING KIN'S BODY FOR CREMATION

'Wearing PPEs in scorching heat, pushed ambulance along river bank, fell unconcious'

ARUN SHARMA
JAMMU, JUNE 22

ON THE way to cremate their uncle who died after testing positive for Covid-19, two cousins suffered scorching heat inside PPE kits for hours, pushed an ambulance across a river bank and fell unconscious while officials refused to help for fear of contracting the virus, relatives have alleged.

Vimal Zadoo (43) and Vipan Zadoo (30) died on the banks of the Tawi near Sidhra on June 18. Both tested negative for Covid-19.

Jammu District Magistrate Sushma Chauhan ordered a magisterial inquiry and announced ex-gratia relief of Rs 2 lakh each to the next of kin. Lieutenant Governor G C Murmu on Monday approved ex-gratia of Rs 10 lakh each to the next of kin of both.

Meanwhile, a row erupted over the deaths, with family members and political parties accusing the UT administration of not following Health Ministry guidelines on handling the body of a coronavirus patient.

Vimal and Vipan's uncle, who had a travel history to Delhi, tested positive last Wednesday and died at Government Medical College (GMC) Hospital in Jammu the same day. Following a call from a revenue official, Vimal and Vipan accompanied the deceased's son to the hospital next morning, relatives said.

The family said that around 11.30 am, the hospital staff made all three wear PPE kits and go inside the mortuary to identify the body and bring it out. Thereafter, they were made to board the ambulance along with the body and proceed towards Sidhra.

Around 12.15 pm, the ambulance reportedly stopped opposite the entrance of Golf Course at Sidhra. The driver and three cousins sat inside the vehicle for 15 minutes, waiting for an official to guide them to the cremation site, the relatives said. One of them added that it was 46 degrees Celsius and the trio, in PPE kits, appeared restless in the heat.

In the meantime, Amit Zadoo, another relative, arrived in his own vehicle and led the ambulance to the cremation shed beside the Tawi. Upon arrival, one of the ambulance's occupants started vomiting, even as a revenue official called the others to take the body to another location along the riverbank.

By then, police arrived and the ambulance was led towards the riverbed. Five hundred metres on, a tyre got stuck and the family members were allegedly asked to push the vehicle. Vimal was the first to fall unconscious, said a relative. The others asked for water, and soon Vipan and the deceased's son lost consciousness.

With no help forthcoming, Amit picked up the deceased's son and rushed him to hospital and he revived, the relatives said.

Vimal and Vipal lay there for hours, with the family alleging that no revenue officials and police came forward to help for fear of coronavirus infection. Both died of dehydration, a relative said.

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SANITISERS
Protection from coronavirus

Sanitise your surroundings to ward off threat of COVID-19

With Unlock 1 coming into force at a time of rise in Covid-19 cases, conducting mass sanitisation and disinfection drives has become essential to stop the virus from spreading any further

WITH COVID-19 rapidly spreading in the country, it has become more important than ever to maintain and preserve utmost hygiene in our immediate surroundings. With lockdown 4.0 giving way to Unlock 1, the markets and offices have reopened and people can once again be seen on the roads in large numbers. Though many new guidelines are in place to ensure safety against the coronavirus, it is a mammoth task to conduct sanitisation and disinfection drives in these places, which are frequented by hordes of people.

So, the question being asked is: how do we conduct mass sanitisation and disinfection drives in such areas to ensure the safety and security of people working at and visiting these places? This thought has generated huge interest in the industrial sector, making companies manufacture sanitisers and provide deep-cleaning and disinfection services. Certainly, the growth of this niche market during COVID-19 has given a new lease of life to many companies which were struggling to keep themselves afloat.

In various news reports, we can see photos and videos of workers clad in protective gear using high-pressure sprays to sanitise city streets. Many of us wonder how effective this sanitisation and disinfection can be. It has been observed that the infection spreads through people-to-people contact or a person getting in contact with a contaminated public surface, including handrails, doorknobs, elevator buttons, etc. This happens due to organic matter building up on such frequently touched surfaces due to the secretion of natural oils from the human skin. Even if the surface has been sanitised before, the process of sanitisation needs to be continuous, as the surface can get contaminated again if an infected person touches it. Thus, regular sanitisation and disinfection is required to check the spread of the infection.

IN TODAY'S COVID-19 ENVIRONMENT, SANITISATION, DEEP CLEANING AND DISINFECTION CANNOT BE SEEN AS OPTIONAL EXERCISES; LAUNCHING SUCH DRIVES IS ESSENTIAL TO ENSURE THE SAFETY AND SECURITY OF OUR NEAR AND DEAR ONES AND THE END OF THE PANDEMIC

As per the United States Environmental Protection Agency (EPA), "Reducing the risk of exposure to COVID-19 by cleaning and disinfection is an important part of reopening public spaces that will require careful planning." It is like a national duty at present to follow the government norms and guidelines to stop the spread of COVID-19. People have been urged by their respective governments to slow the spread of the virus through social distancing and prevention hygiene, such as frequent washing of hands and use of masks. In this regard, "Everyone also has a role in making sure our communities are as safe as possible to reopen and remain open."

As per MOHFW, GoI, "All indoor areas such as entrance lobbies, corridors and staircases, escalators, elevators, security guard booths, office rooms, meeting rooms, cafeteria should be mopped with a disinfectant with 1% sodium hypochlorite or phenolic disinfectants." This is just as applicable to other high-contact surfaces, including handles and call buttons, public counters, printers/scanners, and other office machines. Similarly, for outdoor disinfection, MOHFW states, "Outdoor areas have less risk than indoor areas due to air currents and exposure to sunlight. These include bus stops, railway platforms, parks, roads, etc. Cleaning and disinfection efforts should be targeted to frequently touched/contaminated surfaces as already detailed above." However, all this cleaning and disinfection work should be done wearing the PPE kit coverall.

REDUCING THE RISK OF EXPOSURE TO COVID-19 BY CLEANING AND DISINFECTION IS AN IMPORTANT PART OF THE EXERCISE OF REOPENING OF THE ECONOMY AND PUBLIC PLACES

Remember, environmental cleaning is a complex infection prevention and control intervention that requires a multi-pronged approach, which may include training, monitoring, auditing and feedback, reminders and display of SOPs in key areas. As far as disinfectants are concerned, WHO says, "the selection of disinfectants should take account of the microorganisms targeted, as well as the recommended concentration and contact time, the compatibility of the chemical disinfectants and surfaces to be tackled, toxicity, ease of use and stability of the product. The selection of disinfectants should meet local authorities' requirements for market approval, including any regulations applicable to specific sectors, for example health-care and food industries."

At this time of Covid-19 pandemic, there are many companies that provide a variety of cleaning and disinfecting solutions to provide security to families grappling with getting the basics right in their efforts to keep their loved ones safe and healthy. These services include – Disinfection, Deep cleaning, Sewerage and drain cleaning, Waste management, Mechanised cleaning, Pest control, Upholstery cleaning and sofa/carpet cleaning. Overall, it can be said that in today's environment, sanitisation, deep cleaning and disinfection services are no longer optional and choice based; in fact, they've become essential services to ensure the safety and security of our near and dear ones against Covid-19.

CM-EDUCATION DEPT MEETING

HSC results by July 15, SSC results by July end

EXPRESS NEWS SERVICE
MUMBAI, JUNE 22

THE MAHARASHTRA State Board of Secondary and Higher Education (MSBSHE) is gearing up to declare the HSC (Class 12) and SSC (Class 10) results by July 15 and by the end of July, respectively. MSBSHE chairperson Shakuntala Kale said this at the review meeting of the school education department chaired by Chief Minister Uddhav Thackeray on Monday.

"The process to declare the results has been fast-tracked and the results of HSC will be declared by July 15 and the SSC results will be declared by the end of July. Almost 97 per cent answer-sheets have been submitted by the examiners during the lockdown period and its scanning has also been fast-tracked," Kale informed the meeting, as per the statement issued by Chief Minister's Office.

Officials said that 15.05 lakh students appeared for the Class 12 exam and 17.65 lakh students appeared for the Class 10 exam. While the Class 12 board examinations were conducted before the lockdown restrictions were imposed, only the Geography paper of Class 10 could not be conducted due to lockdown restrictions. The government then announced that marks for Geography subject would be given based on average marks received in five other subjects of the examination, said an official.

Thackeray instructed the board to implement proper admission process for Class 11. The board officials said the admission process for Class 11 may require one and half month after the announcement of the SSC results. The necessary changes are being made in the online portal and students will be given facilities to pay their fees online, digital booklet, mobile application with others, the board officials added.

Thackeray also saw practical demonstration of online classes that have been started on pilot basis and also interacted with the students. The students should not face any technical issues and a mechanism should be created to address their issues if any, he added.

Education dept plans academic programme channels on Jio TV

EXPRESS NEWS SERVICE
MUMBAI, JUNE 22

STATE SCHOOL education department may soon announce new channels dedicated to academic learning through platforms such as Jio TV. At the meeting held with Chief Minister Uddhav Thackeray on Monday, School Education Minister Varsha Gaikwad is learnt to have said that while two channels on Jio TV will be dedicated to curriculum for classes 10 and 12, five other channels will cater to students from classes 1-12. Four to five hours will be dedicated to academic programmes on Doordarshan.

This pilot project, also involving Google meet platform, will be demonstrated to teachers, principals, MLCs from teacher constituencies in next few days. Thackeray is learnt to have asked the department to explore possibilities of how more students can be added to the spectrum of online education, as well as asked for the content to be made available offline.

For First Year Junior College Admissions, the department is mulling the use of a mobile app, apart from digital payment of fees and making available digital books, a statement from the CMO said. Cities like Mumbai, Nagpur, Pune, Aurangabad, Amravati, Nashik will need to conduct admissions online whereas other cities will be able to conduct admissions offline. The department aims to complete the procedure for Class 11 within 45 days of beginning it.

HC asks govt to clear its position on pending class X, XII CISCE papers

OMKAR GOKHALE
MUMBAI, JUNE 22

SEEKING TO know if it was adopting a "wait and watch" policy, the Bombay High Court on Monday asked the state government to "clear" its position on holding physical examination for pending class X and XII papers of the Council for Indian School Certificate Examinations (CISCE).

The court also asked the central government to inform it about the decision of the Home Ministry, if any, pertaining to a plea before the Allahabad High Court, seeking cancellation of pending CISCE and Central Board of Secondary Education (CBSE) exams.

Last month, the CISCE had said that it will conduct the pending exams from July 1 to July 14.

On June 15, it had told the HC that it has decided to offer students two options – they can either appear for the remaining papers as per the revised schedule or opt out, in which case, the final results will be based on their performance in internal assessment or pre-board exams.

Expressing concerns over rising Covid-19 cases in Maharashtra, the division bench of Chief Justice Dipankar Datta and Justice S S Shinde asked the state whether it was adopting a "wait and watch" policy and if its stand would be different if 10, 25 or 50 per cent of the students choose to appear for physical exams. It went on to direct the state to file a reply stating its clear position, depending on the number of students opting for physical exams.

MISSION ZERO-RAPID ACTION PLAN

Chahal inaugurates 50 mobile dispensaries for areas witnessing spike in Covid cases

EXPRESS NEWS SERVICE
MUMBAI, JUNE 22

AMID RISING cases of Covid-19 in parts of western and eastern suburbs, BMC on Monday launched 'Mission Zero-Rapid Action Plan' in a bid to break the infection chain.

The initiative will cover areas such as Andheri, Malad, Kandivali, Borivali, Dahisar, Bhandup and Mulund that has been witnessing a case doubling rate of around 20 days against the city's average of 36. These areas have reported more than 6,000 cases as of now.

Municipal Commissioner Iqbal Singh Chahal inaugurated 50 mobile dispensaries at Andheri Sports Complex that will visit these areas to screen suspected patients and check for Covid-19 symptoms. The drive will go on for around three weeks.

Official said that as per the plan, the 50 mobile dispensary vans with doctors and medicines will visit these areas to conduct preliminary examination of patients. "These patients will also be provided with medicines. A continuous screening of patients will be conducted for two to three weeks. All those suspected to have contracted Covid-19 will be immediately isolated and made to undergo swab tests. This will lead to early detection and timely treatment of those infected," said an official.

"It has, undoubtedly, proven to be an effective strategy with regards to limiting the spread of the infection. Such results were made possible through a fruitful collaboration between BMC and various social service organisations, including the people's representatives," said Chahal.

The BMC aims to increase the current average doubling rate of 36 days to 50 days. However, in certain parts of the city, like Malad (P North ward), Borivali (R Central), Dahisar (R North), Kandivali (R South), Bhandup (S) and Mulund (T), the duration of doubling rate is less compared to the city average.

"It has been observed that infection in these areas continues to be on the rise. In addition to the measures being taken at the ward level, there appears to be a need to carry out special activities," said an official.

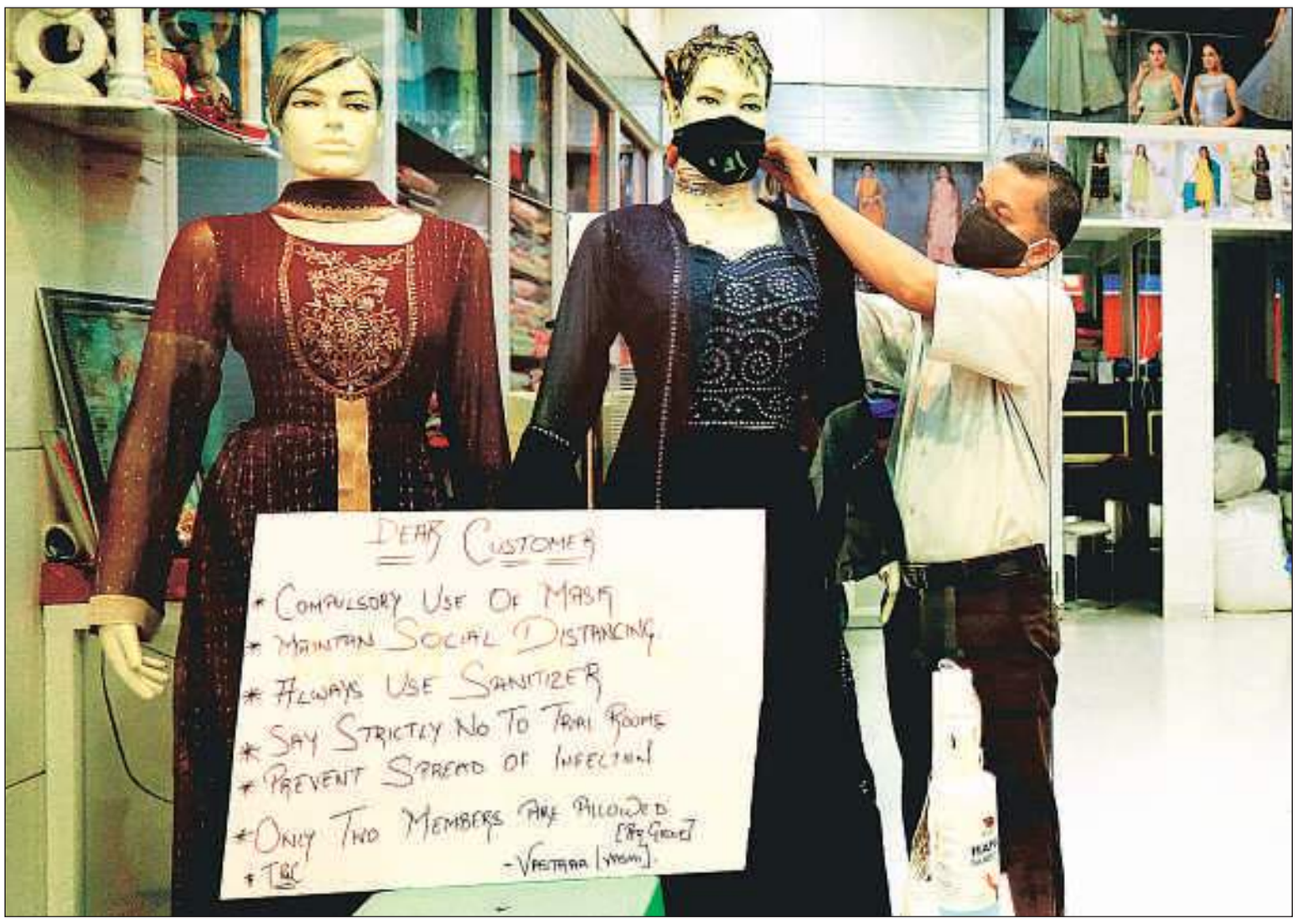
According to the BMC, public awareness will also be created to empower residents with correct information regarding the virus.

Chahal visits containment zone

BMC chief Iqbal Singh Chahal, after inaugurating the Mission Zero - Rapid Action Plan, visited a containment zone at Appa Pada in Malad East. "Chahal interacted with locals... some residents complained to him about poor sanitation. He then directed officials to ensure that the toilets are cleaned at least five times a day," said an official.

State CET exam postponed

Mumbai: State Higher Education Minister Uday Samant on Monday announced that the CET exam (for courses in engineering and pharmacy) that was to be conducted in the first week of July, will be postponed. "Due to the prevalence of Covid-19 and based on demand from students and parents, the exam is postponed. New dates will be announced soon," he said. **ENS**



PRECAUTIONS IN PLACE

A shop prepares for customers in Vashi on Monday. The store has put up a board stating the dos and don'ts for customers. *Amit Chakravarty*

Organ transplants slowly resume: Jaslok treats two recipients with Covid-19

TABASSUM BARNAGARWALA
MUMBAI, JUNE 22

In Nanavati hospital, four live liver transplants have taken place in last three months. On Sunday, an Ahmedabad resident with chronic liver disease underwent a liver transplant

DOCTORS ARE gradually returning to risky but life-saving procedures such as organ transplants as hospitals learn to function around Covid-19. In Jaslok hospital, doctors treated two kidney transplant recipients who contracted Covid-19 after surgery. In Nanavati hospital, four live liver transplants have taken place in last three months. On Sunday, an Ahmedabad resident with chronic liver disease underwent a liver transplant in an emergency procedure there.

The new organ transplant guidelines advise doctors to test donor and recipient for Covid-19 twice in a gap of five days and then conduct transplantation. In emergency case a single Covid-19 is permitted.

In Jaslok hospital, a 35-year-old man and another 45-year-old man underwent kidney transplant in March, and both contracted Covid-19 post surgery within days. "One was discharged and he returned for hospitalisation with Covid-19. We decided to lower the dose of immunosuppressants so that body immunity can fight the coronavirus," said Dr M M Bahadur, Director of Department of Nephrology and Transplant in Jaslok.

Post-transplant patients are put on immunosuppressants—medication that lowers their immunity — and remain at risk of severe Covid-19 infection for months. Immunosuppressants are important for transplant patients, as they help the body accept a foreign organ preventing the immunity system from rejecting it. This is why the immunosuppressants dosage in the two Jaslok patients was lowered, to first fight coronavirus.

Both patients recovered from Covid-19 and have health kidney functions now. The case studies are slated to be published in American Journal of Transplantation. Bahadur said that available world literature of transplant patients contracting Covid-19 is limited.

According to him, five patients in New York, London and Wuhan, who underwent an organ transplant, later caught Covid-19 and suffered severe complications. Two of them died in New York and other two remained under prolonged hospitalisation in London.

Until now, transplant surgeons have been postponing routine transplants.

"For liver failure there is no therapy to prolong life span, unlike kidney patients who can be put on dialysis. In some cases we have to conduct liver transplants," said Dr Ankur Garg, liver transplant surgeon in Nanavati hospital. The hospital has done four liver transplants in last three months. Doctors said extra care is taken to ensure the transplant team is Covid free. All nurses, doctors, staffers are tested along with recipient and donor to avoid infection risk. "There is risk of infection from us to patient and from patient to us. We wear personal protective equipment and disinfect everything," Garg said.

On Sunday, an Ahmedabad resident had to be transported in a cardiac ambulance to Mumbai for urgent transplantation. He was admitted in intensive care unit and also required dialysis support. "We did a Covid test on him and his wife, conducted a CT scan, and took them for surgery. The wife donated her liver. Depending on their health, they will be kept for 10-12 days," Garg said.

Dr Astrid Lobo, director of Regional Organ and Tissue Transplant Organisation, said there is more clarity on how to conduct an organ transplant after the Centre and state issued guidelines. "Earlier doctors were scared, now they have clarity. There are standard operating protocols that each hospital needs to follow. We are seeing a slow rise in organ transplants now," Lobo said.

21 cases, building on Nepean Sea Road sealed

EXPRESS NEWS SERVICE
MUMBAI, JUNE 22

THE BMC on Monday sealed an entire building on Nepean Sea Road after 21 Covid-19 cases were reported from the society in the last seven days.

Nineteen of the 21 patients were domestic helps, drivers and security staff. "The domestic helps work in different flats in the building and may have spread the infection. The entire building had to be sealed to break the chain," said Assistant Municipal Commissioner (D Ward) Prashant Gaikwad.

"We have shifted the helps, drivers and security staff to quarantine centres while residents are in home isolation. The society has been told sanitise common toilets at least four to six times a day," he added.

The BMC's D Ward covers neighbourhoods like Malabar Hill, Gamdevi and Nepean Sea Road. Data from the civic body showed that in June, majority of the new cases in the ward are from residential complexes and high-rises.

MSSA to observe Olympic Day online

Mumbai: The Mumbai School Sports Association (MSSA), for the first time, will observe International Olympic Day online due to restrictions in place due to the Covid-19 outbreak. "Every year, the MSSA celebrates Olympic Day on June 23 by organizing a rink hockey tournament, but this time due to Covid-19, it's not possible. However, to keep the spirit going, as per Hockey India guidelines, MSSA has decided to organise competition/events for the children," said MSSA hockey secretary Lawrence Bing. **ENS**

Pothole complaints: BMC issues WhatsApp numbers of engineers in 24 wards

EXPRESS NEWS SERVICE
MUMBAI, JUNE 22

THE BMC on Monday issued a list of WhatsApp contact numbers of road engineers across 24 wards, where citizens can submit complaints against potholes. The civic body has issued these contacts every monsoon for the past three years based on a directive from the Bombay High Court.

Citizens can click photographs of potholes in their area and submit complaints on WhatsApp. Apart from these contact numbers, they can upload the pictures and register complaints on mobile application, 'MCGM 24/7', and on toll-free 1800221293, between 9 am and 9 pm). A BMC official said they had decided to circulate WhatsApp numbers to help citizens who face difficulty in uploading pictures via the mobile app. They can directly message the ward's civic engineer, following which the BMC has to fix the problem within 48 hours.

Healthcare strained, docs face predicament of treating friends, loved ones

TABASSUM BARNAGARWALA
MUMBAI, JUNE 22

"I AM leading the fight against Covid-19, I had to get it no?" Dr Sanjay Oak, chairman of the government-appointed task force for Covid-19 treatment, says on a light note. Oak was hospitalised last week after testing positive. He is now recovering, has been discharged and continues to work for around four hours every day.

While doctors like him are leading the fight against Covid-19, they are also wrestling with the dilemma of caring for their patients even though this risks exposing their loved ones. Many also find it hard to keep emotions aside when they treat their colleagues and kin.

According to the Indian Medical Association, 600 doctors have been infected so far in Maharashtra. Of them, 150 are still undergoing treatment and at least 11 have succumbed. There is, however, no public data available on how many immediate family members of the doctors have been infected.

An intensivist in Malad, who treated a number of Covid-19 patients at his hospital, lost his septugenarian mother last week. The doctor says that he fears that he could have been the source of the infection. With the healthcare system of the city strained, doctors have also been forced to violate medical ethics that discourages treating their own family members, as there is a fear that professional objectivity could be compromised. "We lost an uncle of our colleague to Covid-19. When he was not improving, we got several doctors to opine on treatment. When we treat someone known to us, sometimes we tend to overdo it," says Dr Gunjan Chanchalani, head intensivist in Bhatia hospital.

Chanchalani has witnessed deaths of relatives of two colleagues. "It is depressing. We have been constantly working since three months. We see people known to us die... but we can't come to work depressed, it affects all other colleagues," she adds.

Although having a doctor in family helps in early diagnosis and treatment, several say it gets tough to treat family and friends.

When ENT surgeon Dr Chittaranjan Bhave succumbed to Covid-19 on June 1 in SL Raheja hospital, the hospital's medical director Dr Hiren Ambegaonkar remembers how tough it was to see his colleague and batchmate lose the fight. Ambegaonkar says "they tried everything" to save Bhave. "A scan showed he had developed acute respiratory distress syndrome. We put him on a ventilator, administered Tocilizumab. But by May 28, he suffered a renal shutdown and required dialysis," he adds.

Ambegaonkar's wife is a gynaecologist. Both sleep in separate rooms, afraid of infecting one another. As too many frontliners get infected, Covid-19 has blurred the ability to remain professional. "I am treating my own nurses, ward boys and security guards. These are people I worked with days ago. It is difficult, but we have no other option," says Dr Shahid Barmare, general physician. "When we treat our own relatives, it becomes a difficult prospect. You are also scared because you know all complications. With Covid-19, the uncertainty and stress level is much higher," he adds.

Internal medicine specialist Dr Vaibhav Kubal, whose both parents tested positive, first tried treating them at home for 10 days. "I thought I was prepared... but however well you think you are prepared, it doesn't work like that," he says.

He would weekly drop groceries at their house, and that is how he suspects the infection transmitted. When his father's fever persisted beyond 10 days, he had to be hospitalised. Both were high-risk patients due to their age.

Apart from treatment, doctors are themselves facing the challenge of availing a hospital bed. A retired gynaecologist, who had been chair of National Accreditation Board for Hospitals & Healthcare Providers, says he looked for a vacant bed for two days for his 93-year-old diabetic father who tested positive. "I had all the contacts but nothing seemed to work initially. When he was finally admitted, we couldn't enter the isolation ward... there was no communication. It becomes distressing to not know how your loved one is," he adds.

ELGAAR PARISHAD CASE

Sudha Bharadwaj moves HC against NIA court rejecting interim bail plea

EXPRESS NEWS SERVICE
MUMBAI, JUNE 22

ACTIVIST SUDHA Bharadwaj, arrested in connection with the Elgaar Parishad case, last week moved the Bombay High Court against an order of the special NIA court in Mumbai, which on May 29 had rejected her interim bail plea.

Bharadwaj (58), currently lodged in Mumbai's Byculla Women's jail - where an inmate had tested positive for Covid-19 last month - had sought temporary bail before the special court on medical grounds in view of the pandemic. The plea was rejected by the court.

In her plea, the activist had said that she was at a high-risk of contracting the virus in the prison, and in her current medical condition, it could be "life threatening". Her lawyers had submitted that she has pre-existing medical conditions, including diabetes and high blood pressure. The criminal writ plea has been filed on similar grounds before the HC, challenging the NIA court order.

Bharadwaj was arrested in August 2018 by the Pune Police for her alleged involvement in the conspiracy to organise the Elgaar Parishad event in Pune on December 31, 2017. The police had claimed that the public meeting was linked to the banned-organisation CPI (Maoist). The case was transferred to the NIA this year, and Bharadwaj, along with the other co-accused in the case, were shifted to a Mumbai jail from Pune. The bail applications of co-accused poet-activist Varavara Rao and former professor-activist Shoma Sen are also pending before the NIA court.

Meanwhile, lawyer Surendra Gadling and poet-publisher Sudhir Dhawale, also arrested in the Elgaar Parishad case, had last week approached the HC challenging the transfer of the case to NIA. A division bench of Justice S S Shinde and Justice Abhay Ahuja is likely to take up the pleas by Dhawale and Bharadwaj on Tuesday.

3,721 new cases, 113 deaths added

EXPRESS NEWS SERVICE
MUMBAI, JUNE 22

MAHARASHTRA ON Monday recorded 3,721 new Covid-19 cases, taking its overall tally to 1.35 lakh. While 113 deaths were added to the toll, only 62 people had succumbed to the virus in the last 48 hours, health officials said. The state has reported 6,283 deaths so far.

Mumbai's toll increased to 3,737 on Monday after it recorded 66 more deaths. Of them, while 46 people had died before June 20, the rest succumbed in the last 48 hours. The city recorded 1,098 new cases, taking its count to 67,586. A 53-year-old constable posted at the protection and security branch of the police succumbed late Sunday. With this, Mumbai Police has lost 33 personnel to the virus. While over 2,349 have tested positive, around 1,580 have recovered.

The police said the constable, Pradip Kashid, was admitted at JJ hospital on June 17 after he started showing symptoms of Covid-19. "He tested positive," said an officer. He later went on to suffer from a severe breathing problem and was shifted to St George hospital. "He was on the ventilator, and died on Sunday night," the officer added.

Neighbouring regions of Mumbai, including Thane, Vasai, Mira-Bhayander, Kalyan, Navi Mumbai, Ulhasnagar and Bhiwandi recorded 1,149 new cases on Monday. Experts said while Mumbai is consistently reporting around 1,000 cases, the case load is also rising in its suburban areas.

Mira-Bhayander recorded 13 deaths on Monday, taking its toll to 109. Malegaon recorded eight and Pune nine deaths, taking the overall toll 77 and 526, respectively.

So far, the state has tested 7.87 lakh people, with 17.2 per cent testing positive. Positivity rate in Mumbai, Thane, Palghar and Navi Mumbai is higher than the state average. Meanwhile, 1,962 patients were discharged on Monday, taking the recovered count to 67,706. The state has 61,793 active cases now.

Mumbai's number of new cases is currently growing at 1.88 per cent. However, at least five wards – Mulund, Dahisar, Borivali, Goregaon and Bandra West – have seen over 3 per cent growth rate in weekly cases. While Mulund and Borivali West take 19 days to double the case load, Mumbai's takes 37 days to do the same.

To free up beds occupied by asymptomatic patients in private hospitals, BMC Commissioner Iqbal Singh Chahal has directed ward officers to inspect all hospitals in the next 48 hours. During inspection, if officials find that asymptomatic patients have occupied beds, they should be discharged immediately.

1,35,796
TOTAL POSITIVE CASES IN MAHARASHTRA

Number of deaths	6,283
Total number of people discharged	67,706
Number of people tested	7.87 lakh
Total number quarantined	26,910
Number of new cases	3,721

AADITYA OPPOSES AUCTION OF COAL MINE NEAR TATR

'Man-animal conflict increasing, need to conserve protected wildlife areas'

VISHWAS WAGHMODE
MUMBAI, JUNE 22

STATE ENVIRONMENT Minister Aaditya Thackeray has written to the central government opposing the auction of a coal mining site near Tadoba Andhari Tiger Reserve (TATR) in Chandrapur district, stating that it will lead to destruction of wildlife corridor.

