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THURSDAY, APRIL 30, 2020, MUMBAI, LATE CITY, 14 PAGES

JOURNALISM OF COURAGE **SINCE 1932**

FOUR DAYS TO END OF LOCKDOWN **Considerable relaxations May 4 onward, says Centre, clears return home of stranded migrants**

Curbs to be eased in many districts; no movement from containment zones, hotspots

DEEPTIMAN TIWARY NEW DELHI, APRIL 29

IN AN indication of its plans after May 3 when the current phase of the lockdown ends, the Centre on Wednesday said there will be "considerable relaxations" in many districts.

The Union Home Ministry also issued guidelines for movement of stranded migrant labourers, students, and tourists who want to return home. Sources, however, said this will not apply to those in hotspots or containment zones.

In a statement, the Ministry said, "New guidelines to fight COVID-19 will come into effect from 4th May, which shall give considerable relaxations to many districts. Details regarding this shall be communicated in coming days."

Curbs are expected to be eased in districts where cases are tapering. The Health Ministry has identified 129 of the country's 736 districts as hotspots. On April 15, at the end of the first lockdown. 177 districts had been notified as hotspots.

The