Thackeray on Monday wrote to Union Environment Minister Prakash Javadekar urging him to protect the area. "Due to coal mines and reduction in tiger reserves, the man-animal conflict is increasing in Chnadrapur district. So, we need to at least conserve the existing protected areas for wildlife and environment," he wrote.

The Bander coal mine, located close to TATR, is one of the 41 coal mining sites in the country. The Ministry of Coal has invited bids for its auction. Thackeray's opposition to the auction of a coal mining site comes days after Prime Minister Narendra Modi launched the auction process of 41 coal blocks for commercial mining last week. It was part of the series of announcements made by the Union government under the Atma-Nirbhar Bharat Abhiyan (Self-reliant India).

"We cannot have such destruction of our wildlife corridors," said Thackeray in a tweet. He further said the auction had been scrapped twice in the past in 1999 and 2011 after evaluation.

Government officials said the coal mine is in the wildlife corridor. "The then forest officials and TATR directors had also opposed the auction. The site will disturb the tiger reserve and forest reserve in central India," said an official.

U.P. Pandit Deen Dayal Upadhyaya Pashu Chikitsa Vigyan Vishwavidhalaya Evam Go-Anusandhan Sansthan, Mathura -281001 (U.P)

Advertisemnent No. 01/2020 Date: 20 June, 2020

RECRUITMENT ADVERTISEMENT - 2020
LAST DATE OF RECEIPT OF APPLICATION: 20-07-2020

Applications are invited from citizens of India on prescribed form for the post of Dean, College of Veterinary Science & Animal Husbandry in pay Scale mentioned below. For more details please visit university website www.upvetuniv.edu.in.

Sr. No.	Name of the Post	No. of Post
1	**Dean**, College of Veterinary Science and Animal Husbandry (Pay Scale of Rs. 37400-67000 + AGP Rs. 10,000) (Tenured for 3 years)	1 (UR)

REGISTRAR

Car overturns as taxi rams into it on freeway; couple, daughter sustain minor injuries

EXPRESS NEWS SERVICE
MUMBAI, JUNE 22

A CAR, in which a family of three was on its way home to Chembur from hospital, overturned on the Eastern Freeway after a taxi rammed into it late on Sunday. However, the occupants of the car, a couple and their daughter, suffered minor injuries. The taxi driver was also left injured in the accident, police said.

As per police, the complainant, Nishant Radhakrishnan (44), his wife and daughter had gone for a routine health check-up to Bombay Hospital at Marine Lines. Police said the family was returning home when at 8.30 pm, a speeding taxi rammed them from the back on the freeway in Wadala. The car overturned and passers-by and police personnel at a traffic chowki helped Radhakrishnan, his wife and daughter out of the car and rushed them to hospital, police added.

Senior Inspector Shahaji Shinde from Wadala police station said the family sustained minor injuries in the accident.

Police said the taxi driver, identified as Imran Khan (36), was also taken to a hospital and administered first aid. "We have booked the driver for speeding and causing accident and released him on bail," said Shinde.

Aspire Home Finance Corporation Limited
Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite ST Depot, Prabhadevi, Mumbai-400025.
Email :- info@ahfcl.com **CIN :-** U65923MH2013PLC248741

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY/IES)

Whereas the undersigned being the Authorised Officer of the Aspire Home Finance Corporation Ltd. under the Securitisation and Reconstruction of Financial Assets & in compliance of Rule 8(1) of Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued demand notice/s on the date mentioned against each account calling upon the respective borrower/s to repay the amount as mentioned against each account within 60 days from the date of notice(s)/date of receipt of the said notice/s.
The borrower/s having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the property/ies described herein below in exercise powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on the dates mentioned against each account.
The borrower/s in particular and the public in general is hereby cautioned not to deal with the property/ies and any dealing with the property/ies will be subject to the charge of Aspire Home Finance Corporation Ltd., for the amount and interest thereon as per loan agreement. The borrowers' attention is invited to provisions of Sub-section (8) of Section13 of the Act, in respect of time available, to redeem the secured assets.

Sr. No.	Loan Agreement No. /Name of the Borrower/Co Borrower/Guarantor	Demand Notice date & Amount	Date of possession Taken	Description of the Property/ies mortgaged
1	LXNAS00317-180052328/ Suresh Ramdas Tajane & Chhaya Suresh Tajane	**19-12-2019 for Rs. 633900/-**	18-06-2020	Plot No. 21, At Wavigaon, Near Devi Mandir, Wavi, S.No. 253(P), Sinner To Shirdi Road, Mauje Wavi, Sinner, Nashik, Maharashtra - 422104

Place : Maharashtra
Dated : 23.06.2020

Sd/-
Authorized Officer,
(Aspire Home Finance Corporation Ltd.)

3 projects by Chinese firms worth Rs 5,000 cr put on hold in Talegaon

MANOJ MORE
PUNE, JUNE 22

A WEEK after signing memorandums of understanding (MoUs) with three Chinese companies for investment worth Rs 5,000 crore in Talegaon of Pune district, the state government has put the projects on hold, but has not cancelled them for now.

The signing of MoUs took place on June 15, only a couple days before the Galwan incident along the Line of Actual Control where 20 Indian Army personnel were killed in violent clashes with Chinese troops.

Industries Minister Subhash Desai said the state has decided to wait for instruction from the Central government over the investments. "Until further directives, it would be status quo with regard to the MoUs," he said.

He, however, clarified: "The projects have been put on hold. This does not mean that they have been cancelled. We will wait for further action on them."

Shiv Sena MP Sanjay Raut said the government has not cancelled the projects but has put them on hold. "I have been given to understand from the industries minister that after discussions with the central ministry, the decision to put them on hold has been taken. Till the central government decides a policy vis-a-vis Chinese companies, the status quo on these projects will be maintained," he said.

Raut said the decisions on Chinese companies, projects and products across the country should be taken by the central government. "One state puts it on hold, another cancels it and some carry on with them... this sends out a wrong message. The state governments are also confused even as public voices are rising against anything Chinese. Therefore, the Centre should openly declare one policy vis-a-vis Chinese investment," he said.

State Congress spokesperson Sachin Sawant said, "...The central government is refusing to take a call on Chinese projects and products in the country. Only a one-line statement is required but even that is not coming from the government. Because of this indecisiveness, state governments and people are confused."

The state BJP unit, however, said instead of asking the Centre to clear its stand, the Maharashtra government should declare its own policy. "The central government has made it clear that there should be no industrial and economic ties with China. In the present context, when border clashes are going on, the state government should declare what it intends to do. When the Centre has already made its stand clear, why is the state government trying to shirk its responsibility, given the current situation, " asked BJP spokesperson Madhav Bhandari.

Of the three Chinese companies, Great Wall Motors had promised initial investment worth Rs 3,770 crore and generation of 2,000 jobs. It had also committed to a phased investment worth Rs 7,600 crore in its proposed factory in Talegaon. Two other Chinese companies -- Hengli Engineering and PMI Electro Mobility Solutions -- had also planned to invest Rs 1,250 crore. Of the two, PMI had promised to invest Rs 1,000 crore and create 1,500 jobs.

Seeking refund of Rs 1,716, woman loses Rs 1 lakh to online scammers

EXPRESS NEWS SERVICE
MUMBAI, JUNE 22

THE WORLI police is in the lookout for scammers, who allegedly duped a school teacher to the tune of Rs 1.02 lakh recently, as the woman tried to get a refund of Rs 1,716 for a cancelled grocery order. As per her complaint filed with the police on June 3, the women had placed an online order for groceries, amounting to Rs 1,716, on a grocery selling mobile application. She later, however, cancelled the order and sought a refund.

However, as she did not get a refund even after a week, she searched for the company's helpline online and dialled a number that showed up in her search.

"The person who answered the call claimed that he was an executive from that grocery service. He even told me the details of the items that I had ordered and the date on which I had placed that order," she said in her statement.

The executive further apologized and said the refund was delayed due to Nisarga.

"We are checking whether an insider is involved in this. We will soon get hold of the culprits. We are trying to get the location of the suspects through the call data record," an officer said.

COPS ACCUSED OF CUSTODIAL DEATH REINSTATED

Man's mother seeks action against top cop, Home principal secy for 'contempt of court'

SADAF MODAK
MUMBAI, JUNE 22

SEEKING ACTION against the Mumbai Police chief and principal secretary of the state home department for contempt of court, the mother of 27-year-old Khwaja Yunus, who allegedly died in police custody, has approached the Bombay High Court in connection with the reinstatement of four suspended cops facing trial in the custodial death case.

Asiya Begam, 72, has prayed in her plea filed through her lawyer that the two be held guilty for contempt of the 2004 High Court order that directed the state government to suspend the four policemen and initiate a disciplinary inquiry. The petition states that the suspension of Assistant Inspector Sachin Vaze and three constables, Rajendra Tiwari, Sunil Desai and Rajaram Nikam, was revoked earlier this month without taking any steps for such an inquiry and without taking permission of the HC.

"It is surprising as to how the state government, which alleges conspiracy and murder on officers and has filed a chargesheet against them, revokes the suspension and reinstates the accused that too without any application of mind, leave alone departmental inquiry," the petition states.

Yunus, an engineer who worked in Dubai, was on a holiday to meet his family in November 2002. He, along with three others, was arrested under the Prevention of Terrorism Act on December 25, 2002. Police had alleged that they were involved in a bomb blast in Ghatkopar on December 2. The four men were interrogated and Yunus was last seen on January 6, 2003 by the other three. According to police, a team led by Vaze was travelling with Yunus to Aurangabad between January 6 and 7, 2003, and that he had managed to escape when the jeep fell into a gorge.

An FIR was filed against Yunus. His father, however, filed a habeas corpus petition in the HC, stating that the three others witnessed Yunus being tortured in custody and there must be a probe into his disappearance. The three, who were subsequently acquitted, had submitted to the POTA court that they had witnessed Yunus being assaulted.

When the CID took over the probe after the HC order, it concluded that Vaze had filed a "false and malicious" complaint against Yunus, claiming that he had escaped. The CID also arrested Vaze and three constables on charges, including murder and destruction of evidence.

The petition states that Vaze had submitted his resignation from the force in 2007-08. It states that Vaze, who had briefly joined the Shiv Sena, was reinstated "immediately after the (Shiv Sena) party came to power in Maharashtra". A notice was issued on June 5 stating that the four policemen had been reinstated after a decision by a review committee chaired by Mumbai Police Commissioner Param Bir Singh.

BAJAJ FINANCE LIMITED
CIN-L65910MH1987PLC042961
Registered Office: Akurdi, Pune 411 035
Corporate Office: 4th Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411 014

FIXED DEPOSIT SCHEMES
'FAAA/Stable' rating by CRISIL AND 'MAAA (Stable)' rating by ICRA.'
The abovementioned ratings indicate highest degree of safety with regard to timely payment of interest and principal on the instrument.

Rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. July 04, 2020) for NRIs, OCIs and PIOs

Tenor in months	Minimum deposit (in Rs.)	Cumulative	Non-Cumulative			
			Monthly	Quarterly	Half Yearly	Annual
12 – 23	25,000	6.90%	6.69%	6.73%	6.79%	6.90%
24 – 35		7.00%	6.79%	6.82%	6.88%	7.00%
36		7.10%	6.88%	6.92%	6.98%	7.10%

a) Funds will be accepted from NRO (Non-Resident Ordinary) bank account only and the amount must not represent inward remittance or transfer from NRE/ FCNR (B) account.
b) Individual depositor or primary depositor, falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for Additional interest at the rate of upto 0.25% p.a. on per Deposit amount of up to ₹5 (five) crore;
c) Depositor(s) (individual depositor only and does not include entities) intending to renew the FDR upon maturity will be eligible for additional rate of upto 0.10% p.a. for deposit size up to ₹5 Crore. Additional rate will be over and above applicable rate of interest.
d) Rate of interest for bulk deposits for more than ₹5 Crore per deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.
e) The Company will make repayment of deposit on the date of maturity of such deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NEFT or RTGS and/or account payee cheque (in case of rejection of transfer by NEFT/RTGS) to the bank account of the depositor mentioned in the deposit application.
f) The depositor(s) should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accompanied by the Deposit application form duly filled in and signed by all the Deposit holders. Renewal of Deposits will be subject to the rate of interest and other terms & conditions prevailing on the date of renewal. FDR of the existing deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date.
g) In case where the depositor(s) has opted for renewal of deposit through deposit application form, however, wishes to cancel the renewal request, the depositor(s) should submit a specific written request so as to reach the Company atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.

Particulars to be furnished as per the Non-Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 as amended.

A. Name of the Company: BAJAJ FINANCE LTD.
B. Date of Incorporation: 25th March, 1987
C. Profits/Dividends:
Profits of the Company before and after making provisions for tax, for the three financial years immediately preceding the date of the advertisement and the dividends declared by the Company in respect of the said years.

(₹in Crore)

Financial Year ended on	Profit (Standalone) Before Tax	After Tax	Dividend %
31.03.2017	2,817.52	1,836.55	180
31.03.2018	4,056.36	2,646.70	200
31.03.2019	6,035.30	3,890.34	300

D. Brief particulars of the management of the Company:
The Company is managed by the Managing Director, subject to the control and supervision of the Board of Directors. The Managing Director is entrusted with necessary powers for managing the business and affairs of the Company.

E. Names, addresses and occupations of Directors:

NAME	ADDRESS	OCCUPATION
Shri Rahul Bajaj (Chairman)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Sanjiv Bajaj (Vice Chairman)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411 014.	Service
Shri Madhur Bajaj (Non-Executive Director)	Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Rajiv Bajaj (Non-Executive Director)	34/35, Yog Koregaon Park, Lane No. 2, Pune 411 001.	Industrialist
Shri Dipak Poddar (Non-Executive and Independent Director)	Brij Kutir, Rungta Lane, 17th floor, Off Nepean Sea Road, Mumbai 400 026.	Industrialist
Shri Ranjan Sanghi (Non-Executive and Independent Director)	Flat No. 21, Mistry Court, 4th Floor, Dinshaw Vachha Rd; Mumbai 400 020.	Business
Shri D J Balaji Rao (Non-Executive and Independent Director)	D-103 Adarsh Residency, 47 Cross, 2nd Main, 8th Block, Jayanagar, Bangalore 560 082.	Professional
Dr. Omkar Goswami (Non-Executive and Independent Director)	E-121, Masjid Moth, First Floor, Greater Kailash 3, New Delhi - 110 048.	Economist
Dr. Gita Piramal (Non-Executive and Independent Director)	Piramal House, 6th Floor, 61, Pochkhanwala Road, Worli, Mumbai 400 025.	Business
Dr Naushad Forbes (Non-Executive and Independent Director)	74 Koregaon Park,Pune - 411 001	Business
Shri Anami Narayan Roy (Non-Executive and Independent Director)	62 Sagar Tarang, Worli Sea Face, Mumbai 400 030.	Social Entrepreneur, Retired Civil Servant

F. Summarised Financial Position of the Company (standalone) as appearing in the two latest audited balance sheets:

(₹in Crore)

	As at 31 March 2019	As at 31 March 2018
ASSETS		
Financial assets		
Cash and cash equivalents	240.00	227.33
Bank balances other than (a) above Receivables	1.69	1.49
Trade receivables	805.38	585.21
Other receivables	86.59	53.64
Loans	95,181.26	75,532.88
Investments	10,370.41	3,653.46
Other financial assets	297.04	254.79
Total financial assets	**1,06,982.37**	**80,308.80**
Non-financial assets		
Current tax assets (net)	147.80	24.28
Deferred tax assets (net)	660.83	762.98
Property, plant and equipment	495.84	343.87
Intangible assets	158.49	120.79
Other non-financial assets	54.54	54.71
Total non-financial assets	**1,517.50**	**1,306.63**
Total assets	**1,08,499.87**	**81,615.43**
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Payables		
Trade payables		
-Total outstanding dues of micro enterprises and small enterprises	0.44	0.43
-Total outstanding dues of creditors other than micro enterprises and small enterprises	547.25	438.89
Other payables		
-Total outstanding dues of micro enterprises and small enterprises	-	-
-Total outstanding dues of creditors other than micro enterprises and small enterprises	218.64	169.94
Debt securities	39,048.97	31,528.94
Borrowings (other than debt securities)	29,970.67	20,169.36
Deposits	13,193.01	7,792.87
Subordinated debts	4,139.07	4,138.16
Other financial liabilities	1,411.81	1,249.38
Total financial liabilities	**88,529.86**	**65,487.97**
Non-financial liabilities		
Current tax liabilities (net)	22.37	24.87
Provisions	68.88	61.71
Other non-financial liabilities	315.13	223.67
Total non-financial liabilities	**406.38**	**310.25**
Equity		
Equity share capital	115.37	115.03
Other equity	19,448.26	15,702.18
Total assets	**19,563.63**	**15,817.21**
Total liabilities and equity	**1,08,499.87**	**81,615.43**

Contingent Liabilities (Standalone)

Particulars	As at 31 March 2019	As at 31 March 2018
Disputed claims against the Company not acknowledged as debts	28.04	31.27
VAT matters under appeal	4.39	2.39
ESI matters under appeal	5.14	5.14
Service tax matters under appeal		
- On interest subsidy	1,340.49	1,243.80
- On penal interest/ charges	245.19	-
- On others	5.45	3.11
Income tax matters:		
- Appeals by the Company	0.32	8.90
- Appeals by the Income tax department	0.24	32.98

The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 from 1 April 2018 and the effective date of such transition is 1 April 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the Reserve Bank of India ('RBI') (collectively referred to as 'the Previous GAAP'). Accordingly, the corresponding figures presented for balance sheet as at 31 March 2018 have been restated / reclassified

G. a) Amount which the Company can raise by way of Deposits as per Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016 : ₹28,116.47 Crore
b) The aggregate of deposits actually held as on 31.03.2019 : ₹13,193.01 Crore

H. The aggregate dues from the facilities, both fund and non-fund based, extended to, the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are ₹61.95 crore (Bajaj Allianz General Insurance Company – ₹11.77 Cr, Bajaj Allianz Life Insurance Company Ltd. – ₹2.99 Cr, Bajaj Auto Ltd. – ₹2.11 Cr, Bajaj Electricals Ltd – ₹0.01 Cr, Bajaj Housing Finance Ltd. - ₹2.25 Cr, Jamnalal Sons Pvt. Ltd – ₹0.19 Cr and Mukand Ltd. – ₹42.63 Cr).

I. The Company has no overdue deposits other than unclaimed deposits.

J. The Company declares as under:
i) The Company has complied with the provisions of the directions applicable to it.
ii) The compliance with the directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.
iii) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
iv) The deposits solicited by the Company are not insured.
The Financial position of the Company as disclosed and the representations made in the deposit application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinion expressed by the Company and for repayment of deposits / discharge of liabilities by the Company.

K. The deposits shall also be subject to the terms and conditions as per the deposit application form.

L. Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (including death cases) is subject to the following conditions
a) Upto 3 months from date of deposit: Withdrawal is not permitted.
b) After 3 months but before 6 months: Interest shall not be payable.
c) After 6 months but before the date of maturity: The rate of interest shall be 2% lower than the rate specified for the period during which the scheme has run. In case of no rate being specified for the deposit period, interest rate payable shall be 3% lower than the lowest rate offered by BFL.

M. The Business carried on by the Company and its subsidiaries with details of branches or units if any:
1. Business carried on by the Company and its branches:
Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against property, Home Loans, construction equipment financing, small business loans, loan against securities and infrastructure financing. The Company is having its Branches at Agra, Ahmedabad, Ahmednagar, Ajmer, Akola, Akot, Alappuzha, Allahabad, Ambala, Amravati, Amreli, Amritsar, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Bareilly, Baroda, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Bhatinda, Bhavnagar, Bhilai, Bhiwandi, Bhopal, Bhubaneshwar, Bhuj, Bidar, Bijapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chalisgaon, Chandigarh, Chandrapur, Chennai, Chhindwara, Chikhli, Chiplun, Chitradurga, Chittaranjan, Chopda, Cochin, Coimbatore, Cuddalore, Cuttack, Dabhoi, Dahod, Davangere, Dehradun, Dewas, Dhanbad, Dharapuram, Dharwad, Dhule, Dindigul, Durgapur, Eluru, Erode, Gandhidham, Goa, Gokak, Gulberga, Guna, Guntur, Gwailor, Haldia, Halol, Hassan, Haveri, Himatnagar, Hoshangabad, Hoshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jaipur, Jalandhar, Jalgaon, Jalpaiguri, Jammu, Jamnagar, Jamner, Jamshedpur, Jodhpur, Junagadh, Kadi, Kaithal, Kakinada, Kalka, Kannur, Kanpur, Kapurthala, Karad, Karaikudi, Karnal, Karunagappally, Karur, Karvar, Katni, Khamgaon, Khandwa, Kharagpur, Kolar, Kolhapur, Kolkata, Kollam, Kopergaon, Korba, Kota, Kottayam, Kurnool, Kurukshetra, Latur, Lucknow, Ludhiana, Machilipatnam, Madurai, Mandya, Mangalore, Mapusa, Margao, Mehsana, Moga, Morbi, Mumbai, Mysore, Nabha, Nadiad Nagarcoil, Nagpur, Namakkal, Nanded, Nandurbar, Nashik, Navsari, Nellore, New Delhi, Palanpur, Pandharpur, Panipat, Patiala, Patna, Pen, Phagwada, Pimpalgaon, Pollachi, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajahmundry, Rajgurunagar, Rajkot, Rajnandangaon, Rajpura, Ranaghat, Ranchi, Ratlam, Ratnagiri, Rewa, Rohtak, Ropar, Rourkela, Salem, Sangli, Satara, Satna, Sehore, Shimla, Shimoga, Siliguri, Sirsa, Solapur, Surat, Surendranagar, Tenali, Thiruvalla, Tirunelveli, Tirupati, Tirupur, Trichur, Trichy, Trivandrum, Tumakuru, Tuticorin, Udaipur, Udipi, Ujjain, Vadakara, Valsad, Vapi, Varanasi, Vidisha, Vijayawada, Vizag, Vizianagram, Wani, Warangal, Wardha, Warud, Washim, Yavatmal and all other branches mentioned on the official website page www.bajajfinserv.in => Scroll to bottom of the webpage=>Contact us=>Visit our branch or by directly clicking https://www.bajajfinserv.in/branch-locator
2. Business carried on by the subsidiaries of the Company:

Sr. No.	Name of subsidiary	Address of registered office	Activity
1.	Bajaj Housing Finance Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Housing Finance Business
2.	Bajaj Financial Securities Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Stock broking and depository participant

The above text of advertisement has been issued on the authority and in the name of the Board of Directors and has been approved by the Board of Directors at its Meeting held on 25 July 2019 and copy of the same signed by the majority of Directors has been delivered to the Reserve Bank of India for registration.

By order of the Board of Directors
for Bajaj Finance Limited

Pune
19 June 2020

Rajeev Jain, Managing Director
DIN: 01550158

HOW TO INVEST:
The amount should be deposited only by cheque or debit card made payable to 'BAJAJ FINANCE LTD - ACCOUNT NUMBER 00070350006738' and crossed 'Account Payee only'. The cheques should be payable at par and CTS compliant. Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches. For NEFT/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank account no.: 00070350006738, Account type: current account, Bank Name: HDFC Bank Ltd, IFSC: HDFC0000007, Bank branch: 885, Bhandarkar Road, Pune-411004
Write to us at fd@bajajfinserv.in or call us on 020 71505275

Fadnavis says substandard seeds supplied to farmers, demands action

EXPRESS NEWS SERVICE
MUMBAI, JUNE 22

FORMER CHIEF minister and Opposition leader Devendra Fadnavis on Monday demanded action against the Maharashtra State Seeds Corporation Limited, popularly known as MAHABEEJ, alleging that it sold substandard seeds to farmers at higher prices.

"The process of kharif sowing has begun with the onset of monsoon in Maharashtra. The state government had promised easy access to seeds and fertilizers to farmers. However, the ground reality is shocking as farmers bought seeds at higher prices that turned out substandard," Fadnavis wrote in a letter to Chief Minister Uddhav Thackeray.

He said there are farmers who have already sown the seeds. And they later realised the seeds were substandard. As a result, these farmers have to buy both seeds and fertilizers again, he added. Fadnavis alleged that since MAHABEEJ did not get government subsidy, it sold a bag of soyabean costing Rs 1,700 at Rs 2,300.

"Even after making steep payment farmers found it substandard. The farmers realised after sowing these seeds that it did not germinate," he said.

CYCLONE NISARGA

20 days on, many areas in Raigad without power supply

SADAF MODAK
MUMBAI, JUNE 22

NEARLY 20 days since Cyclone Nisarga's landfall in Raigad district, some homes and commercial establishments continue to remain without power supply, as authorities tackle the damage caused to electricity infrastructure. From buying and renting generators or paying money to charge their cellphones, many villages in the district are still waiting to return to a normal life.

Maharashtra State Electricity Distribution Company Limited (MSEDCL) officials said that according to their assessment, power supply was affected in 2,277 villages of Raigad due to damage to electricity poles, feeder lines and sub-stations. As many as 1,500 technicians, engineers and other staff, have been involved in fixing the supply with workers called in from across the state – including districts like Gondia and Aurangabad.

While nearly 90 per cent of the work has been completed, restoration work in nearly 500 villages is underway, officials said.

In Chaul and Nagaon areas of Alibag, where many homes lost power supply on June 3, when the cyclone had made a landfall, local residents took it upon themselves to restore electricity.

"We waited for two weeks and realised it may take much longer. Without electricity, it was impossible to get water pumped to the tanks. We had not charged our phones for days... Last week, 20 to 25 of us decided to get together. We were assigned one technician by the supply company," said Jayant Nagvekar, a resident.

The group dug roads and erected poles, which were then installed by the technician. Nagvekar said that after five days of work, the supply was restored.

In the initial days, local residents traveled to the city area of Alibag to charge their inverter batteries, many also rented generators at Rs 1,500 per hour. Residents said that now, the rent has gone down to Rs 500 per hour, with power supply resuming in many areas.

Karishma Palekar, a resident of Nagaon, said that while electricity was restored to her home three days ago, power supply to her shop of dairy products and frozen meat continues to remain affected. Her other concern is that she does not have insurance cover. "We were told that since the products in my shop got damaged due to lack of electricity and was not directly related to the cyclone, it will not be covered," she added.

In Shrivardhan and Harihareshwar — areas known for their beaches and are dependent on tourism — the cyclone has only aggravated the financial crisis caused by the lockdown.

Residents said that in many areas, those without the means to buy or rent generators, depended only on candles, which too soon ran out of stock. "In some areas, those with generators asked for Rs 300 for half an hour to charge water pumps. One had to pay Rs 30 to charge cellphones," a resident of Shrivardhan said.

Once the roads were cleared, relatives from neighbouring districts traveled to the cut-off areas with power banks and other supplies. Last week, a power sub-station was installed in the area with the supply expected to be restored in all parts by next week. "With 1,500 of our staff working 18 hours a day, we have been able to restore supply in most parts. But there were many challenges due to the extent of damage to the poles, feeder lines and sub-stations," an official of MSEDCL said.

While district authorities have begun conducting panchnamas to ascertain damage to property for compensation, residents said that the damage to full-grown betelnut and coconut trees will set them back economically by at least a decade.

DICCI adopts Ambedkar's village hit by cyclone

Mumbai: Ambadave, the native village of Dr B R Ambedkar in Ratnagiri district which was badly hit by Cyclone Nisarga, is set for a facelift. The Dalit Indian Chamber of Commerce and Industry (DICCI) has decided to adopt the village. At its board meeting, DICCI passed a resolution to not only provide relief and rehabilitate the villagers but also work towards making it economically self-reliant.

"When we learnt about the havoc in Ambadave, our organisation decided to reach help. Then it occurred that relief would be a temporary process. Permanent help would be to utilise our organisational strength to transform this nondescript village into becoming economically self-reliant. Empowerment of villagers irrespective of caste or community would be an ideal model of economic upliftment," said DICCI chairman Milind Kamble.

DICCI will coordinate with the Dr Babasaheb Ambedkar Technical University (BATU) and the Khadi Village Industries Corporation (KVIC). **ENS**

For over 8 lakh workers who returned to Marathwada, PM's scheme offers little help

ATIKH RASHID
PUNE, JUNE 22

ON SATURDAY, Prime Minister Narendra Modi launched the Garib Kalyan Rozgar Abhiyan (GKRA), a scheme to boost livelihood and employment opportunities for migrant workers who have returned to villages from metro cities due to the Covid-19 pandemic and the ensuing lockdown. The scheme for migrant workers' welfare, however, leaves inter-district migrants out of its purview, focusing only on 116 districts across six states that see high inter-state migration.

GKRA is a programme to provide livelihood opportunities to returning migrant workers by employing them under 25 government schemes. The works include laying of gas pipelines, water supply, internet set up, building housing for the rural poor, waste management infrastructure, rural roads and work on Anganwadis, among others, under 12 different Union ministries.

According to the Prime Minister's Office, the districts chosen for the scheme are those where more than 25,000 migrant workers have returned in the last few months. These districts are estimated to cover about 66 per cent of such migrant workers.

The lack of a plan to provide employment to returning inter-district migrants – especially skilled workers – is most apparent in Maharashtra's Marathwada region where more than a million migrants have returned from Pune, Mumbai and other major cities in the state after the lockdown. In most of the eight districts, the administration is counting on the returning migrants to go back to the cities after the pandemic subsides. "Some are already returning," said an official.

Each of the eight districts of Marathwada – a region known for low socio-economic development and migration of rural population – has seen a much higher number of returning migrants than the 25,000 eligibility mark for GKRA since March 2020, when the pandemic started affecting life and livelihoods in Mumbai, Pune and other big cities in comparatively wealthier western Maharashtra.

Numbers obtained by The Indian Express from district authorities show that about 10.8 lakh migrants have returned to the eight districts in the region with each seeing anywhere between 60,000 to 2.5 lakh returnees from cities in the last three months. The highest count of 2.5 lakh is in Beed district, which sees very high seasonal migration of sugarcane harvest labourers to various sugar factories in western Maharashtra, in addition to other skilled and semi-skilled migrants who move to cities such as Mumbai and Pune in search of better wages.

Other districts in the region -- Aurangabad (about 2 lakh), Latur (1.43 lakh), Nanded (1.5 lakh), Osmanabad (1.1 lakh) Parbhani (1 lakh), Hingoli (65,000) and Jalna (60,000) — have also received migrants in numbers that are many times higher than the 25,000 threshold fixed by the central government for inclusion in GKRA scheme for inter-state migrants in six states.

While those looking for manual work back home can, possibly, be accommodated via MGNERGA works, for skilled workers there is very little to do in these districts. In most districts, the only possible solution is going back to the big cities, again, to look for work.

"In the last few months, we have issued thousands of fresh job cards under MGNERGA, of which about 2,000 would be returned migrants. For skilled workers who were working in industrial units in the city, we have very little capacity to accommodate them as there are almost no industries here. We are in talks with a few units, which had earlier employed north Indian workers who have now left, to employ the locals who have returned," said Hingoli Collector Ruchesh Jaywanshi.

When asked about the district administration's plan for the migrants, Collector of neighbouring Parbhani, Deepak Mugalikar, said the migrants have returned to their native places, but only temporarily. "They will be going back. In fact, some have already started," said Muglikar.

"The first priority for us in connection with the returning migrants is to ensure that they do not spread coronavirus. We are keeping them in 14-day institutional quarantine followed by another 14 days of home quarantine. If they seek jobs under MGNREGA, we have ample work...," he said.

But the Rs 202 per day wage under MGNREGA is nowhere enough for a skilled worker like Pramod Harkal (24), who used to earn over Rs 600 a day as a helper in an automobile assembly unit in Alandi, Pune.

Harkal, who hails from Gunj Khurd village in Parbhani, said he returned to his village two months ago and has been unemployed since. "I can't get any suitable work in the village. I tried to find some in Pathri (the tehsil headquarters) but to no avail. I am now looking to go back to Pune once transport services start," said Harkal.

Pankaj Gajmal, a 30-year-old from Pathri town in the same district, had returned in April from Mumbai, where he worked as a support staff in a data centre of a nationalised bank. "Although my office was open, I couldn't go as the local train service had sopped in Mumbai. I returned home in April. I tried to find some work online but there isn't any," said Gajmal, who plans to return to his earlier job in Mumbai, or get a new one in the city, as soon as the local train service resumes.

Experts believe that schemes like GKRA may help migrants survive the pandemic period by providing them minimum income. But GKRA, like MGNREGA, can't keep the population of migrant workers back home, who leave their homes looking for better wages.

Construction of girders for a bridge between Thane and Kalwa began on Monday. *Deepak Joshi*

Police notice 'forged': To quiz accused, cops visit her house, find her missing

EXPRESS NEWS SERVICE
MUMBAI, JUNE 22

THE MUMBAI police, investigating a case where a police notice was allegedly forged to obtain the bank statements of a person, went to the residence of the complainant's wife to question her. Shaista Mogul is one of the four accused named in the case in addition to two lawyers and a police officer. An Azad Maidan police team went to Shaista's residence last week but she wasn't there. The police are currently looking for her and have asked her to join the probe. Meanwhile, the name of a city-based builder has also cropped up in the investigation.

The complainant Irphan Mogul, who separated from his former wife Shaista, has alleged that she along with her lawyers Rizwan Merchant and Gayatri Gokhale and Assistant Police Inspector Vilas Sutar used a forged police notice to get his bank statement, which was then submitted in the Bombay High Court. Mogul said that in the maintenance plea, the family court ruled in his favour last year after which Mogul approached HC that is currently hearing the matter. He said that the financial statements were submitted before HC by Shaista.

API Suresh Mulani said that last Thursday a police team went to her house to question her. "She was, however, not present. We are on the lookout for her," Mulani said. Shaista's phone was switched off and could not be reached for comment. Mulani said that Merchant and his junior Gokhale had approached HC for quashing of the FIR and were given interim protection from arrest by the court.

Another officer said, "The name of a city-based builder has cropped up during the investigation and we will be calling him to record his statement." The officer added that they had already recorded the statement of Sutar, who is alleged to have used the forged notice of Agripada police station to get 200 pages of details of the current account the Mogul family held at a private bank. No arrests have been made so far.

Mogul alleged that Shaista was helped by Merchant and Gokhale to procure these details illegally. The statements were then produced before HC on grounds that Mogul had suppressed information about his financial status from the court. An FIR on charges of cheating, forgery and criminal conspiracy against the four was registered on June 4.

GOVERNMENT OF ODISHA,
"e"-PROCUREMENT NOTICE
WORKS DEPARTMENT

B-96

E-mail : ceworldbankprojects@gmail.com

Bid Identification No. CE-WBP (O)- 05/2020-21

1. The Chief Engineer (World Bank Projects), Odisha on behalf of Governor of Odisha invites percentage rate bids in double cover system in ONLINE MODE form eligible contractors for Road work as mentioned below :
2. Nature of work : Road work
3. No. of work : 01 No.
4. Tender Paper cost : Rs. 10,000.00 /each
5. Class of Contractor : Special/ Super Class as noted against work
6. Available of bid document in the website : From 10.00 A.M. of 27.06.2020 to 05.00 P.M. of 13.07.2020.
7. Date of opening of Bid : 11.30 A.M on 14.07.2020.
8. The Bidders have to participate in ONLINE bidding only. Further details can be seen from the website: **https://tenderodisha.gov.in**. Any addendum / corrigendum / cancellation of tender can also be seen in the said website.

Sd/-
Chief Engineer (World Bank Project), Odisha
OIPR-34003/11/0006/2021

JHARKHAND MANTRALYA
DPRD BUILDING
DHURWA, RANCHI-834004.

OFFICE OF THE D.G. & I.G. OF POLICE

Bid Ref. No.: 02/2020-21

IG of Police (Provision), Jharkhand Police Headquarters Ranchi, invites sealed Technical & Commercial Bids on behalf of Office of the D.G & I.G of Police, Government of Jharkhand For "Annual Maintenance Contract" of the IT Equipments To Jharkhand Police.

'Annual Maintenance Contract' of IT equipments as per the given in the bill of materials in the tender documents.

A complete set of Bid Documents may be purchased by any interested eligible Bidder on the submission of a written application to the IG Provision Jharkhand Police Head Quarter, Dhurwa, Ranchi-834004 upon payment of a non refundable fee of **Rs. 2500/- (Rupees Two Thousand Five Hundred only)** in the form of Demand Draft in favor of IG Provision Jharkhand Police, Ranchi, payable at Ranchi. The Bid Document may be purchased personally during office hours on all working days from 13.07.2020. Bidder can also download the Tender document from Jharkhand Police Website www.jhpolice.gov.in in case the tender downloaded the bidder has to enclosed a demand draft of Rs. 2500/- (Rupees Two Thousand Five Hundred only) in favour of IG of Police (Provision) along with the tender document.

Interested and eligible Bidders are required to submit the Technical and Commercial Bids in two separate sealed envelopes. The Technical and Commercial Bids should be accompanied by a bid security as specified in this Bid Document. The Bid Security (In the form of Demand Draft or Bank Guarantee) should be included in the same envelope containing the Technical Bid. The Technical and Commercial Bids along with the Bid Security must be delivered to IG Provision Jharkhand Police head quarter, Dhurwa, Ranchi-834004 on or before **27.07.2020 till 3.00 pm.**

The envelope containing the Technical Bid and the Bid Security will be opened on the specified date & time in the presence of the Bidders or their authorized representatives who choose to attend. In the event of the date specified for bid receipt and opening being declared as a holiday for the Office, the due date for submission and opening of bids will be the following working day at the appointed times.

The summary of various activities with regard to this invitation of bids are listed in the table below:-

1	Bid Reference No.	**02/2020-21**
2	Price of Tender Document	**Rs. 2500/-**
3	Pre-bid Meeting	**20.07.2020 at 11.30 am**
4	Last date & Time for submission of Bids	Till 3.00 pm on **27.07.2020**
5	Date & Time of opening of bids	4.00 pm on **27.07.2020**

Bidder can participate or send Pre-Bid inquiry from e-mail on ig-prov@jhpolice.gov.in. Inquiry must receive in specified Time (Till 10.30 am on 20.07.2020).

I.G. of Police (Provision)
Jharkhand, Ranchi.
PR 229753 (Police) 20-21 (D)

WESTERN RAILWAY
VARIOUS ELECTRICAL TRD WORKS
(1) E - Tender Notice: EL-TRD-W-118-20-21-1, dated: 22.06.2020. Name of Work: Supply, Erection, Testing and Commissioning of 25 KV AC OHE for WONDER CEMENT private siding at Nardana in Udhana-Jalgoan section of Mumbai division (Deposit work). **Advertised Value:** ₹ 2,21,61,400/- **Earnest Money:** ₹2,60,800/- **Date & time of submission:** 20.07.2020, 15.00 hrs **Date & time of opening:** 20.07.2020, 15.30 hrs. **(2) E - Tender Notice: EL-TRD-W-118-20-21-3, dated: 22.06.2020. Name of Work:** OHE electrification work of line no. 8 & 9 at Nandurbar yard in Udhana-Jalgoan section of Mumbai Division. **Advertised Value:** ₹ 1,15,69,666/- **Earnest Money:** ₹2,07,800/- **Date & time of submission:** 20.07.2020, 15.00 hrs **Date & time of opening:** 20.07.2020, 15.30 hrs. Regarding detailed nature of work, containing cost of tender document (non refundable), EMD eligibility criteria, similar nature of work, detailed tender conditions, please visit **www.ireps.gov.in.** Manual offers will not be considered. D-01
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MIHAN INDIA LIMITED
(A Joint Venture of MADC and AAI)
1st Floor, Old Terminal Building, Dr. Babasaheb Ambedkar International Airport, Nagpur | E-mail : civil@mihanindia.org

TENDER NOTICE : CE - 2021 - L

MIHAN India Ltd. invites e-tenders, for **"Construction of Precast Operational Area Boundary Wall at Dr. Babasaheb Ambedkar International Airport, Nagpur".** Tender can be downloaded from 15:00 hrs of **23.06.2020** to 15:00 hrs of **07.07.2020.**

For further details visit **https://mahatenders.gov.in**

Sr. Airport Director, MIHAN INDIA LIMITED

JHARKHAND BIJLI VITRAN NIGAM LIMITED
(CIN : U40108JH2013SGC001702)
Engineering Building, HEC, Dhurwa, Ranchi – 834004,
Email:- cecr2018@gmail.com, **Fax: 0651-2400799**

4th Time Extension Notice of NIT No. 306/PR/JBVNL/2019-20

for **"Supply, Installation, testing & commissioning of Three Phase Four Wire Trivector Energy 0.2s Accuracy class 33KV ABT Meter and system maintenance of ABT metering system for five years under ADP head for Electric Supply Area Jamshedpur"**

Timelines for participating in the all the above e-tender is detailed below :

Sl. No.	Particulars	Estimated Date
2	Last date & time of receipt of Bid documents online	Upto 29/06/2020 at 17:00 hrs.
3	Last date of physical submission of tender fee & EMD:	Upto 30/06//2020 till 15:00 hrs.
4	Technical Bid opening due date	30/06/2020 at 17:30 hrs.

Bid uploading / opening will be through e-tendering norms only. The complete Tender documents can be downloaded through website www.jharkhandtenders.gov.inBidder may contact help desk of e-Procurement system at the following web address: www.jharkhandtenders.gov.in.

Contact of Official:- GM(Coml) – 9431708983

Call Center 24 x 7
18003456570 /18001238745
Centralised Complaint NO. 1912

PR No. 228003

Sd/-
General Manager (Commercial)
JBVNL, Ranchi
PR 229771 (Jharkhand Bijlee Vitran Nigam Ltd) 20-21 (D)

Rail Wheel Plant/Bela
(Distt.: Saran), Bihar-841221

E-Open Tender Notice No: S/RWP/E/12/2020-21 dated: 19.06.2020, Principal Chief Materials Manager/Rail Wheel Plant, Bela for and on behalf of the President of India invites online "e-Open Tender", through Indian Railways E-Procurement Website **www.ireps.gov.in,** for supply of following Stores item at RWP/Bela. The closing time of all tenders is 14:00 hrs. **Sl.No. 1. Tender No.** 01201089 **Short Description of item:** Magnesia Carbon Bricks **Quantity:** 54 SET **Date of Tender Closing/ Opening:** 31.08.2020 at 14:00 **1.** Website address, on which full tender details can be seen and downloaded from, is **www.ireps.gov.in. 2.** The prospective firms/bidders submitting bid are advised to remain in touch with the above website for updates including Addendum/Corrigendum/ Cancellation with respect to the above tender. However, this information will also be invariably published in the all concerned newspapers.

Principal Chief Materials Manager
Rail Wheel Plant,Bela.
RWP/CPRO/Advt./2020-21/30

WESTERN RAILWAY
PROVISION OF POWER SUPPLY
(1) Tender No.: EL 81/14/443/WA/8 dated 22.06.2020, . Work and location : Bandra Terminus : Provision of power supply for Automatic Coach Washing Plant (ACWP) at BDTS Depot. **Approx. cost of work :** ₹ 50,55,606/- **Cost of EMD :** ₹1,01,100/- **Completion Period :** Four Months **Date & time of submission:** till 24.07.2020, 15.00 hrs **Date & time of opening:** on 24.07.2020 till 15.30 hrs. **Note :** Please visit our website **www.ireps.gov.in** to download the tender document, corrigendum and further details. D-04
Like us on : facebook.com/WesternRly

WESTERN RAILWAY
E-TENDER FOR PARKING CONTRACT
E-Tender Notice: C481-T20-BL-W-03, **Work-** Operation of "All Vehicles- Pay & Park" over Mumbai Division. **Location:** Valsad (West) **Area in sqm.:** 1604.91 **Reserve Price Per Annum:** ₹ 23,00,541/- **Approximate cost of work for 03 years:** ₹ 69,01,623/- **EMD:** ₹ 3,45,100/- **Cost of Tender Form:** ₹ 5,000/- **Date & Time of submission:** from 10.00 hrs. on 19.06.2020 - upto 15.00 hrs. on 17.07.2020. **Date & Time of Opening:** at 15.30 hrs. on 17.07.2020. **For further details please visit Western Railway public website:** www.ireps.gov.in D-02
Like us on : facebook.com/WesternRly

WESTERN RAILWAY
FOUR WHEELER HIRING & CONSTRUCTION WORK
Tender No. W.118/9/IREPS/BCT (WA) (1) Executive: Sr.DEN (N) BCT, **Tender Notice No.:** BCT/20-21/145, dtd. 22/06/2020, **Work and location:** VIRAR-SURAT SECTION:-Hiring of Four wheeler Non-AC vehicle for day to day inspection and supervision of various works under the ADEN/DFCCIL section for two years. **Approx. Cost of work:** ₹ 11,98,342.08/- **EMD:** ₹24,000/- **Date & Time of submission:** on 21/07/2020 till 15:00 hrs, **Date & time of opening:** on 21/07/2020 at 15:30 hrs. **(2) Executive:** Sr.DEN (N) BCT, **Tender Notice No.:** BCT/20-21/146, dtd. 22/06/2020, **Work and location:** VIRAR-SURAT SECTION:-Extension of CPWI office and stores for material storage against new sanctioned track renewal works under SSE (W), DRD, BL, BIM, ST. **Approx. Cost of work:** ₹ 1,07,00,886/- **EMD:** ₹2,03,500/- **Date & Time of submission:** on 21/07/2020 till 15:00 hrs, **Date & time of opening:** on 21/07/2020 at 15:30 hrs. Regarding detailed nature of work, containing cost of tender document (non refundable), EMD, eligibility criteria, similar nature of work, detailed tender conditions, please visit **www.ireps.gov.in** Manual offers will not be considered. D-07
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WESTERN RAILWAY
ENGINE REPLACEMENT OF TRACK MACHINES
Tender Notice No./ Tender No. W641/22/19/65 dt. 22.06.2020. Description of Work: Repowering of Track Machines by replacing Engine of Cummins make model NT-855L (outdated) with Modified Cummins make NTA 855 L BC Engine **Total Tender Value:** ₹ 32,06,715.77/- **Earnest Money:** ₹64,100/- **Date of Closing of e-Tender Box at 15.00 hrs.:** 14.07.2020 **Date of Opening of e-Tender Box at 15.15 hrs.:** 14.07.2020. **Note: (1)** Complete information along with tender document of above e-Procurement Tender is available on website **https://ireps.gov.in**. upto the due date of tender opening. **(2)** Bids other than in the form of E-Bids shall not be accepted against above Tender. For this purpose, venders are required to get themselves registered with IREPS website along with class III Digital signature certificate issued by CCA under IT Act-2000. **(3)** Rates entered into Financial Rate page and duly signed digitally shall only be considered. Rates and any other financial entity in any other form/letter head if attached by vendor shall be straight away ignored and shall not be considered. **(4)** Documents being attached should be signed by the tenderer on its body. **(5)** Earnest Money Deposit/ Security Deposit to be paid under allocation No 00844519 (x). **(6)** In case of any difficulty, helpdesk available on the website of IREPS may be approached. D-05
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Government of Tamil Nadu
Tirumangalam Municipality
Roc No: 223/2020/E1 **Dated:20.06.2020**
NOTICE INVITING REQUEST FOR QUALIFICATION (SECOND CALL)
Notice inviting RFQ for Construction of a New Bus Stand Infrastructure Project for Tirumangalam Municipality, Tamil Nadu, on a PPP Mode (DBFOT Basis), including financial management and maintenance for a period of 22 years.
Inviting authority: The Commissioner, Tirumangalam Municipality, Tirumangalam – 625 706, Tamil Nadu. Phone: 04549 - 280757 Email: commr.tirumangalam @tn.gov.in
1. The Government of Tamil Nadu is keen to improve the intercity bus transport infrastructure in the State of Tamil Nadu. As a part of this effort, it is proposed to develop and establish state-of-the-art bus terminals, in the State on public-private partnership basis. These terminals would be operated and maintained at a pre-determined quality standard, rendering cost effective and efficient services to the users.
2. The Tirumangalam Municipality (the Authority) has been authorized by the Municipal Council for construction, development, and management of new Integrated Bus Terminal Infrastructure Project, design, build, finance, operate and transfer(**"DBFOT"** mode of PPP) (**"Project"**), in accordance with the terms and conditions ,to be set forth in a concession agreement, to be entered into.
The Estimated Project cost is Rs. 21.72 crores
3. The said Project is for the Concession Period of 22 years, including the right to develop, design, finance, construct and maintain the Commercial Facility and Amenities, to undertake the marketing, booking and allotment of built up area therein and to demand, charge, collect, retain and appropriate the User Charges and the Premia there from.
4. **The Authority accordingly invites Applications from the eligible developers, to being shortlisted for the issue of Request For Proposal (RFP) Document.**
5. A pre bid meeting for the prospective Bidders, who are interested in bidding for the above-mentioned project, will be held on **05.08.2020 at 11.00 hrs at Municipal Office, Tirumangalam.**
6. The Eligibility Criteria and other terms and conditions are given in RFQ.
7. The RFQ may be obtained the address given above during office hours, on payment of Rs.10000/-(Rupees Ten thousand only), through Demand Draft, drawn in favour of Commissioner, Tirumangalam Municipality pay able at Tirumangalam as processing fees.
8. The **RFQ** may also be downloaded from **24.06.2020** from the Official Website **https://tntenders.gov.in.**
9. The last date for submission of RFQ is **15.00 Hrs on 28.08.2020**
DIPR.2372/Tender/2020 **Commissioner (I/c), Tirumangalam Municipality**

WESTERN RAILWAY
VARIOUS ENGINEERING WORKS
No. W.118/9/IREPS/BCT(WA), Date: 22.06.2020

Sr. No.	Executive	Tender Notice No. & Date	Work and Location	Approx. cost of work	EMD
1	DEN (CENTRAL) BCT	BCT/20-21/141 dtd. 22.06.2020	Joravasan - Surat Sec:- TRR(P) = 5.275 km & TFR = 3.637km in connection of sanctioned Track work (i) TRR(P) = 14.503km (ii) TBR = 65.587km, TFTR= 18 kms &TFR = 24.537 kms.	₹ 86,53,896.60	₹ 1,73,100.00
2	DEN (CENTRAL) BCT	BCT/20-21/142 dtd. 22.06.2020	Joravasan - Surat Sec:- CTR (S/P)=8.290 Km in connection of sanctioned work CTR(S/P)=15.524 Km.	₹ 1,45,53,490.24	₹ 2,22,800.00
3	DEN (CENTRAL) BCT	BCT/20-21/143 dtd. 22.06.2020	Joravasan - Surat Sec:- TTR (P)=40 Nos. in connection of sanctioned TTR(P)=119 Nos.	₹ 36,31,013.18	₹ 72,600.00

Sr. No. 1, 2 & 3: Date & Time of submission & Opening of Tender: Submission Up to 15.00 Hrs on **21.07.2020** and Opening at 15.30 hrs on the same day. Regarding detailed nature of work, containing cost of tender document (non refundable), EMD, eligibility criteria, similar nature of work, detailed tender conditions, please visit **www.ireps.gov.in.** Manual offers will not be considered. D-08
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LAC SHOWDOWN

As CWC readies salvo at PM, an echo of '99 — and Cong's attack on Vajpayee

MANOJ C G
NEW DELHI, JUNE 22

UNFAZED BY the BJP's criticism for raising questions on the government's handling of the Chinese incursions and its near-isolation in the Opposition ranks, the Congress, at its Working Committee (CWC) meeting Tuesday, is set to launch fresh fusillade at the government.

Former Prime Minister Manmohan Singh's strongly worded statement on Monday is an indication of the thinking in the party.

Party leaders, sources say, believe that the Galwan Valley bloodbath and Prime Minister Narendra Modi's subsequent statement and clarifications, if used effectively, can provide political ammunition to counter the BJP's jingoistic nationalism. The party believes Modi is facing perhaps the most difficult foreign policy questions of his tenure so far, a front on which he has invested heavily, with challenges coming from even the otherwise friendly Nepal. And unlike in the case of Pakistan, the Chinese incursions will not provide BJP an opportunity to try and polarise domestically, Congress leaders feel.

The party has ratcheted up pressure on the government step by step.

It first questioned Prime Minister Modi's silence on the Chinese transgression and accused his government of keeping other parties in the dark. It also reminded him of limitations of his personalised brand of diplomacy.

The party then accused the government of having sent Indian soldiers unarmed in harm's way.

After Modi's remarks on Friday, it now accuses the government of having surrendered Indian territory. This echoes the gambit the Congress played in 1999.

In the summer of 1999, as the Kargil war was about to reach its climax, the CWC met and issued a statement accusing the then A B Vajpayee government of having "deliberately kept the nation in the dark" about Pakistani incursion. The party argued that the government did so since it would have undone the "much-vaunted Lahore spirit", and "revelation of the truth" would have exposed Vajpayee to "ridicule" before the nation.

FULL REPORT ON
www.indianexpress.com

PM should be mindful of what his words imply: Manmohan

MANOJ C G
NEW DELHI, JUNE 22

Manmohan Singh

WADING INTO the political row over the death of 20 soldiers in violent clashes with Chinese PLA troops near the LAC in Ladakh's Galwan Valley, former Prime Minister Manmohan Singh on Monday urged Prime Minister Narendra Modi to be "mindful" of "implications" his remarks will have on the "nation's security", as also its "strategic and territorial interests".

Referring to Modi's remark at an all-party meet on Friday – that neither has anyone intruded into Indian territory nor has anyone captured any military post – Singh reminded him that "disinformation is no substitute for diplomacy or decisive leadership." He said the Prime Minister cannot allow China to "use his words as a vindication of their position".

The ruling BJP hit back, with party president J P Nadda calling Singh's statement "mere wordplay". He said the conduct and actions of top leaders of the Congress will not make anybody believe such statements and argued that the Congress has always questioned and demoralised the armed forces.

Nadda also said Singh should have worried about Chinese designs "when, as PM, he abjectly surrendered hundreds of square kilometres of India's land to China".

Singh's hard-hitting statement has set the tone for the Congress Working Committee meeting, convened on Tuesday to discuss the Chinese transgression and the government's handling of the crisis, as also the economic and social fallout of the nationwide lockdown. Asserting that China is brazenly and illegally seeking to claim parts of Indian territory such as Galwan Valley and the Pangong Tso Lake by committing multiple incursions, Singh said, "We cannot and will not be cowed down by threats and intimidation, nor permit a compromise with our territorial integrity."

Prime Minister Narendra Modi, he said, "cannot allow them (China) to use his words as a vindication of their position, and (he) must ensure that all organs of the government work together to tackle this crisis and prevent it from escalating further. This is a moment where we must stand together as a nation and be united in our response to this brazen threat."

He argued that "the truth cannot be suppressed by having pliant allies spout comforting but false statements."

While he did not elaborate, Singh's mention of "pliant allies" were likely aimed at statements made by the chief ministers of Telangana, Andhra Pradesh, Sikkim and Meghalaya in support of the government after Modi's remarks.

Referring to the soldiers killed, Singh said their sacrifice cannot be allowed to be in vain and asked Modi to "rise to the occasion, to ensure justice for Col B Santosh Babu and our jawans who have made the ultimate sacrifice and resolutely defended our territorial integrity". To do any less, he said, would be a "historic betrayal of the people's faith".

The former PM said: "At this moment, we stand at historic cross-roads. Our government's decisions and actions will have serious bearings on how the future generations perceive us. Those who lead us bear the weight of a solemn duty. And in our democracy that responsibility rests with the office of the Prime Minister."

He said, "The Prime Minister must always be mindful of the implications of his words and declarations on our nation's security, as also strategic and territorial interests."

Nadda maintained that Singh can "certainly share his wisdom on many subjects but the responsibilities of the office of the Prime Minister isn't one of them", as the "UPA (had) personified systematic institutional erosion of that office, combined with disrespect for our armed forces". The BJP chief asserted that the NDA, under Modi, has reversed that.

Referring to senior Congress Rahul Gandhi's criticism of Modi, Nadda said Manmohan Singh's calls for unity fall flat "when we see exactly who is vitiating the atmosphere of unity". He hoped that Singh is "able to prevail upon his own party at least".

Nadda said: "He presided over 600 incursions made by China between 2010 to 2013. Dr Manmohan Singh belongs to the same party which helplessly surrendered over 43,000 km of Indian territory to the Chinese. The UPA years saw abject strategic and territorial surrender without a fight. (This) time and again belittles our forces."

While in oppn, BJP cornered, questioned UPA govt on China; sent teams to border

LIZ MATHEW
NEW DELHI, JUNE 22

WHILE THE BJP has slammed Congress leaders Sonia Gandhi and Rahul Gandhi for raising questions on the killing of 20 soldiers in Ladakh, with party president J P Nadda accusing the Congress of being an "irresponsible" opposition party and its leaders of trying to "demoralise" the nation and the soldiers and Home Minister Amit Shah asking Rahul to rise above "petty politics", as an opposition party during the UPA years, the saffron party had tried to corner the government several times on similar issues.

An analysis of press releases issued by BJP between 2004 and 2014, available on its official website, shows it had issued almost two dozen statements on China, cautioning the then government many a times and seeking explanations. In its June 2013 Panaji national executive meeting, for instance, the BJP passed a separate resolution on "Suraksha and Swabhiman", which stated: "...ur boundaries are violated at will umpteen times on Indo-China borders. The latest being the incursion by Chinese troops almost 19 km inside Indian territory...India is being dishonoured, trivialised and its legitimate authority questioned. Our government at the Centre, at best, is only offering platitudes to its citizens."

In its June 2009 political resolution, passed at the national executive in Parliament Annexe, the party wanted the government to take China's move on raising claim over Arunachal Pradesh at international forum to be "treated with utmost seriousness."

On September 18, 2009, Union minister Ravi Shankar Prasad, then a BJP spokesperson, pointed out that there had been 233 incursions in 2008, and wanted the government to issue a white paper "on the entire ramifications of Indo-China relationship". He had said, "The cumulative signal is indeed ominous and disturbing and yet the whole attitude of the Government is one of callous negligence. Why is there deliberate attempt to downplay it? Why this drift and confusion?"

On October 14 the same year, Prasad alleged that the UPA was "almost bending backward to deliberately downplay" the "increasing pressure by China" at borders, and asked then PM Singh to convene an all-party meeting.

Jharkhand plans job guarantee scheme for urban poor

ABHISHEK ANGAD
RAIPUR, JUNE 22

Hemant Soren

WITH AN ESTIMATED 25 per cent households in urban areas adversely affected by the extended lockdown in Jharkhand, the state government is planning to launch a job guarantee scheme under which urban workers will be able to demand a maximum 100 days of work.

The wages under the proposed Mukhyamantri Shramik Yojana are likely to be at least 40 per cent higher than Rs 194 a day provided under the MGNREGA programme in the state.

According to a draft plan being considered, the work will be demand based and divided into various categories like cleanliness, water harvesting, tree plantation, public works construction or repair and managing shelter homes, among others. Workers will be paid the minimum wage as notified by the state government.

The minimum wage per day in Jharkhand ranges from Rs 274.81 to Rs 438.39 based on the skill of the workers.

"The urban population involved in the informal economy is staring at a crisis unseen before. In Jharkhand, approximately one-fourth of the households in the urban areas (3.5-4 lakh BPL families) are likely to be affected by the extended lockdown," a source in the Chief Minister's Office said.

As per estimates, about 13-14 lakh households in the state are in urban areas, of which around 15 per cent are employed as casual labourers.

The amount will be credited to the bank account of workers, either after work or within seven days of the completion of work. "At any situation, the payment has to be made within 15 days of the completion of work," the draft proposes. The state government will use its available budget, and if needed, create additional budget for such work.

The workers will be able demand work either in writing or orally for a minimum of seven days and a maximum of 100 days. The draft states that if a worker has a child of five years or less, then a female worker will need to be employed—to take care of the child—and paid the minimum wage. All basic amenities, medical facilities, registration as well as a social security will be provided to them.

The draft also paves way for unemployment allowance where a person who has asked for work does not get it within 15 days. Such persons will be liable to be paid one-fourth of the minimum wage as allowance for the first month, half the wage in the second month, and the full minimum wage amount in the third month of no work.

IAF intensifies Combat Air Patrols in Ladakh

The main market in Leh on Monday.
Express

VARINDER BHATIA & MAN AMAN SINGH CHHINA
LEH, CHANDIGARH, JUNE 22

THE INDIAN Air Force has intensified its Combat Air Patrols (CAP) in Ladakh in the last few days following the LAC faceoff with China that left 20 Indian soldiers dead.

Residents of Leh say that these days they are waking up to the noise of IAF fighter jets flying overhead and increased sorties of transport aircraft and helicopters.

Fighter aircraft have been stationed at advance air bases in Jammu and Kashmir as well as Punjab and Haryana and the CAPs ensure that the IAF maintains a credible deterrence in the skies.

IAF sources said that the Chinese have bolstered the presence of offensive air platforms at their airfields in Tibet. "The Chinese have also brought in air defence elements at various locations where the standoff is taking place. We have our counter-measures in place and fly CAPs as per the demand of the situation," a senior IAF official said.

People in Leh recall that May-July 1999, the months of the Kargil War, was the last time Leh's Kushok Bakula Rimpoche airport saw such air activity.

A retired honorary captain of Ladakh Scouts, Tashi Chhepal, a Vir Chakra awardee of Kargil War, is settled in Leh. "It was in 1999 that Leh airport saw this kind of an aerial activity since the air force it as its base during the Kargil War. Otherwise, the city of Leh is very calm and quiet. For the last couple of months, tourists were also not coming due to coronavirus. The roads are deserted, pin-drop silence prevails in the evenings," he says.

"In 1962, our Air Force was not as strong as it is today. From the kind of fighter jet sorties, one thing is quite evident, that if need be, our Air Force will provide full support to our Army in the Galwan valley or any other place as and when required, and we shall give a befitting reply to the enemy," he adds.

Tsering Wangchuk, a teacher at Tibetan Children's Village in Leh, says, "The manner in which fighter jets and choppers are doing sorties every morning, people of the city are fearful. But people of Ladakh are extremely brave and patriotic. The noise of fighter jets also gives confidence that we are absolutely safe."

He adds, "Earlier, only a few domestic flights would land at the airport. These days, the airport is almost filled with IAF jets and choppers."

A major concern for the IAF is keeping an eye not only on the situation in eastern Ladakh but also along the Line of Control with Pakistan. The Skardu air base in Gilgit-Baltistan area, for example, is very close.

Goa considers dropping China firm from Rs 1,400-cr bridge project

Panaji: The Goa government is considering dropping a Chinese consultancy firm from a Rs 1,400 crore eight-lane bridge construction project across the Zuari river in south Goa, officials said on Monday. The bridge — a prestige project for the BJP-led government — is slated to be named after late chief minister Manohar Parrikar.

It is being built by Dilip Buildcon with Shanghai Tonggang Bridge Technology providing expertise on several aspects as well as materials. Public Works Department Minister Deepak Pauskar on Monday said they will have to re-examine their import policies and need for expertise in light of the standoff. Materials needed for the bridge are presently being imported from China.

"They (Chinese consultants) are expected to arrive as they are supposed to be the experts who are to examine parts of the work. Further, the remaining 35% of the bridge requires material, which for now was to be imported from China," said Pauskar. "We will be speaking to the Chief Minister on this for instructions. The development in our construction is obviously due to the betrayal by the Chinese army, and the country...," he said. **ENS**

BAJAJ FINANCE LIMITED

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FIXED DEPOSIT SCHEMES

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Annualised rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. July 04, 2020)

Tenor in months	Minimum deposit (in Rs.)	Cumulative	Non-Cumulative			
			Monthly	Quarterly	Half Yearly	Annual
12 – 23	25,000	6.90%	6.69%	6.73%	6.79%	6.90%
24 – 35		7.00%	6.79%	6.82%	6.88%	7.00%
36 - 60		7.10%	6.88%	6.92%	6.98%	7.10%

a) Minimum deposit size is as specified above.

b)(I) Individual depositor or primary depositor, falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate of upto 0.25% p.a. on per Deposit amount of up to ₹5 (five) crore;

(ii) Individual depositor applying for deposit through online mode (where entire journey is concluded through online mode) will be eligible for additional interest at the rate of upto 0.10% p.a. on Deposit amount of upto ₹5 (five) crore;

Depositor will be eligible for only **one** of the special category benefits mentioned above in point no.(b)(I) to (ii).

c) Depositor(s) (individual depositors only and does not include entities) intending to renew the FDR upon maturity will be eligible for additional rate of upto 0.10% p.a. for deposit size up to ₹5 Crore. Additional rate will be over and above the applicable rate of interest/card rate. In case of online renewal, only renewal benefit will be applicable.

d) Rate of interest for bulk deposits for more than ₹5 Crore per deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.

e) The Company will make repayment of deposit on the date of maturity of such deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NEFT or RTGS or account payee cheque (in case of rejection of transfer by NEFT/RTGS) to the bank account of the depositor mentioned in the deposit application form.

f) The depositor(s) should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accompanied by the Deposit application form duly filled in and signed by all the Deposit holders. Renewal of Deposits will be subject to the rate of interest and other terms & conditions prevailing on the date of renewal. FDR of the existing deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date.

g) In case where the depositor(s) has opted for renewal of deposit through FD application form, however, wishes to cancel the renewal request, the depositor(s) should submit a specific written request so as to reach the Company atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.

Particulars to be furnished as per the Non-Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 as amended.

A. Name of the Company: BAJAJ FINANCE LTD.

B. Date of Incorporation: 25th March, 1987

C. Profits/Dividends:

Profits of the Company before and after making provisions for tax, for the three financial years immediately preceding the date of the advertisement and the dividends declared by the Company in respect of the said years.

(₹in Crore)

Financial Year ended on	Profit (Standalone) Before Tax	After Tax	Dividend %
31.03.2017	2,817.52	1,836.55	180
31.03.2018	4,056.36	2,646.70	200
31.03.2019	6,035.30	3,890.34	300

D. Brief particulars of the management of the Company:

The Company is managed by the Managing Director, subject to the control and supervision of the Board of Directors. The Managing Director is entrusted with necessary powers for managing the business and affairs of the Company.

E. Names, addresses and occupations of Directors:

NAME	ADDRESS	OCCUPATION
Shri Rahul Bajaj (Chairman)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Sanjiv Bajaj (Vice Chairman)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411 014.	Service
Shri Madhur Bajaj (Non-Executive Director)	Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Rajiv Bajaj (Non-Executive Director)	34/35, Yog Koregaon Park, Lane No. 2, Pune 411 001.	Industrialist
Shri Dipak Poddar (Non-Executive and Independent Director)	Brij Kutir, Rungta Lane, 17th floor, Off Nepean Sea Road, Mumbai 400 026.	Industrialist
Shri Ranjan Sanghi (Non-Executive and Independent Director)	Flat No. 21, Mistry Court, 4th Floor, Dinshaw Vachha Rd; Mumbai 400 020.	Business
Shri D J Balaji Rao (Non-Executive and Independent Director)	D-103 Adarsh Residency, 47 Cross, 2nd Main, 8th Block, Jayanagar, Bangalore 560 082.	Professional
Dr. Omkar Goswami (Non-Executive and Independent Director)	E-121, Masjid Moth, First Floor, Greater Kailash 3, New Delhi - 110 048.	Economist
Dr. Gita Piramal (Non-Executive and Independent Director)	Piramal House, 6th Floor, 61, Pochkhanwala Road, Worli, Mumbai 400 025.	Business
Dr Naushad Forbes (Non-Executive and Independent Director)	74 Koregaon Park,Pune - 411 001	Business
Shri Anami Narayan Roy (Non-Executive and Independent Director)	62 Sagar Tarang, Worli Sea Face, Mumbai 400 030.	Social Entrepreneur, Retired Civil Servant

F. Summarised Financial Position of the Company (standalone) as appearing in the two latest audited balance sheets:

(₹in Crore)

	As at 31 March 2019	As at 31 March 2018
ASSETS		
Financial assets		
Cash and cash equivalents	240.00	227.33
Bank balances other than (a) above Receivables	1.69	1.49
Trade receivables	805.38	585.21
Other receivables	86.59	53.64
Loans	95,181.26	75,532.88
Investments	10,370.41	3,653.46
Other financial assets	297.04	254.79
Total financial assets	**1,06,982.37**	**80,308.80**
Non-financial assets		
Current tax assets (net)	147.80	24.28
Deferred tax assets (net)	660.83	762.98
Property, plant and equipment	495.84	343.87
Intangible assets	158.49	120.79
Other non-financial assets	54.54	54.71
Total non-financial assets	**1,517.50**	**1,306.63**
Total assets	**1,08,499.87**	**81,615.43**
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Payables		
Trade payables		
-Total outstanding dues of micro enterprises and small enterprises	0.44	0.43
-Total outstanding dues of creditors other than micro enterprises and small enterprises	547.25	438.89
Other payables		
-Total outstanding dues of micro enterprises and small enterprises	-	-
-Total outstanding dues of creditors other than micro enterprises and small enterprises	218.64	169.94
Debt securities	39,048.97	31,528.94
Borrowings (other than debt securities)	29,970.67	20,169.36
Deposits	13,193.01	7,792.87
Subordinated debts	4,139.07	4,138.16
Other financial liabilities	1,411.81	1,249.38
Total financial liabilities	**88,529.86**	**65,487.97**
Non-financial liabilities		
Current tax liabilities (net)	22.37	24.87
Provisions	68.88	61.71
Other non-financial liabilities	315.13	223.67
Total non-financial liabilities	**406.38**	**310.25**
Equity		
Equity share capital	115.37	115.03
Other equity	19,448.26	15,702.18
Total assets	**19,563.63**	**15,817.21**
Total liabilities and equity	**1,08,499.87**	**81,615.43**

Contingent Liabilities (Standalone)

Particulars	As at 31 March 2019	As at 31 March 2018
Disputed claims against the Company not acknowledged as debts	28.04	31.27
VAT matters under appeal	4.39	2.39
ESI matters under appeal	5.14	5.14
Service tax matters under appeal		
- On interest subsidy	1.340.49	1,243.80
- On penal interest/ charges	245.19	-
- On others	5.45	3.11
Income tax matters:		
- Appeals by the Company	0.32	8.90
- Appeals by the Income tax department	0.24	32.98

The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 from 1 April 2018 and the effective date of such transition is 1 April 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the Reserve Bank of India ('RBI') (collectively referred to as 'the Previous GAAP'). Accordingly, the corresponding figures presented for balance sheet as at 31 March 2018 have been restated / reclassified

G. a) Amount which the Company can raise by way of Deposits as per Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016 : ₹28,116.47 Crore

b) The aggregate of deposits actually held as on 31.03.2019 : ₹13,193.01 Crore

H. The aggregate dues from the facilities, both fund and non-fund based, extended to, the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are ₹61.95 crore (Bajaj Allianz General Insurance Company – ₹11.77 Cr, Bajaj Allianz Life Insurance Company Ltd. – ₹2.99 Cr, Bajaj Auto Ltd. – ₹2.11 Cr, Bajaj Electricals Ltd – ₹0.01 Cr, Bajaj Housing Finance Ltd. - ₹2.25 Cr, Jamnalal Sons Pvt. Ltd – ₹0.19 Cr and Mukand Ltd. – ₹42.63 Cr).

I. The Company has no overdue deposits other than unclaimed deposits.

J. The Company declares as under:

i) The Company has complied with the provisions of the directions applicable to it.

ii) The compliance with the directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.

iii) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.

iv) The deposits solicited by the Company are not insured.

v) The Financial position of the Company as disclosed and the representations made in the deposit application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinion expressed by the Company and for repayment of deposits / discharge of liabilities by the Company.

K. The deposits shall also be subject to the terms and conditions as per the deposit application form.

L. Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (including death cases) is subject to the following conditions:

a) Upto 3 months from date of deposit: Withdrawal is not permitted

b) After 3 months but before 6 months: Interest shall not be payable

c) After 6 months but before the date of maturity: The rate of interest shall be 2% lower than the rate specified for the period during which the scheme has run. In case of no rate being specified for the deposit period, interest rate payable shall be 3% lower than the lowest rate offered by BFL.

M. The Business carried on by the Company and its subsidiaries with details of branches or units if any:

1. Business carried on by the Company and its branches:

Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against property, Home Loans, construction equipment financing, small business loans, loan against securities and infrastructure financing. The Company is having its Branches at Agra, Ahmedabad, Ahmednagar, Ajmer, Akola, Akot, Alappuzha, Allahabad, Ambala, Amravati, Amreli, Amritsar, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Bareilly, Baroda, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Bhatinda, Bhavnagar, Bhilai, Bhiwandi, Bhopal, Bhubaneshwar, Bhuj, Bidar, Bijapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chalisgaon, Chandigarh, Chandrapur, Chennai, Chhindwara, Chikhli, Chiplun, Chitradurga, Chittaranjan, Chopda, Cochin, Coimbatore, Cuddalore, Cuttack, Dabhoi, Dahod, Davangere, Dehradun, Dewas, Dhanbad, Dharapuram, Dharwad, Dhule, Dindigul, Durgapur, Eluru, Erode, Gandhidham, Goa, Gokak, Gulberga, Guna, Guntur, Gwailor, Haldia, Halol, Hassan, Haveri, Himatnagar, Hoshangabad, Hoshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jaipur, Jalandhar, Jalgaon, Jalpaiguri, Jammu, Jamnagar, Jamner, Jamshedpur, Jodhpur, Junagadh, Kadi, Kaithal, Kakinada, Kalka, Kannur, Kanpur, Kapurthala, Karad, Karaikudi, Karnal, Karunagappally, Karur, Karvar, Katni, Khamgaon, Khandwa, Kharagpur, Kolar, Kolhapur, Kolkata, Kollam, Kopergaon, Korba, Kota, Kottayam, Kurnool, Kurukshetra, Latur, Lucknow, Ludhiana, Machilipatnam, Madurai, Mandya, Mangalore, Mapusa, Margao, Mehsana, Moga, Morbi, Mumbai, Mysore, Nabha, Nadiad Nagarcoil, Nagpur, Namakkal, Nanded, Nandurbar, Nashik, Navsari, Nellore, New Delhi, Palanpur, Pandharpur, Panipat, Patiala, Patna, Pen, Phagwada, Pimpalgaon, Pollachi, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajahmundry, Rajgurunagar, Rajkot, Rajnandangaon, Rajpura, Ranaghat, Ranchi, Ratlam, Ratnagiri, Rewa, Rohtak, Ropar, Rourkela, Salem, Sangli, Satara, Satna, Sehore, Shimla, Shimoga, Siliguri, Sirsa, Solapur, Surat, Surendranagar, Tenali, Thiruvalla, Tirunelveli, Tirupati, Tirupur, Trichur, Trichy, Trivandrum, Tumakuru, Tuticorin, Udaipur, Udipi, Ujjain, Vadakara, Valsad, Vapi, Varanasi, Vidisha, Vijayawada, Vizag, Vizianagram, Wani, Warangal, Wardha, Warud, Washim, Yavatmal and all other branches mentioned on the official website page www.bajajfinserv.in=> Scroll to bottom of the webpage=>Contact us=>Visit our branch or by directly clicking https://www.bajajfinserv.in/branch-locator

2. Business carried on by the subsidiaries of the Company:

Sr. No.	Name of subsidiary	Address of registered office	Activity
1.	Bajaj Housing Finance Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Housing Finance Business
2.	Bajaj Financial Securities Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Stock broking and depository participant

The above text of advertisement has been issued on the authority and in the name of the Board of Directors and has been approved by the Board of Directors at its Meeting held on 25 July 2019 and copy of the same signed by the majority of Directors has been delivered to the Reserve Bank of India for registration.

By order of the Board of Directors
for Bajaj Finance Limited

Pune
19 June 2020

Rajeev Jain, Managing Director
DIN: 01550158

HOW TO INVEST:

The amount should be deposited only by cheque or debit card made payable to 'BAJAJ FINANCE LTD - ACCOUNT NUMBER 00070350006738' and crossed 'Account Payee only'. The cheques should be payable at par and CTS compliant. Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches. For NEFT/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank account no.: 00070350006738, Account type: current account, Bank Name: HDFC Bank Ltd, IFSC: HDFC0000007, Bank branch: 885, Bhandarkar Road, Pune-411004. Applications can also be made online by visiting www.bajajfinserv.in/fixed-deposit or any of our affiliated partner websites.

For any investment queries or information about our affiliated partner websites, write to us at fd@bajajfinserv.in or call us on 020 71505108

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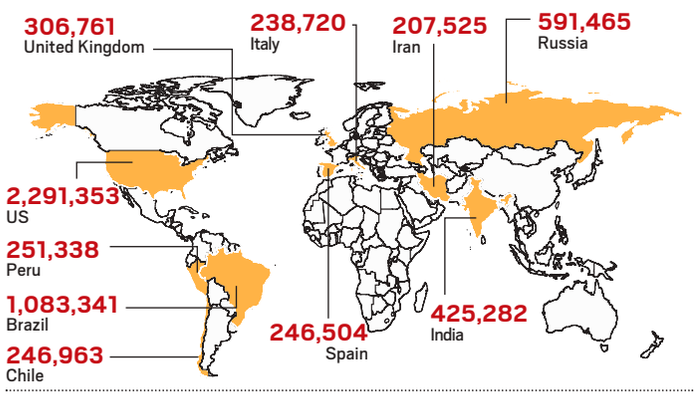
#ExpressExplained
If there are questions of current or contemporary relevance that you would like explained, please write to **explained@indianexpress.com**

CORONAVIRUS DASHBOARD

THE WORLD



TOTAL CONFIRMED: **8,835,095** DEATH COUNT: **465,284**

Source: Johns Hopkins University, updated at 11 pm on June 22 . ***JHU's India tally and Health Ministry's tally (below) may not match as these are accounted at different times.***

In pandemic months, fewer UK deaths than 5-yr average

PAPER CLIP
NEW RESEARCH

SCIENTISTS HAVE analysed mortality statistics in the UK during the initial phases of the Covid-19 pandemic, by analysing the weekly national mortality statistics over the last five years. They found there were fewer deaths recorded during December 2019-March 2020 in comparison to the previous five years — including in the subgroup assessment of respiratory mortality rates. The analysis found that during the first months of 2020, there were consistently fewer deaths each week compared with the previous five years.

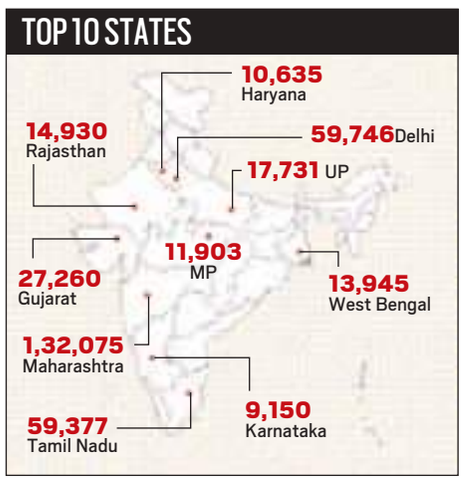
The study is published in the *Journal of International Medical Research*.

Researchers have called this the SARS-CoV-2 paradox — and suggested this could be due to early social distancing measures. The scientists propose it could also be due to the emphasised importance of washing hands, staying home when one feels unwell and coughing or sneezing into a tissue. Also, mortality may be reduced as hospital admission numbers have reduced; and there may thus be a reduction in the spread of hospital-acquired infections.

The graph shows that in week 12, (starting March 20) there was an increase in deaths, with 2020 deaths being 10,645, and previous 5-year mean being 10,573. They propose that this could be related to Covid-19, as symptoms such as headaches and loss of taste weren't identified; however, they proposed, it could also be attributed to healthcare systems being increasingly selective about which patients to take as lockdown was formally announced that week.

Source: University of Warwick

INDIA COUNT: 4,25,282 (13,699 DEATHS)



REST OF INDIA

Andaman and Nicobar Islands	47
Andhra Pradesh	8452
Arunachal Pradesh	135
Assam	4904
Bihar	7533
Chandigarh	404
Chhattisgarh	2041
Dadra and Nagar Haveli	68
Goa	754
Himachal Pradesh	656
Jammu and Kashmir	5834
Jharkhand	1965
Kerala	3039
Ladakh	836
Manipur	777
Meghalaya	44
Mizoram	140
Nagaland	201
Odisha	4856
Puducherry	286
Punjab	3952
Sikkim	70
Telangana	7072
Tripura	1186
Uttarakhand	2301

Union Health Ministry update as of 11 pm, June 22. Some states may have reported higher numbers. Only states/UTs with at least one case listed above.

2,37,196 PATIENTS DISCHARGED IN 34 STATES AND UNION TERRITORIES

Have a question on the COVID-19 outbreak and what you should/should not do?
Write to explained@indianexpress.com

SIMPLY PUT

In India-China, the Russia role

Russia has emerged a key player amid tensions between India and China. A look at how Russia's ties with China have grown over the decades, and how New Delhi and Moscow have engaged over the current crisis

SHUBHAJIT ROY
NEW DELHI, JUNE 22

RUSSIA HAS emerged, all of a sudden, as a key diplomatic player amid the tension between India and China.

■ On Tuesday, Russian Foreign Minister Sergei Lavrov hosts the Russia-India-China (RIC) trilateral foreign ministers' meeting, which will be the first opportunity for External Affairs Minister S Jaishankar and Chinese Foreign Minister Wang Yi for face-time with each other over videoconference. Jaishankar and Wang, who is also Chinese State Councillor, had an angry phone call on June 17 over the June 15 border clash, in which 20 Indian soldiers were killed.

■ On Wednesday, Moscow will host Defence Minister Rajnath Singh and his Chinese counterpart, Wei Fenghe, who will attend the Victory Day parade on June 24, along with Indian and Chinese marching contingents.

While these are ministerial-level engagements, there have been at least two outreaches between India and Russia through diplomatic channels.

■ Early this month, before the June 6 Lieutenant General-level talks between India and China, Foreign Secretary Harsh Vardhan Shringla "updated" Russian Ambassador Nikolay Kudashev on the "recent developments" on the situation along the Line of Actual Control (LAC).

■ After the June 15 clash between Indian and Chinese troops in Galwan Valley, Indian Ambassador to Russia D Bala Venkatesh Varma had a conversation with Russian Deputy Foreign Minister Igor Morgulov on June 17. "The officials discussed regional security, including developments on the Line of Actual Control on the border between India and China in the Himalayas," a brief statement by the Russian Foreign Ministry said. The Indian government did not issue a statement on this.

Why it matters

While India and China have been talking at each other — and not to each other — the outreach to Moscow is noteworthy.

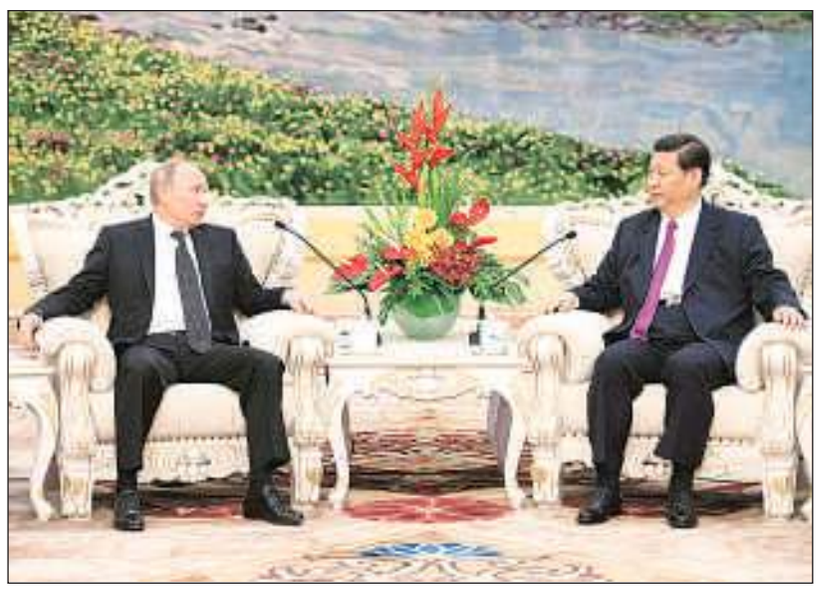
It is widely known that Russia and China have grown their relationship in the past few years. The Moscow-Beijing axis is crucial, especially since Washington has been at loggerheads with China in recent months and Russia much more calibrated, even in its response on the Covid-19 outbreak.

New Delhi believes that the approach of Western countries, especially that of the US towards both Moscow and Beijing, has brought them even closer.

Initial friction

Russia and China have had a rocky start to their relationship, after Mao Zedong founded the People's Republic of China. When Mao made his first visit to Moscow after winning control of China, in 1949, he was made to wait for weeks for a meeting with the Soviet leader. "He spent several weeks cooling his heels in a remote dacha outside Moscow where the sole recreational facility was a broken table tennis table," an article in the *Smithsonian Magazine* said.

During the Cold War, China and the USSR were rivals after the Sino-Soviet split in 1961, competing for control of the worldwide Communist movement. There was a serious possibility of a major war in the early 1960s and a brief border war took place in 1969. This enmity began to reduce following Mao's death in 1976, but relations were not very good until the fall of the Soviet Union in 1991.



Russia President Vladimir Putin with China's Xi Jinping (then Vice President) in Beijing in 2012. The two countries have grown closer over the last few decades. *Express Archive*

RUSSIA RESPONSE TO MATTERS AROUND CHINA

COVID-19 RESPONSE

As the US accused China of unleashing the coronavirus, Russian Foreign Minister Sergei Lavrov said the US was increasing pressure on countries with independent foreign policies, as well as criticising the WHO. "We hear baseless accusations against the People's Republic of China and the Russian Federation. The calls to suspend unilateral sanctions for the period of the fight against the coronavirus, sanctions that hinder humanitarian deliveries of medicine, equipment and goods, are being ignored," Lavrov said.

HONG KONG

On American criticism of China's legislation tightening its control of Hong Kong, Lavrov has criticised the US for meddling in China's internal matters. "The issues that [the US] is now hyping concerning Hong Kong are related to the internal affairs of China," Lavrov has said, adding that US attempts to create some kind of scandalous situation out of the issue would harm its credibility on any other topics.

HUAWEI

On Huawei's 5G rollout in Russia, Moscow CIO and Government minister Eduard Lysenko as downplayed concerns with the security risks associated with the Chinese company. Alleged to have intelligence ties with Beijing, Huawei has faced roadblocks from the US in its plans for expansion. Lysenko has said: "The Russian Federation has strict information security regulations which we always follow."

Mending fences

In the post-Cold War era, economic relations have formed the "new strategic basis" for Sino-Russian relations. China is Russia's biggest trading partner and the largest Asian investor in Russia. China sees Russia as a powerhouse of raw material and a growing market for its consumer goods.

The West's approach towards Russia after the annexation of Crimea through harsh sanctions in 2014 brought Moscow much closer to China. And India, for its part, has always felt that it was the West which has pushed Russia towards a tighter embrace of Beijing.

A Sino-Russian quasi-alliance has formed in recent years, and this has been possible due to the anti-Chinese rhetoric from Washington, collapse of oil prices and growing dependence of Russia on Chinese consumption.

Western analysts see this as a "friendship of convenience" between two countries led by strongmen — Russia by President Vladimir Putin and China by President Xi Jinping.

Russia has been extremely calibrated in its statements on issues on which Beijing is most sensitive to: Huawei's 5G rollout, Hong Kong and the Covid-19 pandemic (*see box*).

Beijing and Moscow, however, do not always see eye to eye with each other. China does not recognise Crimea as part of Russia, and Moscow, formally speaking, takes a neutral stance on Beijing's claims in the South China Sea.

India and Russia

India has a historical relationship with Russia, spanning over seven decades.

While the relationship has grown in some areas and atrophied in some others, the strongest pillar of the strategic partnership is of the defence basket.

Although New Delhi has consciously diversified its new purchases from other countries, the bulk of its defence equipment is from Russia. Estimates say 60 to 70 per cent of India's supplies are from Russia, and New Delhi needs a regular and reliable supply of spare parts from the Russian defence industry. In fact, Prime Minister Modi has held informal summits with only two leaders — Xi and Putin.

India has made this decision to reach out to Russia not just out of choice, but also out of necessity, since it believes Moscow has leverage and influence to shape and change Beijing's hard stance on border issue.

At this time when there is tension at the border, Defence Minister Singh will discuss supply and purchase of new defence systems — like the S-400 missile defence system — with the Russian top brass in the military and government.

Russia position, then & now

During the Doklam crisis in 2017, Russian diplomats in Beijing were among the few briefed by the Chinese government. At that time, it was kept under the wraps.

While Russia's position during the 1962 war was not particularly supportive of India, New Delhi takes comfort in Moscow's support during the 1971 war.

Tuesday's RIC Foreign Ministers' meeting, which was put off in March, will be the first opportunity for Jaishankar and Wang Yi to engage in that trilateral format.

Asked on the possibility of discussing the India-China tension, Russian Foreign Minister Lavrov had said last week: "The agenda does not involve discussing issues that relate to bilateral relations of a country with another member of this format."

On the events in Galwan, Moscow responded in a very calibrated manner last week. On June 17, Russian Ambassador Kudashev tweeted, "We welcome all steps aimed at de-escalation at the LAC, including the conversation between the two FMs, and remain optimistic." He had said: "The existence of the RIC is an undisputable reality, firmly fixed on the world map. As for the current stage of the trilateral cooperation, there are no indications that it might be frozen."

According to Russian news agency TASS, Presidential Spokesman Dmitry Peskov said that the Kremlin is concerned over a clash between the military on the border between China and India but believes that the two countries could resolve this conflict themselves.

"Certainly, we are watching with great attention what is happening on the Chinese-Indian border. We believe that this is a very alarming report," Peskov said. "But we consider that the two countries are capable of taking necessary steps to prevent such situations in the future and to ensure that there is predictability and stability in the region and that this is a safe region for nations, first of all, China and India."

The Kremlin spokesman emphasised that China and India are Russia's close partners and allies, and "have very close and mutually beneficial relations built on mutual respect".

Why high-altitude warfare is challenging, how soldiers are trained

VARINDER BHATIA
LEH, JUNE 22

THE VIOLENT standoff between Indian and Chinese troops in Galwan Valley of Ladakh region has thrown the spotlight on high-altitude warfare and the challenges that troops face, particularly when advantageous positions on the heights are occupied by the other side.

How is high-altitude warfare fought?

High-altitude warfare is fought keeping the terrain and weather in mind. The kind of infrastructure and training that the troops require for high-altitude warfare are key factors. The evolution of such warfare goes back a long way: European countries had mountain brigades in view of the kind of terrain prevalent in those countries. The harshness of the terrain calls for a specialised kind of training to prepare soldiers in terms of mindset and acclimatisation.

"To begin with, the troops are imparted training in basic and advance training in mountaineering to make them equipped for mountain warfare," said Kargil veteran and Maha Vir Chakra awardee Col Sonam Wangchuk, who is based in Leh.

How is India equipped in such warfare?

Generally, India is considered a hub of mountain warfare skills since most of the country's north and northeast requires such skills. Ladakh Scouts are considered the best in this kind of warfare. Mountain chop, a tactic involved in such warfare, evolved in India where the mountainous terrain is very difficult to scale.

Colonel Sonam said: "The mindset of the enemy sitting above needs to be assessed. Taking stock of the entire situation, one needs to find out the easiest approaches. Especially when there are vertical cliffs, it is generally perceived that the enemy that has taken defensive positions will be less guarded from the side of difficult approaches… Basically, the most difficult approaches where the enemy is likely to give the least resistance need to be used efficiently".

What are the challenges involved in warfare in a high-altitude place like Galwan Valley?

A big factor is who has taken defensive positions and who is sitting on higher ground. Once troops are sitting on high ground, it becomes very difficult to dislodge them from there. In a place like Galwan Valley, which is absolutely barren, there is not much concealment. The soldier on high ground is absolutely stationary, which makes those on lower terrain easy targets; the enemy can pick them up one by one. Normally in mountain warfare, troops on lower ground use a combat ratio of 1:6, but in circumstances as in Galwan, it may go up to 1:10.

Generally, mountain warfare is fought using the period of darkness to reach the opposing army, engage and overpower them before the first light of day. In case troops do not have the capabilities, fitness or strategies to do so before dawn, then it is a lost cause. Col Sonam said, "Local troops in Kargil proved fantastic since they were fantastic mountain climbers. But without adequate trained troops who are well-versed with the terrain and are properly acclimatised, it is not an easy game".

Jawans patrol an area near Pangong Lake in Ladakh during the Sino-Indian war of 1962. *Express Archive*

What are the other challenges faced by soldiers in high altitudes?

The first major factor is acclimatisation since the oxygen supply reduces drastically. Next, the load carrying capacity of individuals reduces drastically. Things move very slow in the mountains and mobilisation of troops consumes time. Thus, time and place need to be kept on top priority when deciding where the troops have to be stationed and how they have to be mobilised.

At every stage when an assault progresses, the troops require access to maintenance. One needs to identify tactical points (which are passes in the current scenario) where troops can build roads and take defensive positions, and where those troops need to be maintained. Normally, advance troops may be able to carry packed rations or other required equipment that can last for 48-72 hours, but then constant supplies are required to reach them. Generally, troops carry a 30-35 kg load including weapons, ammunition, communication equipment, rations etc. It is difficult to negotiate such terrains carrying such loads; it is difficult even to raise one's hand.

What are the logistical challenges in this kind of warfare?

One major challenge is that weapons jam, particularly in high-altitude areas. When a soldier is at a height of 17,000 ft or above, it is very cold, and he needs to grease the weapons and clean the barrels at least once a week to ensure they function efficiently. But at the time of combat, this becomes difficult.

Vehicles do not start when fuel jams. If the fuel is diesel, it won't ignite unless it is mixed with thinners or other chemicals to make them thin enough to fire the engine. Planning has to be done in advance, with recces carried out, which again is difficult in the mountains. There has to be a contingency plan to first identify the tactical points that need to be used in case of an assault.

In Galwan, which is an extremely tactical area and strategically important, reinforcement plays a vital role, particularly when the Indian troops are not in a position of advantage. For communication equipment, troops need to carry more batteries because they drain very quickly at high altitude. While a battery tends to last for 24 hours in the plains, it will drain in 1-2 hours in these severely cold areas . Transport animals such as mules need to be used to maintain adequate supplies, which is not an easy task. Weather constraints play a major factor.

What kind of training do Indian troops get in mountain warfare?

First, the troops are trained in skilled mountaineering techniques, rock-craft as well as mountain craft. Col Sonam said, "Generally, soldiers of the unit that is going to be inducted get month-long training. It's concerted training with the best instructors placed in every unit. The training continues whenever the units are inducted. Then comes the acclimatisation to avoid non-battle, cold casualties. Almost all units have these trainers who keep troops well-equipped and efficient to meet any contingency."

ONE OF THE FIRST KILLINGS IN DELHI RIOTS

Bullets fired by violent crowd hit Metro pillar, struck victim: police

KAUNAIN SHERIFF M & MAHENDER SINGH MANRAL
NEW DELHI, JUNE 22

Amaan, 18, was killed in the violence on February 25. *File*

THE DELHI Police investigation into one of the first killings in the February communal riots in Northeast Delhi has concluded that the victim, 18-year-old Amaan, succumbed to bullets fired by a "violent crowd" at police that ricocheted off the Metro line pillars, according to court documents reviewed by *The Indian Express*. Amaan died on February 25 near the anti-CAA protest site outside the Jaffrabad Metro station.

Police arrested 10 men in the case between March 5 and April 13, and named them as accused in the chargesheet filed under IPC section 302 (murder): Mohd Shahid (37), Mohd Shahrukh (24), Mohd Gulfam (23), Mohd Gufran (23), Aqeel (26), Mehfooz Raja (30), Mohd Azad (39), RifaqatAli (39), Mohd Faizan (19) and Salman (26).

Court records show that police fired 108 bullets that day at the site. Records also show police have cited the opinion of doctors to claim that the fatal injuries were caused by bullets of calibre not used by them. They told the court that their personnel fired only "in the air" or on the "lower part of the body" of suspected rioters in "self defence" and to "save public at large".

In a set of documents filed in court -- to oppose the bail plea of Mohd Shahid, one of the accused who was also injured in the firing -- police have cited a number of reasons to support their charges. There is no mention of the murder weapon or identity of the person who used it.

Police told court that the accused were identified on the basis of the clothes they wore, including shirts, jeans and skull caps; footage taken by an "authorised" videographer hired by police to record the protests; and mobile phone records that, they allege, point to the location of users.

The communal riots were triggered by clashes following the gathering of anti-CAA protesters outside the Jaffrabad Metro station on February 23, and led to over 50 deaths in the week that followed.

Amaan, a resident of Seelampur, was among eight men who received bullet injuries in the area on February 25 and were rushed to hospitals. The teenager, who was shot near Crescent Public School, died hours later in LNJP Hospital.

In the chargesheet filed at the trial court on June 2, police have listed disclosure statements, recorded under section 161 of the CrPC, from some of the accused that name the others -- and prosecution witnesses that include 33 police and six CRPF personnel, a private videographer and the owner of a private studio, and nine doctors.

The chargesheet says investigators examined the crime scene on March 19, but "failed to get any footage trace" from CCTV cameras near the spot and adjoining areas. It says footage obtained from a private cameraman, Madan, who was hired by police to record the riots was used to identify the accused and ascertain the "clothes worn" by them.

In its reply filed on Shahid's bail plea at the trial court on June 1, police claim that "the violent crowd was bent upon proceeding towards Maujpur, where already another mob of the different community was present".

Taken together, the police reply and the chargesheet present crucial details:

■ **Cause of injury:** "During the investigation, a lot of effort was taken to find out which rioter shot Amaan. However, the violent crowd was thousands in number, belonging to a particular community, and no one came forward to speak the truth. However, according to key witnesses present during the incident, the rioters were aiming at police and firing bullets. There is a Metro line above and pillars below. The bullets collided with the pillars and hit the crowd, and one among them was Amaan who was shot by the bullets. Many other persons also were hit by these bullets," the chargesheet states.

■ **Cause of death:** The chargesheet cites doctors who conducted the post-mortem as saying that Amaan died of a head injury "caused by a projectile of firearm weapon".

Citing a second medical opinion, which was sought by police, the chargesheet states: The injury was "possible by both 7.65 mm or 8 mm bore weapons"; the "intact bullet/projectile was not found"; "only the broken piece of the projectile was found in the trace of the wound"; and, the "bore of the weapon will be opined by the ballistic expert".

■ **Bullet calibre:** In its court reply, police claim that it recovered 11 cartridges of 7.65mm, seven cartridges of 8 mm, and 17 cartridges of 5.56 mm calibre from the spot. The chargesheet states that the 108 bullets fired by police from their Insas rifles were of 5.56 mm.

■ **The incident:** The chargesheet refers to a recorded statement from Amaan's father, Iqbal Ahmed: "...my son, left home around 2-3 pm. When he reached Tentwala school, there was a fight. I don't know from where bullets were being fired, but they struck my son. There were 4,000-5,000 persons at the spot. Some persons carried my son to JPC Hospital and later to LNJP hospital. Some people came and informed that due to firing from the crowd, Amaan had to be admitted. I request you to hand over my son's dead body. I don't want any type of legal action."

■ **Call records, video footage:** The chargesheet claims that "examination of videos captured during the incident proves that all the arrested accused were present at the spot". It says that questioning of accused and CDR records led to raids at locations where those who fired were suspected to be hiding or likely to meet, but they "could not find any clues and the search is still in progress".

The "voice of people firing" was also captured in the recording, police claim, adding that they have asked for CCTV footage from the PWD department.

'EC will also go to court over false affidavit complaints'

ELECTION COMMISSIONER **SUSHIL CHANDRA** speaks to **RITIKA CHOPRA** on the poll panel's move to intervene in complaints of candidates filing false affidavits and how it is preparing to hold the first Assembly election amid a pandemic. Edited excerpts:

THE EXPRESS INTERVIEW
WITH SUSHIL CHANDRA
ELECTION COMMISSIONER

The EC has always encouraged complainants to approach courts directly regarding complaints of candidates filing false affidavits. What prompted the Commission to change its stand?

In a democracy, the voter has the fundamental right to know (the whole truth) about a candidate (contesting elections). Although all election affidavits are (already) referred to CBDT for verification, lately, several complaints of candidates lying in their affidavits have come to our notice… EC cannot be a mute spectator. So it was decided by the Commission that if there is a prima facie case of suppression of information regarding assets or liabilities or criminal antecedents, then we should send it to the respective (investigating) agencies for timebound investigation. If the investigation finds that the candidate has lied in his affidavit, then we will not hesitate in asking our field officer to file a complaint. We can also inform the respective political parties and presiding officer of the Assembly or House that he or she has not filed correct information.

But the complainant will have to give us evidence. It should not be a frivolous complaint.

So this means the EC will not hesitate to go to court in case of false affidavits?

The case of falsifying an affidavit will be stronger (if EC is involved). There will be an investigation, and evidence will be on file. The RO (Returning Officer) who will file the complaint will also go to court with evidence. But this doesn't restrict the third party from going to court.

You are the EC's nominee to the Delimitation Commission for J&K. What is the status of the delimitation process?

We have had three meetings under the chairmanship of former Supreme Court judge Ranjana Prakash Desai. We had sought (2011) census data from the Registrar General of India based on which the delimitation will be done. On receiving that information, we have now asked the respective state election commissioners and chief electoral officers to map the census data against each administrative unit (panchayats, blocks, tehsil etc) by July 31.

We will be able to complete the delimitation task within the (year's) deadline.

Is the EC worried that the Covid-19 outbreak will affect the Bihar election turnout?

We don't want the turnout to come down. We will make special efforts to ensure that it doesn't. In Bihar, we have 72,000 polling stations, but we have decided to reduce the voters at each polling station to 1,000 as against 1,600, to ensure social distancing. So we will have to add 30,000 polling stations. We have also extended the facility of postal ballots to Covid patients and suspected cases. We had written to the Law Ministry that all persons above the age of 65 and those infected with the virus should be allowed to vote via postal ballots. The Law Ministry has agreed…

What about campaigning for Bihar elections?

For voting, we will follow all guidelines of the Health Ministry and NDMA. Campaigning will also have to follow Health and NDMA guidelines. Parties will have to rely on virtual rallies and campaigning through social media. But the situation could change closer to the date of poll.

FULL INTERVIEW ON
www.indianexpress.com

Sikh man abducted in Afghanistan

DIVYA GOYAL & SHUBHAJIT ROY
LUDHIANA, NEW DELHI, JUNE 22

A SEHAJDHARI Sikh was allegedly abducted by four unidentified armed men from a gurdwara in Chamkani district of Afghanistan's Paktia province. The man, identified as Nidan Singh Sachdeva (55), was allegedly abducted from Thala Sri Guru Nanak Sahib gurdwara in Chamkani. His family is in Delhi. Nidan had gone to Afghanistan three months ago to perform sewa at the gurdwara.

The Indian government condemned the abduction. MEA spokesperson Anurag Srivastava said, "We strongly condemn the abduction of Nidan Singh, a leader of the Hindu and Sikh Community of Afghanistan, by terrorists. The targeting and persecution of the minority community members by terrorists at the behest of their external supporters is a matter of grave concern."

He added, "India is in touch with the Government of Afghanistan for ensuring safety, security and well-being of the minority community in Afghanistan. We hope the Government of Afghanistan would be able to secure safe and early release of Nidan Singh."

Charan Singh Sachdeva (57), Nidan's cousin who lives in Delhi, said: "We belong to Khost province in Afghanistan bordering Pakistan. Our family moved to India in the 1990s, but we keep visiting Afghanistan for the annual fair at Thala Sri Guru Nanak Sahib gurdwara in the month of Saawan. My brother went there in March to get repairs done at the gurdwara. There were also some visa formalities pending as he is still an Afghanistan citizen."

Not being allowed to leave India: Koreans probing styrene leak move HC

SREENIVAS JANYALA
HYDERABAD, JUNE 22

EIGHT SOUTH Korean nationals who had arrived in Visakhapatnam on May 13 to investigate the styrene monomer leak at the LG Polymers factory have filed petitions in the Andhra Pradesh High Court, saying they are not being allowed to leave the country by the police. In three writ petitions, the team said they were not employees of LG Polymers but work for its parent company LG Chem. They said they have investigated the cause of the leak and gave their statements to the police.

However, Advocate General S Sairam told the court that police did not prevent the team from leaving the country but only asked them to be present for further inquiries by the investigation committee set up by the state government. The AG submitted that the petitioners be asked to file affidavits stating that they would be willing to come to India and present themselves before the police if required during the course of investigation.

Delhi to send oxygen support to those who fall ill in home isolation

EXPRESS NEWS SERVICE
NEW DELHI, JUNE 22

Delhi Chief Minister Arvind Kejriwal on Monday. *ANI*

AS COVID cases continue to surge in the Capital, with Delhi overtaking Tamil Nadu as the state with the second highest caseload in the country after Maharashtra, the Delhi government on Monday said it would help patients under home isolation to monitor their oxygen saturation levels and even send oxygen concentrators, if necessary.

"The biggest issue we have seen is oxygen levels falling suddenly. Some patients require oxygen immediately. Those under home isolation will be given oximeters to monitor their levels… We will also give them a number they can call if the levels dip. A team will reach your house with a concentrator. The patient can be stabilised while being shifted to the hospital. This will be present in each district. Once a person is cured, the oxymeter can be returned to the government," Delhi Chief Minister Arvind Kejriwal said on Monday.

Deputy CM Manish Sisodia said 1 lakh oxymeters were being procured, with each costing between Rs 1,000 and Rs 3,000.

On Sunday, in a meeting attended by Kejriwal, Deputy CM Manish Sisodia and L-G Anil Baijal, among others, Home Minister Amit Shah had directed the Delhi government to share with the Centre details of every Covid death in the Capital and also take care to note whether a patient who died was in home isolation and if the person was brought to the hospital at the right time.

On Monday, as Delhi reported close to 3,000 new cases, the total number of infections reached 63,335. Mumbai, which has been the city with the highest number of cases since the start of the epidemic in March, has 67,586 cases, and is growing at a much slower pace than Delhi.

At 5.7 per cent, the average daily growth (7-day cumulative daily growth rate) in the capital is currently the highest in the country. Considering this rate of growth, the Capital looks poised to emerge as the city with the largest number of cases.

The CM, however, struck a positive note on Monday, saying the number of patients recovering has risen over the past week. While Delhi has 23,820 active cases, 36,602 have recovered, he said. There are 13,377 hospital beds in the city, of which 6,256 are occupied. Of these beds, 460 are occupied, 248 are vacant and 708 have ventilators. Another 12,922 people are under home isolation.

"A week ago, there were 24,000 active cases. The recovery rate is rising and at present, it seems like the situation is stabilising. We are also testing thrice as much as we were earlier. No one should face any issues in getting tested now," Kejriwal said.

Kejriwal said the number of hospital admissions have been low over the past 10 days, a sign that most patients were either asymptomatic or only had mild symptoms.

"On June 12, 5,300 beds were occupied. Today this number is 6,200. This means that in 10 days, 900 more beds have been occupied even as the number of cases recorded in this period is around 23,000. This means two things – one that the number of people going to hospitals is on a par with recoveries and second, that there are fewer cases that require hospital admission. For now, we do not need a lot of beds but we aren't complacent. We have created infrastructure on a war footing and are getting a lot of support from the Centre. This is not the time for politics. We need to fight together," he said.

The CM also targetted China, saying the country was fighting "two wars" against China. "One is against the virus sent by China and the second against China at the border. Doctors and nurses are fighting the virus, and at the border, soldiers are fighting... There should not be any politics over this. Our 20 soldiers did not retreat, we cannot retreat either," he said.

BAJAJ FINANCE LIMITED

CIN-L65910MH1987PLC042961
Registered Office: Akurdi, Pune 411 035
Corporate Office: 4th Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411 014

FIXED DEPOSIT SCHEMES

'FAAA/Stable' rating by CRISIL AND 'MAAA (Stable)' rating by ICRA.'
The abovementioned ratings indicate highest degree of safety with regard to timely payment of interest and principal on the instrument.

Systematic Deposit Plan (SDP) (for Resident Individuals only):
Rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. July 04, 2020)

Tenor in months	Cumulative rates of interest (% p.a)	
	For Depositors other than Senior Citizens	For senior citizens
12 – 23	6.90%	7.15%
24 – 35	7.00%	7.25%
36 - 60	7.10%	7.35%

a) Minimum deposit amount under systematic deposit plan is ₹5,000/- per Deposit.
b) The SDP is offered only to Indian residents.
c) In systematic deposit plan, each Deposit will be treated as separate Fixed Deposit and separate Fixed Deposit Receipt (FDR) will be issued with tenure that will be computed from the date of such respective Deposit.
d) The Depositor will have option to choose between 6 to 48 number of monthly Deposits under SDP.
e) The maturity period of each monthly Fixed Deposit created under SDP shall be for a minimum period of 12 months to a maximum period of 60 months.
f) The Company will book fixed deposit at the rate of interest prevailing on the date of each Deposit under the SDP.
g) The Deposits under SDP will be considered as cumulative deposit and interest will be paid on maturity only.
The amount towards the first Deposit under the SDP shall be made through account payee cheque. The subsequent deposits will have to be made by issuing National Automated Clearing House (NACH) mandate duly registered with Depositor's Bank, which will be presented once in a month on the date specified by the depositor. However, until successful registration of NACH mandate, no subsequent Deposit shall be booked by the Company under the SDP.
For the sake of clarity, any subsequent deposit after the first deposit is not acceptable through any other payment mode, except through NACH mandate.
h) Individual depositor or primary depositor falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age)will be eligible for the additional interest at the rate of upto 0.25% p.a. per Deposit amount of up to ₹5 (five) crore;
The Depositor category will not change during the SDP and will remain same as on the date of opting for SDP. The same category will be applicable throughout the SDP tenure.
i) Depositor (individual Depositor only and does not include entities) intending to renew the FDR upon maturity will be eligible for additional rate of upto 0.10% p.a. for deposit size up to ₹5 Crore. Additional rate will be over and above the applicable rate of interest.
j) Rate of interest for bulk deposits for more than ₹5 Crore per deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.
k) The Company will make repayment of deposit on the date of maturity of such deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NEFT or RTGS or account payee cheque (in case of rejection of transfer by NEFT/RTGS) to the bank account of the depositor mentioned in the deposit application.
l) In case of dishonor of NACH mandate, deposit will not be booked for such month and NACH mandate will be presented in the next month as per SDP. In such case, tenure of SDP selected by the Depositor shall NOT be extended for equal number of months for which the NACH stood dishonored.
m) Monthly Deposit refers to presentation of NACH mandate once in a month on a date specified by the depositor while opting for the SDP.
n) The depositor(s) should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accompanied by the Deposit application form duly filled in and signed by all the Deposit holders. Renewal of Deposits will be subject to the rate of interest and other terms & conditions prevailing on the date of renewal. FDR of the existing deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date.
o) In case where the depositor(s) has opted for renewal of deposit through renewal application form, however, wishes to cancel the renewal request, the depositor(s) should submit a specific written request so as to reach the Company atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.
p) In case of death of the individual or primary depositor, the SDP will come to an end and NACH will not be presented for further creation of deposits after receipt of such information about the death. The death claims will be settled in accordance with the terms and conditions applicable to Fixed Deposit.

Particulars to be furnished as per the Non-Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 as amended.
A. Name of the Company: BAJAJ FINANCE LTD.
B. Date of Incorporation: 25th March, 1987
C. Profits/Dividends:
Profits of the Company before and after making provisions for tax, for the three financial years immediately preceding the date of the advertisement and the dividends declared by the Company in respect of the said years.

(₹in Crore)

Financial Year ended on	Profit (Standalone) Before Tax	After Tax	Dividend %
31.03.2017	2,817.52	1,836.55	180
31.03.2018	4,056.36	2,646.70	200
31.03.2019	6,035.30	3,890.34	300

D. Brief particulars of the management of the Company:
The Company is managed by the Managing Director, subject to the control and supervision of the Board of Directors. The Managing Director is entrusted with necessary powers for managing the business and affairs of the Company.

E. Names, addresses and occupations of Directors:

NAME	ADDRESS	OCCUPATION
Shri Rahul Bajaj (Chairman)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Sanjiv Bajaj (Vice Chairman)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411 014.	Service
Shri Madhur Bajaj (Non-Executive Director)	Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Rajiv Bajaj (Non-Executive Director)	34/35, Yog Koregaon Park, Lane No. 2, Pune 411 001.	Industrialist
Shri Dipak Poddar (Non-Executive and Independent Director)	Brij Kutir, Rungta Lane, 17th floor, Off Nepean Sea Road, Mumbai 400 026.	Industrialist
Shri Ranjan Sanghi (Non-Executive and Independent Director)	Flat No. 21, Mistry Court, 4th Floor, Dinshaw Vachha Rd; Mumbai 400 020.	Business
Shri D J Balaji Rao (Non-Executive and Independent Director)	D-103 Adarsh Residency, 47 Cross, 2nd Main, 8th Block, Jayanagar, Bangalore 560 082.	Professional
Dr. Omkar Goswami (Non-Executive and Independent Director)	E-121, Masjid Moth, First Floor, Greater Kailash 3, New Delhi - 110 048.	Economist
Dr. Gita Piramal (Non-Executive and Independent Director)	Piramal House, 6th Floor, 61, Pochkhanwala Road, Worli, Mumbai 400 025.	Business
Dr Naushad Forbes (Non-Executive and Independent Director)	74 Koregaon Park,Pune - 411 001	Business
Shri Anami Narayan Roy (Non-Executive and Independent Director)	62 Sagar Tarang, Worli Sea Face, Mumbai 400 030.	Social Entrepreneur, Retired Civil Servant

F. Summarised Financial Position of the Company (standalone) as appearing in the two latest audited balance sheets:

(₹in Crore)

	As at 31 March 2019	As at 31 March 2018
ASSETS		
Financial assets		
Cash and cash equivalents	240.00	227.33
Bank balances other than (a) above Receivables	1.69	1.49
Trade receivables	805.38	585.21
Other receivables	86.59	53.64
Loans	95,181.26	75,532.88
Investments	10,370.41	3,653.46
Other financial assets	297.04	254.79
Total financial assets	**1,06,982.37**	**80,308.80**
Non-financial assets		
Current tax assets (net)	147.80	24.28
Deferred tax assets (net)	660.83	762.98
Property, plant and equipment	495.84	343.87
Intangible assets	158.49	120.79
Other non-financial assets	54.54	54.71
Total non-financial assets	**1,517.50**	**1,306.63**
Total assets	**1,08,499.87**	**81,615.43**
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Payables		
Trade payables		
-Total outstanding dues of micro enterprises and small enterprises	0.44	0.43
-Total outstanding dues of creditors other than micro enterprises and small enterprises	547.25	438.89
Other payables		
-Total outstanding dues of micro enterprises and small enterprises	-	-
-Total outstanding dues of creditors other than micro enterprises and small enterprises	218.64	169.94
Debt securities	39,048.97	31,528.94
Borrowings (other than debt securities)	29,970.67	20,169.36
Deposits	13,193.01	7,792.87
Subordinated debts	4,139.07	4,138.16
Other financial liabilities	1,411.81	1,249.38
Total financial liabilities	**88,529.86**	**65,487.97**
Non-financial liabilities		
Current tax liabilities (net)	22.37	24.87
Provisions	68.88	61.71
Other non-financial liabilities	315.13	223.67
Total non-financial liabilities	**406.38**	**310.25**
Equity		
Equity share capital	115.37	115.03
Other equity	19,448.26	15,702.18
Total assets	**19,563.63**	**15,817.21**
Total liabilities and equity	**1,08,499.87**	**81,615.43**

Contingent Liabilities (Standalone)

Particulars	As at 31 March 2019	As at 31 March 2018
Disputed claims against the Company not acknowledged as debts	28.04	31.27
VAT matters under appeal	4.39	2.39
ESI matters under appeal	5.14	5.14
Service tax matters under appeal		
- On interest subsidy	1,340.49	1,243.80
- On penal interest/ charges	245.19	-
- On others	5.45	3.11
Income tax matters:		
- Appeals by the Company	0.32	8.90
- Appeals by the Income tax department	0.24	32.98

The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 from 1st April 2018 and the effective date of such transition is 1st April 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the Reserve Bank of India ('RBI') (collectively referred to as 'the Previous GAAP'). Accordingly, the corresponding figures presented for balance sheet as at 31st March 2018 have been restated / reclassified

G. a) Amount which the Company can raise by way of Deposits as per Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016 : ₹28,116.47 Crore
b) The aggregate of deposits actually held as on 31.03.2019 : ₹13,193.01 Crore

H. The aggregate dues from the facilities, both fund and non-fund based, extended to, the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are ₹61.95 crore (Bajaj Allianz General Insurance Company – ₹11.77 Cr, Bajaj Allianz Life Insurance Company Ltd. – ₹2.99 Cr, Bajaj Auto Ltd. – ₹2.11 Cr, Bajaj Electricals Ltd – ₹0.01 Cr, Bajaj Housing Finance Ltd. - ₹2.25 Cr, Jamnalal Sons Pvt. Ltd – ₹0.19 Cr and Mukand Ltd. – ₹42.63 Cr).

I. The Company has no overdue deposits other than unclaimed deposits.

J. The Company declares as under:
i) The Company has complied with the RBI directions applicable to it.
ii) The compliance with the RBI directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.
iii) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
iv) The deposits solicited by the Company are not insured.
v) The Financial position of the Company as disclosed and the representations made in the deposit application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinion expressed by the Company and for repayment of deposits / discharge of liabilities by the Company.

K. The deposits shall also be subject to the terms and conditions as per the deposit application form.

L. Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (including death cases) is subject to the following conditions:
a) Upto 3 months from date of deposit: Withdrawal is not permitted.
b) After 3 months but before 6 months: Interest shall not be payable.
c) After 6 months but before the date of maturity: The rate of interest shall be 2% lower than the rate specified for the period during which the scheme has run. In case of no rate being specified for the deposit period, interest rate payable shall be 3% lower than the lowest rate offered by BFL.

M. The Business carried on by the Company and its subsidiaries with details of branches or units if any:
1. Business carried on by the Company and its branches:
Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against property, Home Loans, construction equipment financing, small business loans, loan against securities and infrastructure financing. The Company is having its Branches at Agra, Ahmedabad, Ahmednagar, Ajmer, Akola, Akot, Alappuzha, Allahabad, Ambala, Amravati, Amreli, Amritsar, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Bareilly, Baroda, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Bhatinda, Bhavnagar, Bhilai, Bhiwandi, Bhopal, Bhubaneshwar, Bhuj, Bidar, Bijapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chalisgaon, Chandigarh, Chandrapur, Chennai, Chhindwara, Chikhli, Chiplun, Chitradurga, Chittaranjan, Chopda, Cochin, Coimbatore, Cuddalore, Cuttack, Dabhoi, Dahod, Davangere, Dehradun, Dewas, Dhanbad, Dharapuram, Dharwad, Dhule, Dindigul, Durgapur, Eluru, Erode, Gandhidham, Goa, Gokak, Gulberga, Guna, Guntur, Gwalior, Haldia, Halol, Hassan, Haveri, Himatnagar, Hoshangabad, Hoshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jaipur, Jalandhar, Jalgaon, Jalpaiguri, Jammu, Jamnagar, Jamner, Jamshedpur, Jodhpur, Junagadh, Kadi, Kaithal, Kakinada, Kalka, Kannur, Kanpur, Kapurthala, Karad, Karaikudi, Karnal, Karunagappally, Karur, Karvar, Katni, Khamgaon, Khandwa, Kharagpur, Kolar, Kolhapur, Kolkata, Kollam, Kopergaon, Korba, Kota, Kottayam, Kurnool, Kurukshetra, Latur, Lucknow, Ludhiana, Machilipatnam, Madurai, Mandya, Mangalore, Mapusa, Margao, Mehsana, Moga, Morbi, Mumbai, Mysore, Nabha, Nadiad Nagarcoil, Nagpur, Namakkal, Nanded, Nandurbar, Nashik, Navsari, Nellore, New Delhi, Palanpur, Pandharpur, Panipat, Patiala, Patna, Pen, Phagwada, Pimpalgaon, Pollachi, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajahmundry, Rajgurunagar, Rajkot, Rajnandangaon, Rajpura, Ranaghat, Ranchi, Ratlam, Ratnagiri, Rewa, Rohtak, Ropar, Rourkela, Salem, Sangli, Satara, Satna, Sehore, Shimla, Shimoga, Siliguri, Sirsa, Solapur, Surat, Surendranagar, Tenali, Thiruvalla, Tirunelveli, Tirupati, Tirupur, Trichur, Trichy, Trivandrum, Tumakuru, Tuticorin, Udaipur, Udipi, Ujjain, Vadakara, Valsad, Vapi, Varanasi, Vidisha, Vijayawada, Vizag, Vizianagram, Wani, Warangal, Wardha, Warud, Washim, Yavatmal and all other branches mentioned on the official website www.bajajfinserv.in=> Scroll to bottom of the webpage=>Contact us=>Visit our branch or by directly clicking https://www.bajajfinserv.in/branch-locator
2. Business carried on by the subsidiaries of the Company:

Sr. No.	Name of subsidiary	Address of registered office	Activity
1.	Bajaj Housing Finance Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Housing Finance Business
2.	Bajaj Financial Securities Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Stock broking and depository participant

The above text of advertisement has been issued on the authority and in the name of the Board of Directors and has been approved by the Board of Directors at its Meeting held on 25th July 2019 and copy of the same signed by the majority of Directors has been delivered to the Reserve Bank of India for registration. The Deposit shall be booked only after receipt of Application Form and the required KYC to the satisfaction of Bajaj Finance Limited and as per T&Cs.

By order of the Board of Directors
for Bajaj Finance Limited

Rajeev Jain,
Managing Director
DIN: 01550158

Pune
19 June 2020

HOW TO INVEST:
The first investment amount should be deposited only by cheque made payable to 'BAJAJ FINANCE LTD - ACCOUNT NUMBER 00070350006738' and crossed 'Account Payee only'. The cheques should be payable at par and CTS compliant. Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches.
Write to us at fd@bajajfinserv.in or call us on 020 71505108

THE EDITORIAL PAGE

WORDLY WISE

I LOOK TO A DAY WHEN PEOPLE WILL NOT BE JUDGED BY THE COLOUR OF THEIR SKIN, BUT BY THE CONTENT OF THEIR CHARACTER. — MARTIN LUTHER KING, JR.

The Indian EXPRESS

FOUNDED BY RAMNATH GOENKA

BECAUSE THE TRUTH INVOLVES US ALL

STEP UP THE FIGHT

Centre and Delhi government need to work in unison — that's the only way to counter the COVID surge

DELHI'S SHARPLY RISING COVID-19 infection curve raises questions about the containment measures taken by the city's AAP government during and after the relaxation of the lockdown. Now the Centre has lent its weight to the Arvind Kejriwal government. In a series of directives on Sunday, it has asked the Delhi government to revise its strategy to fight the coronavirus. Delhi has been asked to redraw its 242 containment zones, enumerate all households outside these zones and associate every district in the city with a hospital. The Centre has also asked the Delhi government to send a detailed report on every COVID death in the city — this must include when the patient was brought to the hospital, and from where. Such a measure had arguably become necessary in light of reports that the Delhi government's COVID toll figures are not tallying with those of the city's hospitals and municipalities.

With nearly 60,000 cases, Delhi is poised to overtake Mumbai as the city with the highest caseload. Maharashtra's capital has about 67,000 cases but the growth rate of the infection has come down appreciably in the city since last week, when it added 8,000 cases. Delhi, in contrast, added 18,000 cases last week. CM Kejriwal has maintained that the death rate is the key metric in the battle against the pandemic — but even on that yardstick, Delhi's figures are worrying. At 3.65 per cent, Delhi's death rate is above the national average of 3.4 per cent. The city has lost in excess of 2,000 lives to the virus. With the Delhi government projecting 5.5 lakh COVID cases in the city by the end of July, the national capital could be staring at a steepening toll, if urgent measures are not taken.

Sunday's directives were preceded by an order by Delhi's Lieutenant Governor Anil Baijal mandating five-day institutional quarantine for all those who have tested COVID-positive. The Delhi government was right to push back and get it revoked. L-G Baijal has now asked all coronavirus positive patients to report to a COVID-care centre, where their suitability for home isolation will be assessed. Reiterated in the Centre's directive, this requirement could place an additional burden on the patients. Already, there are reports of asymptomatic carriers of the virus being reluctant to visit the COVID care centres. As it redrafts its strategy, the Delhi government shouldn't do anything that further inconveniences patients. Its decision to provide oximeters to monitor the oxygen saturation levels of patients under home isolation is a welcome step. The national capital could also follow the example of Kerala and Karnataka, which have involved the community in tracing the contacts of COVID positive patients. The Centre has assured the Delhi government technical help in redrawing the containment zones. It should continue to play the role of a guiding force, not do anything that could be construed as power play in a time of crisis. In the coming days and weeks, the two governments will need to work in unison — they will be watched for how well they can do so.

IN ALL FAIRNESS

Black Lives Matter exerts an influence from afar, kickstarts a long-overdue process against hard-coded racism in India

FOR DECADES, ENLIGHTENED Indians have railed against fairness creams, and helplessly watched their sales graphs grow. But now this market segment, which feeds off and reinforces the racist binary of light and darkness deeply entrenched in society and reflected in the caste hierarchy, faces the most impersonal correctives — globalisation and commerce. In response to the Black Lives Matter movement, which has spilled out of the US, Johnson & Johnson have exited the face whitening category in Asia and the Middle East and ordered a drastic recall of products which were either sold as or perceived as whitening agents. Neutrogena Fine Fairness and Clean & Clear are the first product lines to be affected, and distributors have been ordered to immediately ship back or destroy their inventories. These products are also being removed from J&J websites.

In the US, corporates which persisted in selling products associated with racism, while welcoming the movement triggered by the killing of George Floyd, are being accused of hypocrisy, and there is a rush to cleanse the stables by erasing, repositioning or updating products. J&J has erased the fairness segment and updated Band-Aid to reflect different skin tones. Last week, PepsiCo's Quaker Oats committed to rebranding its Aunt Jemima line of pancakes and syrups, which are sold with the image of a smiling black woman from the era of segregation, if not of slavery. And meanwhile, a campaign burgeons against Unilever's Fair & Lovely, whose niacinamide inhibits the production of melanin, and which is sold all over Asia.

In half the world east of Eden, the popularity of fairness creams has stood testimony to how deeply ingrained racism is in cultures that are not white, but aspire to be so. It is also reflected in the enthusiasm with which India has rebuffed international attempts to equate race with caste, a concept informed by varna, which literally signifies colour. Who would have thought that markets would be the deal-breaker of an ancient and ugly tacit understanding that pervades so much of the Old World? But outside the segment of fairness creams, racism remains the name of the game. Whether it's carrom or chess, White plays first. In all fairness, to equalise the question of primacy, why not consider the toss of a coin, which only bears the colour of money?

HIS GOLDEN ARM

Rajinder Goel did not get to play for the country. That's a mighty loss for Indian cricket

IN ANY OTHER cricketing era in India, left-arm spinner Rajinder Goel, who died on Sunday, would have played Test cricket. Such was his calibre, but the accident of birth had him competing with some of the finest practitioners of spin bowling ever, like Bishan Singh Bedi, B S Chandrasekhar, E A S Prasanna and S Venkataraghavan. He never complained, but continued his labours on the domestic fields, finding joy in every little accomplishment.

There was a tragic beauty to his narrative, as you would find with a raft of such players across sports. A parallel can be drawn to the Caribbean pace-bowlers from the late '70s to mid-'80s, mean machines as good as Malcolm Marshall or Michael Holding, but who could not break into the team or command a permanent spot. Like the strapping Barbadian tearaway Sylvester Clarke, the only bowler Viv Richards admitted he ever felt "uncomfortable" facing. Graham Gooch had his helmet split down the middle. Or his fiery fellow Bajans, Wayne Daniel and Franklyn Stephenson. Similarly, an army of Australian batsmen was confined to playing county cricket in the mid-aughts, thanks to a brigade of high-quality exponents. Stuart Law batted just once in a Test match — remained unbeaten on 54 — but ended up forever on the fringes, despite gathering 27k runs in domestic cricket. Or Jimmy Maher, Jamie Cox or Michael di Venuto. Similarly, so overflowing was Spain's talent pool in the late aughts that they couldn't accommodate Gabi, and Mikel Arteta.

It's the mischief of golden generations. How West Indies cricket would have pleaded to have someone like Clarke or Daniel in this era, just as Spain would wish they had Gabi or Arteta. Between Bedi and Ravindra Jadeja, India handed Test caps to men whose talents were inferior to Goel's. In German football they have a term: Unvollendeter, an unfulfilled person. It seems harsh, for those who are remembered and revered, as in Goel's case, despite not representing their country. For, there was a glorious dignity to their labours, making them legends nonetheless.

End of make-believe

Acknowledging China's rise, scale of challenge it presents, are first steps in crafting a new China policy

C RAJA MOHAN

THE BRUTAL CHINESE ambush that killed Indian and Chinese soldiers in the Galwan Valley in eastern Ladakh last week will hopefully compel Delhi to confront the enduring tragedy of India's China policy. That tragedy is rooted in persistent political fantasies, refusal to learn from past mistakes, and the belief that the US and the West are at the source of India's problems with China.

This is not about blaming one party or another that ruled Delhi in the last seven decades. There is plenty of blame to go around; and the problem predates independence. Each generation has compounded the challenge with the reluctance to discard the illusions that India's China policy has nurtured over the last century.

Let us start with Rabindranath Tagore, who went to China in 1924 with the ambition of developing a shared Asian spiritual civilisation. Tagore returned deeply disappointed as radical groups, including members of the newly formed Chinese Communist Party, turned on the poet and his hosts for conspiring to divert Chinese attention away from the imperatives of modernisation and, yes, westernisation.

Next was the turn of Jawaharlal Nehru, who approached China as a modernist and nationalist. He met a delegation of Chinese nationalists at Brussels in 1927 and issued a ringing statement on defeating western imperialism and shaping a new Asian and global order. But when the Second World War broke out a decade later, the Congress was unwilling to join hands with China in defeating Japanese imperialism. For all the exalted rhetoric of anti-imperialism, Indian and Chinese nationalists could not come together for they were fighting different imperial powers.

As India's first PM, Nehru reached out to the Communist rulers of China, campaigned against the western attempt to isolate them, serenaded Chinese Premier Zhou Enlai at the Afro-Asian conference in Bandung, Indonesia in 1955. Within five years, India and China were at each other's throats and a war broke out in 1962. Atal Bihari Vajpayee traveled to China in February 1979 to re-engage Beijing. Before he could head home, Beijing had launched a war against a fellow communist regime in Vietnam. So much for Asian solidarity! Rajiv Gandhi in 1988 sought to normalise relations with China while continuing to negotiate on the boundary dispute.

That defined a template that in the end neither normalised the relationship nor resolved the boundary dispute. To make matters worse, other issues have taken a life of their own — for example, the massive annual trade deficits. If India thought economic cooperation will improve mutual trust and create conditions for resolving political differences with China, it has been in for a rude shock. India's massive trade deficit with China is now a little over half of its total trade deficit. Worse, India is finding it hard to disentangle the deep economic dependence on imports from China and resurrect its manufacturing sector.

As the Cold War came to a close, India bet that political cooperation with China on global issues will provide the basis for better bilateral relations. It could not have been more wrong. P V Narasimha Rao and his successors joined China and Russia in promoting a "multipolar world" — the code for limiting America's power after Washington came out victorious in the Cold War and facilitated the break-up of the Soviet Union.

Nearly a quarter of a century after embarking on a strategy to blunt America's "unipolar moment", Delhi is now struggling to cope with the emergence of a "unipolar Asia" — with Beijing as its dominant centre. China's rapid rise has also paved the way for the potential emergence of a "bipolar world" dominated by Washington and Beijing.

That brings us to the perennial illusion in Delhi about Asian and anti-Western solidarity with China. Despite the failure of the repeated efforts to construct such unity with China — in the interwar years, the decade after independence, and the post Cold War years — the Indian elite persists with the myth.

Linked to this is the unyielding claim that the US is seeking to divide India and China; but for the evil imperialists, the fantasy goes, Delhi and Beijing would be enjoying everlasting peace and friendship. The fact is, we don't need America to divide India and China; our respective territorial nationalisms and irreconcilable conflicts of interest do that job rather well.

There are other interesting facts, too. The British imperialists, for example, wanted Indian and Chinese nationalists to unite against Japanese imperialists during the Second World War. London encouraged Chiang Kai-shek to visit India and meet with Mahatma Gandhi; Gandhi met Chiang but refused to cooperate. While the Congress opted out of the war, British India, Great Britain and the US embarked on a massive effort to support the beleaguered Chinese government in Chungking.

China never really bought into the Indian ideas of building coalitions against the West. While India never stopped arguing with the West, China developed a sustained engagement with the US, Europe and Japan. Mao broke with Communist Russia to join forces with the US in the early 1970s, less than two decades after he fought the American forces in the Korean War. Deng Xiaoping promoted massive economic cooperation with the US to transform China and lay the foundations for its rise.

While China has leveraged the deep relationship with the West to elevate itself in the international system, Delhi continues to think that staying away from America is the answer for good relations with Beijing. Beijing sees the world through the lens of power, while Delhi tends to resist that realist prism. India has consistently misread China's interests and ambitions. The longer India takes to shed that strategic lassitude, the greater will be its China trouble.

Delhi needs to come to terms with the fact that a gigantic power has risen on its door step. India must also recognise that China, like the great powers before it, wants to redeem its territorial claims, has the ambition to bend the neighbourhood to its will, reshape the global order to suit its interests. China has certainly not hidden these goals and interests; but India has refused to see what is in plain sight.

Acknowledging China's dramatic rise and recognising the scale of the challenge it presents are the first steps for Delhi in crafting a new China policy. For the Modi government, this should be a valuable opportunity to get back to basics on restoring internal political coherence, accelerating economic modernisation and expanding India's national power.

The writer is Director, Institute of South Asian Studies, National University of Singapore and contributing editor on international affairs for The Indian Express

Nearly a quarter of a century after embarking on a strategy to blunt America's 'unipolar moment', Delhi is now struggling to cope with the emergence of a 'unipolar Asia' — with Beijing as its dominant centre. China's rapid rise has also paved the way for the potential emergence of a 'bipolar world' dominated by Washington and Beijing. That brings us to the perennial illusion in Delhi about Asian and anti-Western solidarity with China. Despite the failure of the repeated efforts to construct such unity with China — in the interwar years, the decade after independence, and the post Cold War years — the Indian elite persists with the myth.

SPINNING A MAGICAL WEB

Left-arm spinner Rajinder Goel served cricket selflessly and quietly

BISHAN SINGH BEDI

OF ALL my contemporaries plying their trade of spinning a web on the cricket pitch, I was fondest of Rajinder Goel. He left us on June 21 without a murmur, which was so much in keeping with his cricketing years. No cribbing or remorse. Just a move to another pavilion to see what the Almighty has in store for him.

I've never been able to figure out the media assessment that it was Bishan Bedi who prevented Goel from donning the India cap. He was my senior by a country mile and lasted much longer on the Indian scene. But yes, I concede I was a trifle luckier than my erstwhile colleague from Rohtak. Beyond that, I ruefully accept that Goel was hugely unfortunate to miss the bus.

However, the courage with which he accepted the verdict and carried on serving cricket most selflessly is exemplary. Much of the time, while in Delhi, we were colleagues at the State Bank of India (SBI). We had a healthy, mutual respect for each other. The one thing I noticed about Goel was that he would always disappear from Delhi as soon as our games would get over. Such was his strong bond with his folks back in Rohtak.

Goel was almost robotic in his bowling pattern, and was a captain's delight. He never asked for any particular end or field placement. "Just give me one over to find my rhythm," he'd say confidently. And then he would go about his job with mechanical precision. The only people who had to be on their toes were the batsmen facing him.

I remember his very brief stint with the Lancashire league. During my county days with Northamptonshire, the West Indian great Rohan Kanhai once asked if there was a first-class left-arm spinner in India willing to try his hand for his old club Blackpool.

I got in touch with Goel and, within days, he was in Blackpool wrecking oppositions as was his wont. Everyone in the League was very pleased with Goel's performance — except Goel himself. In less than a month, he was back in Rohtak. The Blackpool club secretary wrote to me about how he missed Goel. He also sent a few paper clippings about Goel's outstanding bowling feats.

But Goel had to go home. "I've got a telegram, my wife is pregnant" — he had told the club. The club didn't know how to handle the situation. So Goel, in a matter of a few days, went from Rohtak to Delhi to Heathrow to Manchester to Blackpool to Manchester to Heathrow to Delhi, and finally, back to Rohtak. All this without even seeing London. His urge to be with his family was very strong. League cricket was not for him. He just couldn't take the English social life. Since I had known him for so long, I could understand. But how was I going to convince Kanhai?

In the 1980s, we had set up a Veteran Cricketers' Benevolent Fund on the same lines as the famous Cricketers Benefit Fund Series (CBFS) in Sharjah. We would play the veterans' series with Pakistan in India, Pakistan and Sharjah. Goel was the first beneficiary. I remember he was ever so thrilled and touched. He sobbed like a child hugging me tight. I can never forget that moment of gracious gratitude.

Goel was a self-professed "bania" and as such, was loathe to be a spendthrift. This trait reflected abundantly in his very stingy bowling figures too. Somewhere along the line, I reckon the "ambition" aspect, for him, might have taken the back seat. But he was a contended man, something I observed closely, and with a fair amount of envy, if I may add. Goel was a committed family man. And, of course, he was inseparable from his wife, Sushila. All that seems like a fairytale now. Rest in Peace, Goely. Cricket in the north can never be grateful enough for your awesome contribution.

The writer is a former captain of the Indian cricket team

Goel was almost robotic in his bowling pattern, and he was a captain's delight. He never asked for any particular end or field placement. 'Just give me one over to find my rhythm', he'd say confidently. And then he would go about his job with mechanical precision. The only people who had to be on their toes were the batsmen facing him.

JUNE 23, 1980, FORTY YEARS AGO

THE CHINA DEAL

THE INDIAN GOVERNMENT withheld comment on the reported package deal offered by the Chinese vice-premier, Deng Xiaoping, on the Sino-Indian border dispute. Instead, New Delhi has chosen to wait for the return of Eric Gonsalves, secretary in the ministry of external affairs, who is currently in Beijing holding discussions with the Chinese leaders on the entire gamut of relations between the two countries. Xiaoping made the offer in an interview to a New Delhi journal, *Vikrant*, on the eve of Gonsalves' discussions. The operative part of the interview quoted Xiaoping saying that while China "can recognise the present Line of Actual Control at the eastern sector, India should recognise the status quo in the western sector."

SOVIET WITHDRAWAL

THE SOVIET UNION announced today that "some army units whose stay in Afghanistan is not necessary at present are being withdrawn". The six-line announcement by the official Soviet news agency said the withdrawal of the troops was being made in agreement with the Afghan leadership. The agency did not say how many of the estimated 85,000 Soviet soldiers in Afghanistan were being withdrawn.

ASSAM FLAG MARCH

AS TENSION RAN high throughout the Brahmaputra Valley following violent incidents in North Lakhimpur town in upper Assam yesterday, troops staged flag marches at a number of places including Jorhat, Lakhimpur, Rangiya and Golaghat, to show their presence. Troops continued to be deployed in curfew-bound North Lakhimpur for the second day. The indefinite curfew, clamped on the town yesterday, was not relaxed today. The situation at Tinsukhia, also curfew-bound, was officially stated to be "quiet but tense". Curfew was not relaxed in the town for the fourth day.

THE IDEAS PAGE

WHAT THE OTHERS SAY

"India cannot replicate the US' overbearing approach to China. India will suffer more losses if it launches a trade war against China." — GLOBAL TIMES, CHINA

Securing the sea lanes

China has used civilian vessels for military purposes. There is a pressing need for India, with like-minded countries, to develop a comprehensive Underwater Domain Awareness strategy

VIJAY GOKHALE

C R Sasikumar

AT A TIME when China's pre-meditated military moves along our northern boundary are drawing the nation's attention, it is important that we don't lose sight of our surrounding seas.

Our navy has interdicted Chinese maritime research and survey vessels that entered our Exclusive Economic Zone (EEZ) and Continental Shelf (CS) without our prior consent in 2018 and 2019. India has legislation (Act No. 80/1976) that requires foreign marine scientific vessels to seek licence prior to undertaking activities. The Chinese claim that they are serving the interests of global scientific research. That may well be one purpose; but it is well-known that China uses civilian research vessels to gather crucial oceanographic data, such as sub-sea and sea-bed conditions, for military purposes. It has done so in the South China Sea without heed to protests by claimant states or international law.

To put this into perspective, one recent survey done by the Asia Maritime Transparency Initiative (CSIS), shows that between April 2019 and March 2020, China deployed 25 maritime survey missions in the Indo-Pacific. This figure is only marginally less than the 27 missions mounted by the next six countries taken cumulatively — US (10), Japan (6), India (4), Australia (3), France (3) and the Philippines (1).

Earlier this year, the Australians voiced concern over the activities of the Chinese vessel Xiang Yang Hong No. 1 in international waters between the Australian mainland and Christmas Island. They suspected that aside from marine science research, the ship was also studying submarine routes from Australia into the South China Sea. This, incidentally, is the same vessel that operated in international waters just south of the Andaman & Nicobar Islands from April 15 to May 21, 2019, presumably with similar objectives. China has mounted at least six survey missions covering the waters between Indonesia and Sri Lanka, in the Bay of Bengal and the Northern Arabian Sea, in 2019-2020.

The Cambodian opposition leader, Sam Rainsy, wrote recently in *Foreign Affairs* that China follows a "pattern of denial and obfuscation" in its military expansion overseas. Beijing initially denied its intention to militarise the Spratly Islands but eventually acknowledged that they serve a military purpose. A similar pattern surrounded the Chinese military base in the Horn of Africa. Nobody any longer accepts China's claim that the Djibouti base is simply a logistics facility. Rainsy has expressed concern over a secret deal that gives China exclusive access to Cambodia's Ream Naval Base. If this report is accurate, it will bring China one step closer to our shores. This is not the only concern to be had. It is also believed that PLA Navy (PLAN) intelligence-gathering ships have sailed our coast-line to gather information on naval facilities and ships. It will, almost certainly, do so again.

China may well take the position that both activities are legitimate under international law. The Law of the Sea Convention says that military vessels have "right to innocent passage" to traverse the territorial sea of a coastal state without entering internal waters so long as they are not prejudicial to peace, good order and security of the coastal state. The Convention is also open to different interpretations on the question of scientific surveys in the EEZ of coastal states. The US, for instance, maintains that hydrographical surveys without prior notice or consent are lawful in line with centuries of state practice, customary and international law and Articles 58, 86 and 87 of the Convention. However, it is worth noting that China herself explicitly requires all foreign marine research, and for that matter military, vessels to seek prior permission before they enter China's territorial seas as defined in their Declaration on the Territorial Sea (1958). The question, therefore, is whether China will respect the laws of other coastal states like India. In that regard, recent Chinese behaviour in the South China Sea does not give reason for optimism.

It is a reasonable presumption that the completion of Gwadar and the use of Ream (Cambodia) if such a report is confirmed, will make it easier for China to sustain naval deployments — including submarines — in the Indian Ocean. The collection of vital hydrographical data is critical to their understanding of the sub-surface environment, particularly around the Andaman Islands, which is a choke-point from the Chinese perspective, as well as to monitor our own submarine movements. It should, therefore, be presumed that in the coming 12-24 months, the Chinese could step up their efforts to secure significantly improved data in the seas between the Malacca Straits and Djibouti, especially in the Bay of Bengal and Arabian Sea, through any one, or all, of the following.

First, the Chinese might try to send another survey vessel without our permission into our EEZ, even possibly under naval escort. In May, the Chinese survey vessel Haiyang Dizhi No. 8 accompanied by two Chinese coast guard ships and several fishing vessels (probably maritime militia) entered the Malaysian EEZ in the South China Sea for over a month despite Malaysian protests. Such action would contravene Indian law but the Chinese have never been deterred by finer points of the law.

Second, more likely, they might deploy unmanned underwater drones in our EEZ, while the mother vessel remains just outside. A recent *Forbes* report claims that Sea-Wing underwater, unmanned drones were launched from the Xiang Yang Hong No. 6 in mid-December 2019 and successfully retrieved in February 2020. That should be a matter of our immediate concern as during that period this very ship was in the Bay of Bengal from January 27 to February 24.

> Earlier this year, Australians voiced concern over the activities of the Chinese vessel Xiang Yang Hong No. 1 in international waters between the Australian mainland and Christmas Island. They suspect that aside from marine science research, the ship was also studying submarine routes from Australia into the South China Sea. This, incidentally, is the same vessel that operated in international waters just south of the Andaman & Nicobar Islands from April 15 to May 21, 2019, presumably with similar objectives. China has mounted at least six survey missions covering the waters between Indonesia and Sri Lanka, in the Bay of Bengal and the Northern Arabian Sea, in 2019-2020.

Third, China might sail PLAN intelligence-gathering ships along our coasts or in the waters off our island territories, just outside the 12 nautical mile limit, on grounds that this is "innocent passage" by naval vessels permissible under relevant provisions of the Convention; in other words the Chinese version of Freedom of Navigation operations.

We have the necessary capacity to monitor and interdict survey vessels well before they enter our EEZ. The need for a comprehensive Underwater Domain Awareness (UDA) strategy is pressing. This will need coordination between our national security agencies, the navy, and the government departments responsible for the marine environment and disaster management, but also collaboration with like-minded countries who share our concerns. Such cooperation includes, inter alia, deepening of real-time information exchange, co-development and deployment of UDA monitoring devices and joint processing of acoustic signatures, and closer coordination in the patrolling of sea lanes to ensure a free and open Indo-Pacific.

The deployment of PLAN intelligence-gathering ships with naval escort along our coasts might also require a new sort of response. We should learn from Chinese tactics. A RAND study describes how they use fishing boats, which are actually "maritime militia", to overwhelm the external adversary with swarm-tactics, supported from the rear by coast-guard or naval vessels. This is below the threshold of a military response, and a successful, albeit crude, way of blocking the PLAN vessel. We have multiple fishing communities that can be provided with the capacity and training for such purposes. Building Maritime Domain Awareness, and especially Underwater Domain Awareness (UDA) capabilities and technology, both domestically and with like-minded partners, should be given the highest priority. There may not be more time to lose.

The writer is a former Foreign Secretary and Indian ambassador to China

An indomitable resolve

Syama Prasad Mookerjee's death anniversary is occasion to remember his sacrifice for national unity

PRABHAT JHA

MANY DEATH ANNIVERSARIES are celebrated in the country every year. However, those pious souls are very fortunate, whose supporters or ideals make their "sacrifice" meaningful. Syama Prasad Mookerjee is one such supreme pious soul, who sacrificed his life on June 23, 1953, for the cause of a united India. From the Bharatiya Jana Sangh (BJS) to now in the BJP, June 23 has had been celebrated not just as the death anniversary of Mookerjee, but also as a day of resolution to abrogate Article 370 from the Constitution. In every manifesto, the declaration of Mookerjee to abrogate the temporary Article 370 was affirmed. Under the leadership of Prime Minister Narendra Modi, who had travelled with Murli Manohar Joshi and hoisted the tricolour at the Lal Chowk of Srinagar, Article 370 was abrogated on August 5, 2019. Home Minister Amit Shah worked as a true patriot in passing the Bill in both the Houses of Parliament.

Mookerjee made a significant contribution in the fields of education, politics, society and culture. He became a member of the Bengal Legislative Council in 1929, and was the youngest Vice-Chancellor of the University of Calcutta from 1934 to 1938. Later, he became the finance minister of the Province of Bengal, and was subsequently elected the national president of the All India Hindu Mahasabha, the Mahabodhi Society and the Royal Asiatic Society. Mookerjee was also a member of the Constituent Assembly. He got the opportunity to serve the country as a minister in the first cabinet of independent India. In the first general election, he was elected to the Lok Sabha from South Calcutta.

Mookerjee did not want that Partition should happen. For this, he went to Mahatma Gandhi. Gandhiji said the Congress did not listen to him. Nehru was also in favour of Partition. When it became inevitable, Mookerjee pledged to ensure that the interests of the Hindus of Bengal were not neglected. His efforts ensured that the Muslim League's plan to annex the entire province could not succeed.

Due to Nehru's disregard for the displaced and his own commitment to national interests, Mookerjee resigned from the Union Cabinet on April 8, 1950. He believed that the Nehru-Liaquat agreement was meaningless as it entrusted the responsibility of protecting the interests of minorities on the Indian government, but no such initiative was taken by Pakistan. After resigning from the Nehru cabinet, Mookerjee explored the possibility of forming a political party. He met with the second sarsanghchalak (chief) of the RSS, M S Golwalkar (Guruji), and urged him to establish the BJS. Guruji freed eight pracharaks, and this is where the work of BJS started with the mission of correcting the mistakes of Nehru. The BJS was founded on October 21, 1951, and Mookerjee became its founding president.

The BJS won three Lok Sabha seats in the first general election, held from October 25, 1951, to February 21, 1952. Mookerjee was one of the three MPs. He attacked Nehru's policies in Parliament. During a debate in the House, Nehru once pointed to Mookerjee and said, "Jana Sangh is a communal party, I will crush the Jana Sangh". Mookerjee replied, "My friend Pandit Jawaharlal Nehru says that he will crush Jana Sangh, I say I will crush this crushing mentality."

Even though the problem of Kashmir's special status became visible to the people later, Mookerjee understood its seriousness from the beginning. His speeches in the Lok Sabha in 1952 make it clear that what happened later in Kashmir — terrorism, atrocities and the exodus of Hindus — had been foretold. The separatist tendencies that emerged from Sheikh Abdullah's political activities had begun to take hold by 1952. Due to this, the national mind was disturbed. Mookerjee fully supported the satyagraha of the Praja Parishad, which aimed to make J&K an integral part of India. In support, he raised a strong slogan: "Two flags in one country, two legislations in one country, two heads in one country, unacceptable, unacceptable" (Ek desh mein do nishan, ek desh mein do vidhan, ek desh mein do pradhan, nahi chalenge, nahi chalenge). At a massive rally in Jammu in August 1952, he expressed his resolve: "Either I will get you the Indian Constitution or I will sacrifice my life for the purpose".

To fulfil his resolve, Mookerjee decided to challenge the Nehru government in New Delhi and Abdullah's government in Srinagar. In May 1953, he set out on a trip to J&K to study the situation there. In those days, permits had to be obtained for entry into J&K. When he was asked for a permit, he said, "I am a member of the Parliament of India, I will not take a permit in Kashmir in my own country". He was put under house arrest. For 40 days, neither medical care nor other basic facilities were provided. He died on June 23 under mysterious circumstances. To realise his resolve, Mookerjee sacrificed his life for the motherland. At his funeral in Kolkata, over two lakh people gathered to pay tribute. Mookerjee's resolve became the resolution of the nation. His sacrifice became the vow to abolish Article 370.

The 70-year-old mission was achieved by the Modi government within 70 days of its second term. Mookerjee was the first Indian to sacrifice his life for Jammu and Kashmir. June 23, the day of supreme sacrifice, should be observed in the country as Ek Nishan, Ek Vidhan, Ek Pradhan Day. With this, the nation will not only remember him on his sacrifice every year, the spirit of national unity and integrity will also be strengthened.

The writer is national vice-president, BJP and a former Rajya Sabha MP

Celebrating Rattan Lal

Winners of World Food Prize can be role models for India's young

UMA LELE

RATTAN LAL, NATIVE of India and a citizen of the United States, has been awarded the 2020 World Food Prize. He is one of eight persons of Indian origin to have received the prize, established by Norman Borlaug in 1987. Borlaug won the Nobel Peace Prize in 1972 for his work on hybridisation of wheat and rice, which led to the Green Revolution in the mid-1960s. The World Food Prize is often described as the Nobel for research in food. Upon winning the Nobel, Borlaug had tried to convince the Nobel committee to set up a prize for food. When it refused, he set up the award himself.

The awards to eight Indians of the total of 50 given so far are a tribute to the country's agricultural university education and research system. The awardees are perfect role models for India's rural youth. The country should celebrate their achievements unabashedly when 7-10 million new productive jobs need to be created annually, and when it accounts for a third of global undernourishment. The COVID-19 pandemic has made job creation and improved nutrition and health more urgent than ever.

What is common to these scientists is their modest background — almost all are sons of farmers. Each has dedicated his life to the pursuit of agricultural science with integrity and passion, spanning decades of research and making spectacular contributions to environmentally sustainable food production. Their work has benefitted millions of small and marginal farmers throughout the world. They are also role models because they have demonstrated high returns to investment in agricultural education and scientific research.

The awardees all come from the time of the green and rainbow revolutions (of dairy and aqua-culture), when India invested heavily in agricultural science education and research and Indian scientists shone brightly in the global galaxy of science. Government support for state agricultural universities, and research conducted by the Indian Council of Agricultural Research (ICAR) and the departments of science and technology and biotechnology has slipped in recent years. Today, not a single Indian university is counted among the top 100 in the world.

Rattan Lal was awarded for developing and mainstreaming a soil-centric approach to increasing food production that restores and conserves natural resources and mitigates climate change. His research has shown that growing crops on healthy soils produces more food from less land area, less use of agrochemicals, less tillage, less water, and less energy.

Born in Pakistan in 1943, Lal's family migrated to India during Partition. He completed his education from the Punjab Agricultural University — another PAU alumnus, Gurdev Khush, won the prize in 1996 for his research on rice breeding. Other recipients of the prize include M S Swaminathan, Verghese Kurien, Ramlal Barwale, Surinder Vasal, Modadugu Gupta and Sanjaya Rajaram.

Swaminathan's vision transformed India from a "begging bowl" to a "breadbasket" almost overnight, bringing the total crop yield of wheat from 12 million tonnes to 23 million tonnes in four crop seasons and ending India's dependence on grain imports. Kurien, received the prize in 1989 for India's white revolution. Under his leadership, milk production increased from 23.3 million tonnes (1968-69) to 100.9 million tonnes (2006-07) and is projected to reach 187 million tonnes for 2019-20, bringing millions of small and marginal farmers, including women into the marketplace.

Barwale, a small farmer and entrepreneur, received the award in 1996. He made selling seeds of okra and sorghum "hip" and founded the Maharashtra Hybrid Seeds Company. The Crop Science Society of America has called him father of the seed industry in India. He introduced hybrid rice from China to India and established an eye clinic for the poor in his native town of Jalna.

Vasal was given the prize in 2000 for developing quality protein maize (QPM). Integrating cereal chemistry and plant breeding techniques, Vasal and Villegas of Mexico collaborated to work on "opaque-2" maize variety using molecular biology techniques. In the mid-1980s, they produced a QPM germplasm with hard kernel characteristics and taste like that of the traditional grain, but with much higher quality levels of lysine and tryptophan, thereby enhancing the nutrition value. Vasal had received his PhD in genetics and plant breeding from the Indian Agricultural Research Institute (IARI).

Gupta received the award in 2005 for starting a blue revolution. Educated in Calcutta, he worked as a research associate at ICAR and developed two exceptional approaches for increasing fish harvests among the very poor thereby increasing the protein and mineral content in the diets of over one million of the world's most impoverished families. Gupta's aquaculture technologies boosted Bangladesh's fish yields from 304 kg per hectare to over 2,500 kg per hectare in less than a year — including 1,000 kg per hectare harvests in the dry season.

Rajaram, who won the prize in 2014, succeeded Borlaug in leading CIMMYT's wheat breeding programme and developed an astounding 480 varieties that have been widely adopted by both small and large-scale farmers. Rajaram was born near a small farming village in Uttar Pradesh and received his master's degree from IARI.

Students and faculty at ICAR and state agricultural universities can follow in their footsteps and achieve scientific excellence, if they receive the resources and their work is supported with incentives.

The writer is visiting scholar, Institute of Economic Growth and president elect, International Association of Agricultural Economists

LETTERS TO THE EDITOR

REQUEST & PROMISE

OUR COMBINED REQUEST to the public and veterans alike is: Please let us do our job. Rest assured, we will lay down our lives without batting an eyelid if defending the country requires that. But please avoid reasoning every move we make and everything that we do in the battlefield. If there's anything you can do for us, it is just to be appreciative of what we are doing and give strength to our dear ones left behind at home through your words and if possible through your deeds. If that is not possible, we will still be happy, if you avoid trying to analyse 24/7 every move we make or don't make. By the way, while confronting the enemy on the battlefield, we don't look for any political instructions. Our competent commanders on the spot give instructions. They care for us, rub shoulders with us. We look up to them. So, we request you, our countrymen, countrywomen, and our veterans, to kindly avoid analysing our minute to minute actions that too in public. If you are divided, it could shake our confidence, because, your unity, trust, support and belief gives us greater strength than weapons. Trust us, we don't hide facts, but we certainly hold back operationally sensitive information which could help the enemy. In return, we give you the promise of guarding our borders with our life. We salute you and salute our tricolour, the two most precious things that we value most.

Commodore Medioma Bhada, *via email*

IDEAS ONLINE

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● BEFITTING REPLY TO CHINA: A L CHAVAN

● MORE THAN MEDICAL HELP: VIKAS BAJPAI AND HARJIT SINGH BHATTI

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POLITICS VS DIPLOMACY

THIS REFERS TO the article, 'A time for maturity' (IE, June 22). As the propaganda machinery of the government works on rhetoric, the writer's wishful thinking will remain a distant dream. While the Galwan Valley ambush may look like a political and diplomatic disaster, it's an electoral gainer for the BJP.

Shekhar Deshmukh, *Mumbai*

ANSWER THEM

THIS REFERS TO the editorial, 'Unlike China' (IE, June 22). Questions from the Opposition on the country's sovereignty are intrinsic to a democracy. The government should respond with satisfactory answers.

Azhar A Khan, *Rampur*

USA

MUSEUM TO REMOVE ROOSEVELT STATUE

The American Museum of Natural History will remove a prominent statue of Theodore Roosevelt from its entrance after years of objections that it symbolises colonialism and racism, New York Mayor Bill de Blasio said. The statue depicts Roosevelt on horseback, flanked by a Native American man and an African man.

TOP OF THE WORLD

Serbian President Aleksandar Vucic at a rally in Belgrade. *Reuters*

SERBIA

Ruling alliance wins by landslide as many parties boycott polls

A PRELIMINARY official vote count Monday of Serbia's parliamentary election confirmed an overwhelming victory for populist President Aleksandar Vucic's right-wing governing party, the state RTS television said. Election authorities said, after counting more than 60% of the ballots, that Vucic's Serbian Progressive Party won around 61% of the vote, followed by his ally, the Socialists, with around 10%, the report said. The vote was partially boycotted by the main opposition parties who said Vucic unfairly dominated the state-run media.

JAPAN

Fire at hazmat facility on US base in Japan

Tokyo: A fire broke out Monday in a storage building for hazardous materials at a major US air base on Japan's southern island of Okinawa, slightly injuring dozens of personnel who were exposed to smoke or chlorine gas, the US military said. The blaze began in the morning in the building at Kadena Air Base and was extinguished several hours later, the US Air Force said. Japanese TV showed thick gray plumes of smoke billowing from the building, called the 18th wing Hazardous Materials Pharmacy. About 45 people in the area were exposed to smoke and chlorine gas from the fire, but were treated and most have returned to duty, the statement said. AP

SRI LANKA

Govt orders probe into ex-LTTE dy leader's claims

Colombo: The Sri Lankan police has ordered a probe into an alleged statement by former LTTE deputy leader Karuna Amman, claiming that he had murdered over 2,000 security forces, the government said on Monday. Acting police chief Chandana Wickremaratne has directed the Crime Investigation Department to launch an immediate probe into Amman's statement. Speaking at an election rally last week, Amman reportedly said he had murdered over 2,000 government troops during the LTTE's separatist war.

S KOREA SAYS NEW OUTBREAK SPARKED BY HOLIDAY WEEKEND IN MAY

Global coronavirus cases top 9 mn, US expecting a surge in autumn

AGENCIES
SEOUL, NEW YORK, JUNE 22

GLOBAL CASES of Covid-19 surpassed 9 million on Monday as a number of hard-hit countries reported new outbreaks.

The first case was reported in China in early January and it took until mid-May to reach 4.5 million cases. It has taken just five weeks to double to 9 million cases.

Health authorities in South Korea said for the first time that it was in the midst of a "second wave" of novel coronavirus infections focused around its densely populated capital, stemming from a holiday in May.

The Korea Centers for Disease Control and Prevention (KCDC) had previously said South Korea's first wave had never ended. But on Monday, KCDC director Jeong Eunkyeong said it had become clear that a holiday weekend in early May marked the beginning of a new wave of infections focused in the greater Seoul area.

"In the metropolitan area, we believe that the first wave was from March to April as well as February to March," Jeong said at a regular briefing. "Then we see that the second wave which was triggered by the May holiday has been going on."

At the end of February, South Korea reported a peak of more than 900 cases in a day, in the first large outbreak of the coronavirus outside of China. An intensive tracking and testing campaign reduced the numbers to single digits by late April.

But just as the country announced it would be easing social distancing guidelines, new cases spiked, driven in part by infections among young people who visited nightclubs and bars in Seoul over the holiday weekend.

A top White House official said the US government was working to replenish the national stockpile of medical equipment and supplies in preparation for another surge of the virus this fall.

As the curve of infections begins to bulge again in the United States after flattening in the spring, the Trump administration tried to reset expectations about its efforts to contain the coronavirus and acknowledged that there would most likely be another wave of cases this fall.

YOGA IN A DOME: A yoga class with participants in domes to facilitate social distancing protocols amid the Covid-19 pandemic, in Toronto, Canada, on Sunday. *Reuters*

Fearing 2nd wave, Europe to train 'army' of medics

Brussels: Europeans are enjoying the gradual easing of coronavirus lockdown measures, but in hospitals they are already preparing for the next wave of infections.

Some intensive care specialists are trying to hire more permanent staff. Others want to create a reservist "army" of medical professionals ready to be deployed wherever needed to work in wards with seriously ill patients.

European countries have been giving medics crash courses in how to deal with COVID-19 patients, and are now looking at ways to retrain staff to avoid shortages of key workers if there is a second wave of the novel coronavirus.

"We need a healthcare army," said Maurizio Cecconi, president-elect of the European Society of Intensive Care Medicine (ESICM), which brings together medics from around the world who work in wards with extremely ill patients.

Cecconi said medical staff need to be more flexible in their work, and more mobile. **REUTERS**

Terminally-ill bishop, 4 infants among 340 being brought to India from S Africa

FAKIR HASSEN
JOHANNESBURG, JUNE 22

A TERMINALLY-ILL bishop from Karnataka stuck in South Africa due to the coronavirus lockdown was among 336 passengers and four infants who left for India on a chartered flight on Sunday.

The passengers on the Ethiopian Airlines flight also included an eight-member Christian group from Goa visiting South Africa on a religious seminar, and another 15-member group of traditional healing oil makers from Karnataka.

Almost all the passengers were from various southern states with about half of them from Hyderabad alone, said Anju Ranjan, Consul General in Johannesburg, who coordinated and arranged for the stranded Indians to fly back to the Telangana capital via Addis Ababa.

Ranjan arranged repatriation of Indians with assistance from Satguru Travel and India Club, a group of expatriates undertaking community service work in South Africa for nearly two decades now.

The bishop from Karnataka was suffering from end-stage cancer and got stranded here amid the lockdown, said India Club officials. **PTI**

UK reels from latest terror-linked stabbing, American among dead

PETER NICHOLLS
READING, JUNE 22

THE ENGLISH town of Reading held a minute's silence on Monday for the victims of a stabbing that killed three people including an American in the latest terrorism-linked attack.

Three people were also hospitalised after a man wielding a five-inch knife went on the rampage in a park on Saturday, randomly stabbing people enjoying a sunny, summer evening.

A Western security source, speaking on condition of anonymity, told Reuters that the suspect was a 25-year-old Libyan called Khairi Saadallah.

Calling the incident terrorism, police said a 25-year-old had been arrested but they were not hunting others. "What we saw here on Saturday evening in Reading was the actions of one lone individual," Home Secretary (interior minister) Priti Patel said

The *Philadelphia Inquirer* said one of the dead was US citizen Joe Ritchie-Bennett, 39, who had lived in Britain for 15 years. US ambassador Woody Johnson sent condolences to families of victims. "To our great sorrow, this includes an American citizen," he said on Twitter

Khairi Saadallah, the man arrested for the attack, was in the radar of MI5 last year over intelligence he had aspirations to travel for extremist purposes, although his plans then came to nothing

Teacher James Furlong, 36, who was friends with Ritchie-Bennett according to media reports, was also killed. "He was beautiful, intelligent, honest and fun," his parents said.

The third victim has not yet been identified.

The security source told Reuters that Saadallah had come across the radar of Britain's domestic security agency MI5 last year over intelligence he had aspirations to travel for extremist purposes, although his plans then came to nothing.

Shocked residents of Reading, about 65 km west of London, held a minute's silence at 0900 GMT. **AP**

A police officer lays flowers near to the scene of the stabbings in Reading, Britain, on Monday. *Reuters*

Trump says he held off Xinjiang sanctions because of trade talks

REUTERS
WASHINGTON, JUNE 22

US PRESIDENT Donald Trump held off on imposing tougher sanctions on Chinese officials blamed for a crackdown on China's Uighur Muslim minority because of concern such measures would have interfered with trade negotiations with Beijing, he said in an interview published on Sunday.

"Well, we were in the middle of a major trade deal. And I made a great deal, $250 billion potentially worth of purchases," Trump was quoted as telling Axios on Friday when asked why he had not enacted Treasury sanctions against Communist Party officials linked to repression in the Xinjiang region.

House Speaker and leader of the Democratic party, Nancy Pelosi, criticised Trump, saying that he undermined the US' moral authority by delaying sanctions to facilitate the trade deal.

The United Nations estimates that more than a million Muslims have been detained in camps there. The State Department has accused China of subjecting Muslims to torture and abuse.

China has denied mistreatment and says the camps provide vocational training and help fight extremism.

US officials previously told Reuters that since late 2018 they had weighed sanctions against Chinese officials over Xinjiang but refrained because of trade and diplomatic considerations.

EXPLAINED

Questions raised by Bolton's book

WITH DEMOCRATIC leader Nancy Pelosi leading the criticism of Trump's actions in holding off the sanctions, the allegations raised by former NSA John Bolton comes even more under scrutiny. In his new book, Bolton wrote that Trump asked Chinese President Xi Jinping to help him win re-election by making agricultural purchases from the US. The book also says that Trump encouraged Xi to build camps in Xinjiang. The US President's admission that he delayed sanctioning China over Xinjiang lends more weight to Bolton's allegations, and could potentially lead to new investigations.

Gunmen kill 5, including 2 prosecutors, in Afghan capital

ASSOCIATED PRESS
KABUL, JUNE 22

GUNMEN OPENED fire at a car belonging to the Afghan attorney general's office on Monday, killing all five people inside, including two prosecutors, an official said.

No one immediately claimed responsibility for the attack in the capital, Kabul, but the country has seen a recent spike in violence, with most attacks claimed by a local Islamic State affiliate.

The much larger Taliban insurgent group has scaled back its attacks since signing a peace agreement with the United States earlier this year. It denied any involvement in the shooting and said it would "investigate". Kabul police spokesman Ferdaws Faramarz said the two prosecutors, two other employees and the driver were killed.

Jamshed Rasooli, a spokesman for the attorney general's office, said the prosecutors were members of the team supervising the release of Taliban prisoners as part of the agreement with the US. He blamed the attack on the "enemies of peace".

Since the February 29 peace deal, the government has released over 3,000 Taliban prisoners and the insurgent group has freed 631 Afghan national police and army personnel from captivity.

N Korea vows to dump millions of leaflets and trash on the South

CHOE SANG-HUN
SEOUL, JUNE 22

NORTH KOREA'S printing shops have been working overtime to revive a favorite weapon of Cold War-era psychological warfare: sending millions of propaganda leaflets across the world's most heavily armed border and scattering them over South Korea.

The tit-for-tat move was announced on Monday by the North, which has become incensed by the leaflets that defectors from the North have sent from the South to their Communist home country in recent months, the North's official news agency said.

The pledge by the North to retaliate presents another threat to the fragile détente on the Korean Peninsula.

North Korea said it was preparing 3,000 balloons to carry the leaflets across the border, along with cigarette butts and other trash. The defectors have continued their propaganda efforts despite protests from Pyongyang and inter-Korean agreements to stop them.

"The largest-ever distribution of leaflets against the enemy are almost complete," the North's official Korean Central News Agency reported, adding that publishing and printing houses in Pyongyang had printed 12 million leaflets, with those in provinces preparing to print millions more. "The time for retaliatory punishment is drawing near," it added. "South Korea has to face the music." **NYT**

North Koreans prepare anti-South propaganda leaflets. *AP*

2 dead in shooting at block party in North Carolina

ASSOCIATED PRESS
CHARLOTTE, JUNE 22

TWO PEOPLE were killed and seven others were wounded in an early Monday shooting in North Carolina's largest city, police said, while five others were hit by vehicles.

The shooting happened at an "impromptu block party" that was a continuation of Juneteenth celebrations, Charlotte-Mecklenburg Police Deputy Chief Johnny Jennings told reporters.

Police responding to a call about a pedestrian hit by a car found hundreds of people in the streets around 12.30 am, a police statement said. As officers arrived, they heard several shots nearby.

"Several shooters discharged dozens of shots into the crowd," a police release said. A female victim was pronounced dead at the scene. Another victim was pronounced dead at a hospital.

Brazil minister flees to US as probes rattle govt

LETÍCIA CASADO, MANUELA ANDREONI & ERNESTO LONDOÑO
BRASÍLIA, JUNE 22

IT WAS the apex of one of the most tumultuous weeks of Jair Bolsonaro's presidency. A flurry of arrests and judicial orders targeting supporters of the Brazilian leader plunged the capital into crisis as the country's coronavirus caseload surpassed one million.

Then on Friday, Abraham Weintraub, one of the President's most pugnacious lieutenants, made a rushed exit to the US just days after stepping down as education minister. As he departed, he signalled his concern over Supreme Court investigations targeting him and other officials suspected of orchestrating defamation and disinformation campaigns online.

His hasty departure was a dramatic illustration of how embattled and adrift the Bolsonaro administration has become amid mounting criminal and legislative investigations and a public health catastrophe attributed in part to the president's cavalier attitude.

Weintraub hopes to assume a senior role at the World Bank in the United States. He gained entry to the country by circumventing a travel ban imposed to limit the spread of the coronavirus. Precisely how is unclear. **NYT**

ALREADY AILING SPANISH TRADITION BATTERED BY PANDEMIC

With Covid-19 halting bullfighting, keepers of the tradition face hard choices

RAPHAEL MINDER
ALMADÉN DE LA PLATA, JUNE 22

EXTREMEÑO, AN imposing black bull who weighs more than half a tonne, was set to fight to death next month in the neoclassical ring of the Spanish city of Valencia.

Instead, the coronavirus gave four-year-old Extremeño an unexpected lease on life. Valencia's fiesta was called off, along with the bulk of a Spanish bullfighting season that normally runs from March to October.

Although Spain ended its Covid-19 state of emergency Sunday, bull breeders and matadors are continuing to lock horns with a left-wing Spanish government that they accuse of wanting to use the epidemic as an accelerator for bullfighting's permanent removal, in line with the wishes of animal welfare activists.

"I find it deplorable that the fiesta of the Spanish people has become so politicised," said Aurora Algarra, who owns Extremeño and is among the few women to run a bull farm, which she took over after her father died in 2006. "We now find ourselves under tremendous attack from Spain's government, but at least this crisis has united us in the face of adversity in a way that I had not seen before."

Algarra had been preparing to send 70 bulls this year to fight in the rings of Spain and southern France. Instead, the coronavirus lockdown had led her to send 30 of them to the slaughterhouse. She is earning about 400 euros, or $450, for each animal's meat. That is only one-tenth of the cost of its upkeep during the four years in which a bull roams her nearly 2,000 acres of land in the empty countryside of Andalusia, the southern and largest region of Spain.

For now, Algarra is keeping Extremeño and her other bulls, while hoping bullfighting can restart soon. The world-famous Pamplona festival pays as much as 15,000 euros for each animal, Algarra said. But if that does not materialise, it will get much harder for her to keep running the business she inherited from her father.

The Pamplona festival was among the main events that were scrapped shortly after Spain declared its state of emergency in mid-March.

In recent years, it has also increasingly found itself denounced by activists who see it as publicly torturing animals.

During a corrida, the matador draws the bull toward him, at the risk of getting gored. At the end of a fight, the matador usually plunges his sword deep between the bull's shoulders; then the dead animal is dragged from the ring. In some rare instances, the public spares a bull's life by asking for it to be "pardoned" for its bravery. **NYT**

At a gathering outside a bullring in Madrid to show support for bullfighting during the pandemic. *Reuters*

GOLD	RUPEE	OIL	SILVER
₹48,289	₹76.03	$42.67	₹49,880

Note: Gold per 10 g at bullion market in Mumbai; silver per 1 kg at spot markets in Delhi; Brent crude as of 2130 IST

SENSEX: 34,911.32 ▲ 179.59 **NIFTY:** 10,311.20 ▲ 66.80 **NIKKEI:** 22,437.27 ▼ 41.52 **HANG SENG:** 24,511.34 ▼ 132.55 **FTSE:** 6,266.32 ▼ 26.28 **DAX:** 12,251.14 ▼ 79.62

International market data till 1900 IST

COVID-19 WATCH
MOBILE APPLICATIONS

Post soft launch on Aarogya Setu, Swasth Alliance to release app for public this week

The aim is to ramp up number of teleconsultations to 1-2 million a day from about 50,000 currently

PRANAV MUKUL & AASHISH AARYAN
NEW DELHI, JUNE 22

AFTER PIGGYBACKING on the Centre's contact tracing app Aarogya Setu, the not-for-profit Swasth Alliance is set to launch its app for the public this week as it targets to ramp up the number of teleconsultations to 1-2 million a day from about 50,000 per day currently. Swasth, a consortium of more than a 100 organisations in the healthcare and technology system space, is aimed at linking patients with doctors.

Speaking with *The Indian Express* ahead of the platform's launch, Swasth's governing council member and MD & CEO of Manipal Education and Medical Group Ranjan Pai said: "The idea is to provide free consultations as far as the corona pandemic is concerned and get as many doctors onboard to make sure that the healthcare infrastructure in the country is not overburdened by leveraging technology".

The platform, which counts health-tech companies such as 1mg, PharmEasy, Practo, and Portea among its members, was soft launched on Aarogya Setu last month as an ancillary service called Aarogya Setu Mitr on the contact tracing app, but was removed less than a month later.

When asked how the Swasth platform was going to be different than what was there on Aarogya Setu Mitr, Pai said: "Aarogya Setu app is not going to be as comprehensive. The app is more about contact-tracing. This is more about trying to give or give the patient a tele-consultation solution. This will be working with the Aarogya Setu app".

Red flags have been raised in several quarters, with the stakeholders behind Swasth Alliance also doubling up as a part of the team building Aarogya Setu for the government. Responding to a question on the potential conflict between Aarogya Setu and Swasth, co-founder and CTO of online doctor consultation app Practo Abhinav Lal said at that time, Aarogya Setu was looking for such a solution and Swasth was looking for opportunity to get to "as many people as possible".

"For us, Swasth as an alliance, it is important that we are able to reach as many people in this hour of need and provide them healthcare services free of cost. For us to be able to get to as many people as possible, there are various opportunities that have come to be, and one of them, at that point of time, was Aarogya Setu team looking at such a solution. We don't know what's the future of Aarogya Setu and Aarogya Setu Mitr," Lal said.

The coming together of the stakeholders to form Swasth, which counts Bengaluru-based software products think-tank iSPIRT as one of its members, happened in April and, according to Ranjan Pai, the immense demand for teleconsultation was the driving factor behind consortium being formed. The platform is being used by government agencies in at least two districts — Vadodara in Gujarat and Faridabad in Haryana.

Responding to questions on user privacy, banker and Swasth Governing Council Member Nachiket Mor said the app, which will be launched on Google Play Store, App Store, as a direct web link, and interactive voice response system (for feature phones), will itself not hold any medical records. The app will only connect a doctor to a patient and provide other downstream services like e-prescription, online ordering of medicines. The alliance also plans to on-board other healthcare service providers such as insurance companies.

DEALING WITH NON-PERFORMING ASSETS

Centre not keen to fund IBA's bad bank plan, one-time loan restructuring likely

SUNNY VERMA & GEORGE MATHEW
NEW DELHI/MUMBAI, JUNE 22

THE GOVERNMENT is not keen to infuse equity capital into a bad bank, which has been recently proposed by the Indian Banks' Association. The government's view is that bad loan resolution should happen in a market-led way, a senior government official said. The banks demand for a one-time restructuring of loans is being considered by the banking regulator and the government.

While there's no official word from the RBI about the creation of a 'bad bank' or a one-time loan restructuring proposal so far, sources said a loan recast scheme for certain categories of borrowers is likely in the wake of the economic contraction, closure of thousands of units across the country and fears over a spike in bad loans from September this year. "We have studied the banks' proposal (bad loan). The fact is there are already market-led options available for asset reconstruction and it looks better that way," the official told *The Indian Express*.

The banking sector, led by the IBA, was pushing for a 'bad bank' to tackle the menace of non-performing assets. Sources said the proposal of a bad bank was also discussed at the recent meeting of the Financial Stability and Development Council (FSDC), but it has not found favour with the government. Finance Ministry officials did not respond to an email seeking comments for this story.

Banks and India Inc were also lobbying for one-time restructuring of loans and NPA reclassification norms from 90 days to 180 days as relief measures to tackle the impact of lockdown and the slowdown in the economy due to COVID pandemic. Several private banks and NBFCs have also demanded a loan restructuring scheme as moratorium alone is not sufficient to come out of the crisis situation. These demands were raised at the recent meetings of the RBI top brass with the chiefs of banks and NBFCs, sources said.

"Any decision on loan recast is likely to come only in August when the moratorium ends. There's a likelihood of a spike in bad loans from September. The loan recast proposal is before the RBI," said a banking source.

According to banks, the RBI needs to give operational flexibility to banks for a comprehensive restructuring of the existing loans and also a reclassification of 90-day norm. As of now, the June 7 circular on loan restructuring is stringent and gives little flexibility to banks. Rating firm Crisil said NPAs are set to rise by 150-200 basis points this fiscal. "Lockdown will impact collections and resolutions and thus result in higher NPAs. The gross NPA would be between 11-11.5 per cent for the base case and it could rise higher," it said.

There was also demand for easing of bad loan recognition norm from 90 days to 180 days. However, banking sources said the RBI is unlikely to agree to this proposal. Currently, loans in which the borrower fails to pay principal and/or interest charges within 90 days are classified as NPAs and provisioning is made accordingly. Some banks, which are hopeful of an economic recovery, want this to be raised to 180 days to limit surge in NPAs. The central bank had never come out favourably about the creation of a 'bad bank' with other commercial banks as main promoters. Former RBI Governor Raghuram Rajan had opposed the idea of setting up a bad bank with a majority stake by banks.

The RBI, when Urjit Patel was the Governor, was initially reluctant to sanction forbearance to small units but relented in the wake of pressure from several board members who pushed for the bail-out of small borrowers hit by demonetisation and implementation of GST. The RBI had recently extended the restructuring deadline for MSME accounts from March 31, 2020 earlier.

EXPLAINED

Govt in favour of market-led resolution

EVEN AS the Centre views a market-led resolution of non-performing assets as a better approach than directly funding a bad bank, a one-time restructuring of certain category of loans is seen as favourable in the backdrop of the COVID-19 pandemic-induced stress for companies and financial institutions. The RBI has provided various regulatory relaxations to banks to tide over this phase and a decision on loan recast proposal, expected by August-end, would provide further relief to corporate borrowers.

RBI directs Yes Bank not to pay interest on Upper Tier-II bonds

ENS ECONOMIC BUREAU
MUMBAI, JUNE 22

THE RESERVE Bank of India (RBI) has directed Yes Bank not to pay interest on its Upper Tier-II bonds, which will be due on June 29 on account of inadequate capital levels.

The bank would not be able to pay interest of 10.25 per cent on the Upper Tier-II Bonds due for payment on June 29, Yes Bank said in an exchange filing. "We would like to inform that Reserve Bank of India has expressed its inability to accede to the bank's request for payment of interest due as on June 29, 2020, since the bank does not meet the minimum capital requirements currently," the bank said.

The bank had earlier sought the RBI approval for payment of interest for the Upper Tier-II bonds. "In terms of Information Memorandum dated June 25, 2012 under which the Upper Tier II bonds are issued, the interest amount due and remaining unpaid shall be accumulated and be paid by the bank later, subject to the bank complying with the stipulated regulatory requirement," the bank had said.

The bank's CET-I ratio and Tier-I capital ratio stood at 6.3 per cent and 6.5 per cent, respectively, compared to the minimum requirements of 7.375 per cent and 8.875 per cent respectively, its auditors report said. The bank was earlier this year bailed out after the lender's financials worsened and bad loans shot up. The bank had received capital from investors amounting to Rs 10,000 crore. State Bank of India had invested Rs 6,050 crore in the capital.

Yes Bank had reported a Rs 1,506-crore net loss for the March quarter as against a profit of Rs 1,179 crore in the year-ago period as provisions soared over nine times. It posted a loss of Rs 18,564 crore for the December 2019 in the wake of a spurt in bad loans. Gross non-performing assets of the bank skyrocketed to Rs 40,709 crore in the December quarter from Rs 5,158 crore a year ago.

INADEQUATE CAPITAL RATIOS

The bank's CET-I ratio and Tier-I capital ratio stood at 6.3 per cent and 6.5 per cent, respectively, compared to the minimum requirements of 7.375 per cent and 8.875 per cent respectively.

Neediest states got a small slice of big govt infusion in farm economy

HARISH DAMODARAN
NEW DELHI, JUNE 22

SINCE MARCH 25, when the nationwide lockdown came into effect, government agencies have procured around 38.2 million tonnes (mt) of wheat, 15.2 mt of paddy, 1.8 mt of chana (chickpea), 0.8 mt of rapeseed-mustard and 0.3 mt of tur/arhar (pigeon-pea).

At their respective minimum support prices (MSP) of Rs 1,925, Rs 1,815, Rs 4,875, Rs 4,425 and Rs 5,800 per quintal, the combined value of these procured crops would be over Rs 1,15,000 crore.

Add the Rs 16,600 crore direct transfers to 8.3 crore farmer accounts as the first instalment of Rs 2,000 each under the PM-Kisan Samman Nidhi scheme, the total liquidity pumped into the farm economy by the Centre alone, post-lockdown, works out to nearly Rs 1,32,000 crore. This isn't insignificant, given this infusion has happened in under three months, and complex logistics are involved in buying grain from farmers without violating social distancing norms. However, all this liquidity has been pumped not into states that have borne the brunt of the lockdown-induced reverse labour migration, but into those that already have an established agricultural marketing infrastructure.

Take wheat, where just three states — Madhya Pradesh (12.9 mt), Punjab (12.7 mt), and Haryana (7.4 mt) — have accounted for over 86 per cent of overall 38.2 mt government procurement. On the other hand, Uttar Pradesh, India's largest wheat producer, has contributed hardly 3.2 mt, and Bihar a mere 50,000 tonnes. Similarly, in paddy, of the around 15.2 mt of procurement since the lockdown, about 62 per cent has been from just two states: Telangana (6.4 mt) and Andhra Pradesh (3 mt). A few migrant labour-origin states too have delivered significant quantities after March-end: Odisha (1.4 mt), West Bengal (0.9 mt) and Chhattisgarh (0.9 mt). But these amounts are small compared to the first two states. Even smaller are the shares of Bihar (0.6 mt), Jharkhand (0.1 mt) and UP (0.1 mt).

It's a similar story for other crops. Over three-fourths of chana procurement has been from three states (MP, Rajasthan and Maharashtra) and in rapeseed-mustard, share of top three (Rajasthan, Haryana and MP) has been almost 96 per cent. Only the PM-Kisan scheme has been somewhat beneficial to farmers in UP and Bihar, who would have got close to Rs 3,500 crore and Rs 1,300 crore, respectively, of the total Rs 16,600 crore.

Full report on www.indianexpress.com

Gold prices rise for fourth straight day, hit record peak

ENS ECONOMIC BUREAU
MUMBAI, JUNE 22

GOLD PRICES on Monday extended gains for the fourth consecutive day to hit a new lifetime high of Rs 48,289 per 10 grams (24 carat) in the Mumbai bullion market as rising COVID infections across the world prompted investors to accumulate the yellow metal. It later retreated to Rs 48,050 per 10 g during the day. The 22-carat gold was quoted Rs 44,087 per 10 grams.

Gold prices have rallied over 15 per cent during 2020 and nearly 25 per cent in the last one year.

Nish Bhatt, founder & CEO, Millwood Kane International, said, "The dream run of the yellow metal continues as it hit a fresh one-month high earlier in trade today. Gold prices hit a high of 48,289 per 10 g in early trade before cooling off to Rs 48,050 per 10 g. Gold is traditionally used as a hedge against inflation and risk aversion is helping the rally."

Petrol nears ₹80, diesel at new high after 16th hike in a row

PRESS TRUST OF INDIA
NEW DELHI, JUNE 22

PETROL PRICE on Monday was hiked by 33 paise per litre and diesel by 58 paise to take retail rates to record high as the oil companies increased prices for the 16th day in a row.

In 16 days, petrol price has been hiked by Rs 8.3 per litre and diesel by Rs 9.46 - a record increase in rates of the fuel in any fortnight since pricing was deregulated in April 2002.

Petrol price in Delhi was hiked to Rs 79.56 per litre from Rs 79.23 while diesel rates were increased to Rs 78.55 a litre from Rs 78.27, according to a price notification of state oil marketing companies.

Rates have been increased across the country and vary from state to state depending on the incidence of local sales tax or value added tax (VAT).

The increase in rates since June 7 is the highest in any fortnight. When petrol and diesel pricing was deregulated in April 2002, oil companies revised rates every fortnight in line with the cost. They switched to daily price revision in May 2017 to allow cost to reflect instantaneously in retail rates. According to pricing data, the maximum rates have increased in any fortnight was Rs 4-5 per litre.

NMDC Limited
(A Government of India Enterprise)
'Khanij Bhavan', 10-3-311/A, Castle Hills, Masab Tank, Hyderabad - 500 028, Telangana, India. CIN: L13100TG1958GOI001674

Empanelment of Transaction Advisors, Legal, Tax & Accounting and Technical Consultants

Proposals are invited for empanelment of the above consultants for Mergers and Acquisitions and expansion of business in India and Abroad.
The detailed RFE Document can be viewed and / or downloaded from NMDC's website **www.nmdc.co.in** & Central Procurement Portal **www.eprocure.gov.in** from **23-06-2020 to 31-08-2020.**
Bidders on regular basis are required to visit the NMDC's website for corrigendum, if any, at a future date. Last date of submission **31-08-2020** at **13:00 hours (IST).**
Email id : **bdcpemp@nmdc.co.in**
Deputy General Manager (NMDC Global)
हर एक काम देश के नाम इस्पाती इरादा

BRIEFLY

Delisting plan: Adani Power board gives nod

New Delhi: The board of Adani Power has approved a proposal to delist company shares from stock exchanges, the Adani Group company said Monday.

UTI AMC gets Sebi's go ahead to launch IPO

New Delhi: UTI Asset Management Company (AMC) has received Sebi's go ahead to raise a little over Rs 3,000 crore through its initial public offering (IPO).

'1.39 crore new subscribers in last two fiscals'

New Delhi: Retirement fund body EPFO added 1.39 crore new subscribers in last two financial years, the Ministry of Labour & Employment said Monday. **PTI**

Colin Shah is new GJEPC chairman

New Delhi: Gem and Jewellery Export Promotion Council (GJEPC) has announced the appointment of Colin Shah as the chairman. Vipul Shah has been elected the vice chairman. **ENS**

ICICI Bank sells 1.5% stake in life insurance arm for ₹840 cr

New Delhi: ICICI Bank on Monday said it has sold 1.5 per cent stake in its life insurance subsidiary for around Rs 840 crore with an aim to strengthen the balance sheet.

"In line with this intent and pursuant to approval granted by the Board, the Bank has today divested 2,15,00,000 equity shares of face value of Rs 10 each of ICICI Prudential Life Insurance Company, representing 1.50 per cent of its equity share capital at March 31, 2020, on the stock exchange for an approximate total consideration of Rs 8.40 billion (Rs 840 crore)," ICICI Bank said in a regulatory filing. **PTI**

Fitch Ratings revises outlook of nine banks to negative

New Delhi: Fitch Ratings Monday said it has revised the outlook to negative from stable of nine Indian banks, following lowering of India's sovereign rating outlook due to the coronavirus pandemic.

The rating agency revised the outlook for Export-Import Bank of India, SBI, Bank of Baroda, Bank of Baroda (New Zealand), Bank of India, Canara Bank, Punjab National Bank, ICICI Bank, Axis Bank while affirming their ratings.

Fitch also revised the outlook on Bharti Airtel's Long-Term Foreign-Currency Issuer Default Rating to negative from stable, affirming it at 'BBB-'. **PTI**

London Stock Exchange's Nikhil Rathi to be CEO of UK financial watchdog

Rathi will help the Financial Conduct Authority to navigate Britain's departure from the EU. *File*

HUW JONES
PARIS, JUNE 22

NIKHIL RATHI, head of the London Stock Exchange's UK division, has been appointed chief executive of the Financial Conduct Authority (FCA), Britain's finance ministry said on Monday. Rathi, a former finance ministry official, will play a key role in helping Britain's financial sector to navigate its departure from the European Union, its biggest customer.

"In the years ahead, we will create together an even more diverse organisation, supporting the recovery with a special focus on vulnerable consumers, embracing new technology, playing our part in tackling climate change, enforcing high standards and ensuring the UK is a thought leader in international regulatory discussions," Rathi said in a ministry statement. The FCA has been led on an interim basis by Christopher Woolard since March, when Andrew Bailey left to become governor of the Bank of England.

"I am confident that Nikhil will bring the ambitious vision and leadership this organisation demands," British finance minister Rishi Sunak said. **REUTERS**

Digital frauds: RBI cautions banks, payment system operators

Mumbai: The Reserve Bank of India (RBI) has cautioned banks and payment system operators about the continuing menace of digital frauds. "In spite of initiatives, incidence of frauds continue to bedevil digital users, often using the same modus operandi users were cautioned about, such as luring them to disclose vital payment information, swapping sim cards, opening links received in messages and mails, etc," the RBI said in a circular. **ENS**

Economy to shrink 3.1% in 2020: Moody's

New Delhi: Moody's Investors Service on Monday projected the Indian economy to shrink 3.1 per cent in 2020 and said clashes with China on the border also suggest rising geopolitical risks in the Asian region where countries are particularly vulnerable to changes in geopolitical dynamics.

However, it expects the economy to register 6.9 per cent growth in 2021. **PTI**

State Project Implementation Unit, Uttarakhand
(A Unit of Implementing World Bank Funded Project-UKWDP)
Government Industrial Training Institute (Women) Campus 26-EC Road, Dehradun- 248001. Email- spiuukwdp@gmail.com

NOTICE FOR EXPRESSION OF INTEREST FOR CONSULTING FIRMS

Advertisement was published in newspapers dated 10.06.2020 for assignment namely "**Independent Verification/Third Party Validation (DLI-5)**." The minutes of the pre-consultation meeting held on 19.06.2020 has been uploaded on **www.uksdm.org**. Detailed REOI can be downloaded from the website. Proposal in sealed envelope, clearly marked as "EOI for Independent verification (DLI-5)" must reach the office at the address mentioned above by **1700 HRS on 29.06.2020.**

Project Director

DELHI JAL BOARD: GOVT OF NCT DELHI
OFFICE OF THE CHIEF WATER ANALYST (W&S)-I
WATER WORKS WAZIRABAD, DELHI- 110054
PRESS NIT No. 03/ (2020-21)/CWA(W&S)-I

S. No.	Name of work	Estimated cost	Earnest Money (Rs.)	Date of release of Tender in e-procurement solution	Last date/ Time receipt of Tender through e-procurement solution
1.	S/I/T of FMS for Chandrawal Water works No. I	Item Rate	3,12,000/-	Tender Id: 2020_DJB_191861_1 Publish Date 19.06.2020 at 03:26 PM onward	06-July-2020 UP TO 12:00 Noon

NIT along with all terms & conditions is availab le on DJB website **https://govtprocurement.delhi.gov.in**

ISSUED BY P.R.O. (WATER)
Advt. No. J.S.V. 85/2020-21

Sd/-
CWA (W&S) -I

Bureau of Investment Promotion, Rajasthan
Udyog Bhawan, Tilak Marg, Jaipur
Phone : 2227713 / 2227812
Notice Inviting Bid

N.I.B. No- 295 **18th June, 2020**
UBN No.: BIP2021SLOB0002

Online E-bids under one stage two-envelope bidding process are invited from reputed Exhibition fabrication and development Firms for undertaking work related to exhibition design, fabrication and setting up of pavilion/ stall for national events. Complete Bidding Document containing Instructions to Bidders, Technical Bid, Financial Bid, Conditions of Contract, Payment of Price of Bidding Document, Processing Fee, Bid Security etc. may be seen at or downloaded from the website of State Public Procurement Portal **http://sppp.rajasthan.gov.in** or e-procurement portal **http://eproc.raj.nic.in**. Bid Security is Rs. 1,20,000 (In case of eligible MSME Unit INR: 30,000). Last date for submission of online Technical and Financial Bid is 08.07.2020 at 2 pm. Bids will be opened on 08.07.2020 at 4.00 pm. For any further clarification Ms. Divya K Nair, Manager, may be contacted on 0141-2227274, 2227713, 2227812 or an email at **bip.raj@nic.in** may be sent.

Chief General Manager (F&A)

Bureau of Investment Promotion, Rajasthan
Udyog Bhawan, Tilak Marg, Jaipur
Phone : 2227713 / 2227812
Notice Inviting Bid

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Chief General Manager (F&A)

Noose found in NASCAR racer Bubba's garage

NASCAR has launched an investigation after a noose was found in a garage stall at Talladega belonging to Bubba Wallace, the only Black driver competing in its top Cup series. "Late this afternoon, NASCAR was made aware that a noose was found in the garage stall of the 43 team," NASCAR said in a statement on Sunday. **REUTERS**

Ahead of England tour, 3 Pak players test positive

EXPRESS NEWS SERVICE
JUNE 22

THREE PAKISTAN cricketers, rookie batsman Haider Ali, pacer Haris Rauf and leg-spinner Shadab Khan, have tested positive for coronavirus ahead of the team's upcoming England tour, the Pakistan Cricket Board (PCB) has informed. As per the PCB release, the players were asymptomatic when they were tested on Sunday. The players have been asked to self-isolate.

"The Pakistan Cricket Board has confirmed three players – Haider Ali, Haris Rauf and Shadab Khan – have tested positive for Covid-19. The players had shown no symptoms until they were tested in Rawalpindi on Sunday ahead of the Pakistan men's national cricket team's tour to England," the PCB release stated.

It added: "The PCB medical panel is in contact with the three who have been advised to immediately go into self-isolation."

It is learnt that the entire squad will not be quarantined as the selected players haven't assembled yet and will meet in Lahore on June 24, four days prior to their departure on June 28. The PCB is doing internal testing of the selected players and support staff, who are turning up individually at their respective centres.

A combined, 29-member Pakistan squad will be travelling to England to play three Tests and as many T20 internationals, starting next month. Upon reaching England, they will go into a quarantine period in Derbyshire. The first Test is scheduled to commence from July 30.

The PCB will take a call on whether Ali, Rauf and Khan will join the squad at a later date or will be replaced. Their press release just stated: "Imad Wasim and Usman Shinwari, also screened in Rawalpindi, have tested negative and, as such, will travel to Lahore on 24 June.

"The other players and team officials, barring Cliffe Deacon, Shoaib Malik and Waqar Younis, underwent tests at their respective centres in Karachi, Lahore and Peshawar on Monday. Their results are expected at some stage on Tuesday, which will also be announced by the PCB through its usual channels."

Super spreader tennis plays spoilsport

Novak Djokovic's stubborn stance to hold an exhibition tournament draws flak after 4, including 2 players, get infected with COVID-19

GAURAV BHATT
NEW DELHI, JUNE 22

CROATIAN TENNIS player Borna Coric confirmed he has tested positive for Covid-19 on Monday, a day after Grigor Dimitrov's positive test led to the cancellation of the Adria Tour final in Zadar. Further announcements are expected as national news agencies have quoted the head of Zadar's local crisis response team, Sime Vickovic, saying that four tennis players and two coaches tested positive.

The diagnoses came after the charity exhibition series, organised by world No. 1 Novak Djokovic, was criticised as footage revealed minimum social distancing measures, packed venues, and player trips to night clubs and basketball courts. As a result, the initial optimism of professional sports resuming after the lockdown has been replaced by a fresh threat, as the number of coronavirus infections swells, with cases now reported in other returning sports such as golf.

Adria Tour

At Djokovic's behest, numerous tennis players flew to the Balkans for the tour, which kicked off last week in the Serb's hometown of Belgrade. Other than Djokovic, Dimitrov, and Coric, the tournament included Dominic Thiem (world No. 3), Alexander Zverev (7), and 2014 US Open champion Marin Cilic.

Throughout the weekend, Djokovic and Co were seen hugging, shaking hands and mingling with the crowd. Within a fortnight, Dimitrov had played tennis in two packed stadiums in two different countries, notwithstanding games of football and basketball, and a visit to an indoor cabaret club in Belgrade last week with players.

Three-time Grand Slam semi-finalist Dimitrov then faced Coric in Saturday's semi-final in Zadar, where he was visibly ailing and suffered a 4-1, 4-1 loss.

After Dimitrov's announcement on Sunday, Djordje Djokovic, tournament director and Novak's younger brother, said that "absolutely none (of the players) have symptoms."

"Before coming to Zadar, Grigor was in his country. We don't know if he was infected there, but it is certain that everyone who was in close contact with him will be tested tonight," Djordje told reporters.

Novak Djokovic's Adria Tour was criticised as photos and videos revealed minimum social distancing measures. Players played in front of packed stands, mingled with the crowd, and took part in recreational activities: kids' tennis clinics, pick-up games of basketball and football, and a visit to an indoor cabaret club in Belgrade where they were captured dancing shirtless. *AP*

This was after Montenegro called off the third leg of the tournament, scheduled for June 27 and 28 after Croatia and before the conclusion in Bosnia, as it became apparent Serbia did not match strict health guidelines.

Serbia, which has had 12,894 positive cases with 261 deaths, witnessed a near-total lifting of the government restrictions earlier this month. A near-capacity crowd of 25,000 turned out for the Belgrade derby on June 10, three days before Djokovic's tournament kicked off. Tickets to the Adria Tour were sold out in minutes and fans thronged the stands, with few wearing masks.

"You can also criticise us and say this is maybe dangerous. But it's not up to me to make the calls about what is right or wrong for health. We are doing what the Serbian government is telling us," Djokovic said at the opening ceremony.

> **Hi everyone, I want to reach out & let my fans and friends know that I tested positive back in Monaco. I want to make sure anyone who has been in contact with me during these past days gets tested and takes the necessary precautions. I'm so sorry for any harm I might have caused...**
>
> **GRIGOR DIMITROV**

Players absent at the invitational tour criticised the tournament as news broke. Chief among them was Australian Nick Kyrgios, who retweeted Coric's positive test announcement with the caption: "Boneheaded decision to go ahead with the 'exhibition' speedy recovery fellas, but that's what happens when you disregard all protocols. This IS NOT A JOKE (sic)."

No-vaxx

The unravelling of Djokovic's charity tournament comes in the aftermath of the Serb appearing to relax his stance on playing at the US Open. After describing the health protocols for the tournament starting August 31 as "extreme" and "impossible", Djokovic on Friday said that he was "extremely happy" by the proposed regulations.

This is the latest episode in what has been an eventful lockdown for the President of ATP Player Council. In April, during a video chat with fellow Serbian athletes, Djokovic said: "Personally, I am opposed to vaccination and I wouldn't want to be forced by someone to take a vaccine in order to be able to travel. But if it becomes compulsory, what will happen? I will have to make a decision."

Former Wimbledon champion Marion Bartoli urged Djokovic to "think about humanity and the rest of your mates on the circuit. There are times in life when certain personal convictions need to be put aside for the common good of the community," she said while former World No. 1 Andy Roddick said, "The bottom line is not whether or not he believes in vaccinations, it's what's safest to bring tennis to the forefront on a global stage."

World No. 2 Rafael Nadal added that if vaccines are made compulsory, "then Djokovic will have to be vaccinated if he wants to keep playing tennis at the top level." And while support came in the form of 156th-ranked Denis Istomin, who claimed "I wouldn't want to be forced by someone to take a vaccine in order to be able to travel," Djokovic backtracked a bit from his stance. "I am keeping an open mind, and I'll continue to research this topic..." he said.

Spirituality over science

Long the epitome of fitness on the tennis tour, Djokovic's 'Live, laugh, love' brand of spirituality and advocacy of alternate medicine has often clashed with sports science. He famously delayed an elbow surgery, and "cried for days" after ultimately going under the knife, feeling "like I had failed myself."

At the 2008 US Open, Roddick had mocked Djokovic as a hypochondriac who was suffering from "cramp, bird flu, anthrax, SARS, and a common cold and cough".

Djokovic's gluten intolerance was subsequently diagnosed after a doctor placed a slice of white bread on his stomach. He believes in telekineses and telepathy and hired a hug-loving coach Pepe Imaz, who taught levitation.

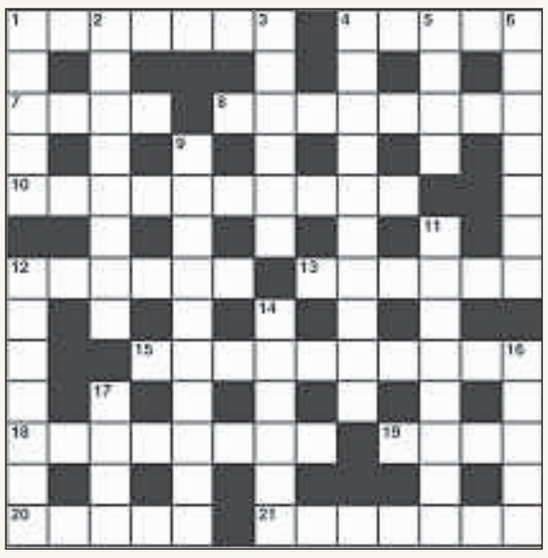
But he came under fire in May for supposedly endorsing a product that claims to stimulate brain cell growth. Djokovic spent three Instagram live sessions with nutritionist Chervin Jafarieh, whose company sells herbal supplements costing Rs 5,000 for 50gm. The pair talked about how humans could change the molecular composition of food and water with their thoughts and emotions.

"I've seen people and I know some people that, through that energetical transformation, through the power of prayer, through the power of gratitude, they manage to turn the most toxic food or the most polluted water, into the most healing water... Because water reacts and scientists have proven that, that molecules in the water react to our emotions, to what is being said," said Djokovic while Jafarieh nodded in agreement.

Player-turned commentator Mary Carillo was "disturbed" by the conversation, adding: "This is dangerous stuff and when I looked at it... it already had half a million hits."

Djokovic's Instagram sessions came a month after wife Jelena shared a video linking 5G technology to the Covid-19 outbreak. Jelena's post, which was viewed more than 115,000 times, was given a "false information" disclaimer by Instagram.

CROSSWORD 4151



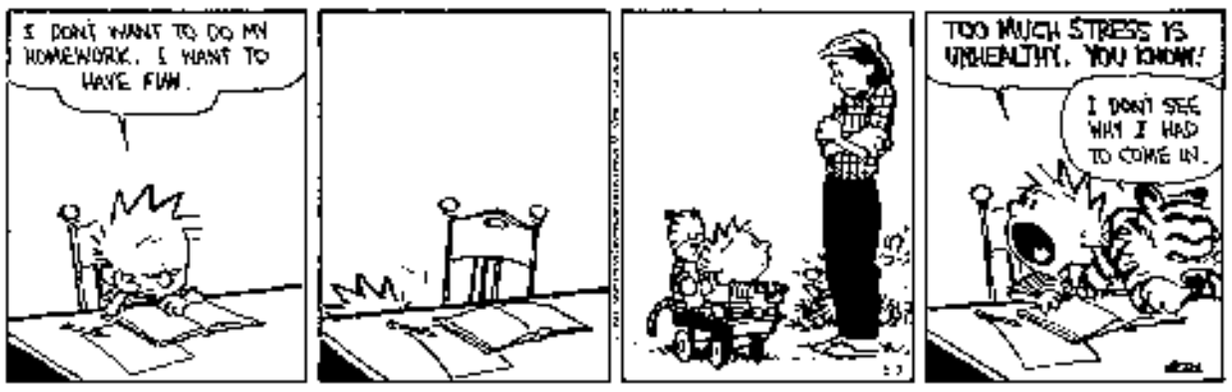
ACROSS
1 North America's largest meat producer (7)
4 After a drink Jack went back to the dance (5)
7 The bird is possibly a booby (4)
8 American moved secretly (2,6)
10 Foreign settlement? (10)
12 Spiritual benefit deriving from take-off? (6)
13 German doctor returns in a cab (6)
15 Refuse to give credit? (10)
18 Wholly fair? Not by a long way (4,4)
19 It's uphill going to obtain an increase (4)
20 Woman unaffected by reversals (5)
21 Poet is reserved about French female (7)

DOWN
1 Does it call for a costume ornament? (5)
2 All too human a story in which evil is overthrown (8)
3 Too many flourishes from a tenor (6)
4 Concerning a boy competent and sensible (10)
5 It changes me in appearance (4)
6 What does father make of the RAF? (7)
9 The preserve of the motorist (7,3)
11 Particular mixture of ale and spice (8)
12 Even troops appear in it (7)
14 Corrupt practices a sailor employs (6)
16 Poem causing wild glee at the end of the day (5)
17 Unusually cold part of the earth (4)

Solutions Crossword 4150: Across: 1 In the saddle, 9 Riviera, 10 Caste, 11 Vile, 12 Belabour, 14 Caddie, 16 Posset, 18 Assassin, 19 Bang, 22 Grain, 23 Curtain, 24 Cross swords. **Down:** 2 Novel, 3 Hies, 4 Shaken, 5 Dictator, 6 Lessons, 7 Grave charge, 8 Secret agent, 13 Dissents, 15 Despair, 17 Discus, 20 Award, 21 Brio.

OVER THE HEDGE by Michael Fry & T Lewis

CALVIN & HOBBES by Bill Watterson



MARVIN by Tom Armstrong

DAY TODAY

BY PETER VIDAL

ARIES (Mar 21 - Apr 20)
The dominant mood of the day is still somewhat emotional, and your nesting instinct may be strong. However, your mood is about to change quite substantially so, please realise that, what seems permanent today, may have completely disappeared before long.

TAURUS (Apr 21 - May 21)
The best way to deal with family members, or with anyone you live with for that matter, is to talk to them. The more that goes unsaid, the greater the chances that you'll drift into some sort of major misunderstanding. And that would never do. Not after all you've been through.

GEMINI (May 22 - June 21)
Cash, including your need for more with the demands on your pocket, is one major issue. However, there's always a psychological dimension, and right now this includes your own need to be valued more in the future. Start by finding ways to boost your self-esteem.

CANCER (June 22 - July 23)
There is a great deal to be said for pressing ahead with all personal hopes and ambitions as fast as possible. The very best that you can hope for is that little opportunities will drop into your lap, unasked for. Your task will be to make the most of them.

LEO (July 24 - Aug 23)
Nothing is quite as it seems, so don't worry if you can't think straight at the moment, but do try to separate fact from fantasy. This is not to say that one is better than the other, just that you should be sure in your own mind whether you're dealing with the real world or not.

VIRGO (Aug 24 - Sep 23)
Stress levels tend to build up, but that's not necessarily a bad thing. A love affair will work best if you understand that friendship is more important than passion. You may already sense that emotional changes are on the way, and should realise that they are to be positively welcomed.

LIBRA (Sep 24 - Oct 23)
In love, it looks very much as if secrecy is still the order of the day. It may be that other people are not yet ready to understand your feelings, but there could also be a slight lack of confidence on your part. Mind you, perhaps a few doubts are a good thing.

SCORPIO (Oct 24 - Nov 23)
Set your sights high today and go for adventurous options. However, you should keep an eye on authority figures, including employers, who are developing strange ideas, especially if it looks as if they may pass judgment on your behaviour. You don't want to miss out.

SAGITTARIUS (Nov 24 - Dec 22)
Monetary rewards are no doubt overdue, but if you can possibly get financial loose ends tied up today, you'll clear the decks ready for tomorrow. What is ultimately more important, though, is recognition of your talents. It's good to have cash in your pocket, but better to feel that other people honour your achievements, however small.

CAPRICORN (Dec 23 - Jan 20)
Partnership is extremely important. This is not necessarily for any wonderfully selfless reason, but because, for sheer self-interest, you must link up with individuals who think and feel as you do. You can do without people who always criticise you, at least for now.

AQUARIUS (Jan 21 - Feb 19)
The dominant daily pattern in your chart is still work, but the possible manifestations are many. Even if you're planning to put your feet up, you may find that the most fulfilling way to spend the day is performing little favours for others. It's good to do good.

PISCES (Feb 20 - Mar 20)
There's an ongoing risk of friction at home. In the past, this has involved simple practical matters but, right now, there seems to be some emotional strain. Use the opportunity to clear the air - and reassure other people that the worst may never happen.

JUMBLED WORDS

Given below are four jumbled words. Solve the jumbles to make proper words and move them to the respective squares below. Select the letters in the shaded squares and jumble them to get the answer for the given quip.

Humanity is acquiring all the right technology for all the _____ - R. Buckminster Fuller (5,7)

HMAER

EEUNNS

RONDO

SWINGF

SOLUTION: HAREM, DONOR, UNSEEN, SEWING
Answer: Humanity is acquiring all the right technology for all the **wrong reasons** - R. Buckminster Fuller

SUDOKU 4148

Difficulty Level 1s
Instructions
To solve a Sudoku puzzle, every digit from 1 to 9 must appear in each of the nine vertical columns, in each of the nine horizontal rows and in each of the nine boxes.

Difficulty Level
1s = Very easy; 2s = Easy; 3s = Medium; 4s = Hard; 5s = Very Hard; 6s = Genius

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

SOLUTION SUDOKU 4147

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

Vol. LXIV No. 147 Printed for the proprietors, The Indian Express (P) Ltd by Ms Vaidehi Thakar at The Indian Express Press, Plot No. EL-208, TTC Industrial Area, Mahape, Navi Mumbai - 400710 and published from 1st floor, Express Towers, Nariman Point, Mumbai - 400021. Editorial & Administrative Offices: Express Towers, Nariman Point,Mumbai - 400021. Phone: 22022627/67440000. Fax: 022-22835726. Chairman of the Board: Viveck Goenka, Chief Editor: Raj Kamal Jha, Editor: Unni Rajen Shanker, Editor (Mumbai): Nirupama Subramanian.* (*Responsible for selection of News under the PRB Act) Additional air surcharge of ₹1 .00 - Goa. Copyright: The Indian Express (P) Ltd. All rights reserved. Reproduction in any manner, electronic or otherwise, in whole or in part, without prior written permission is prohibited. The Indian Express®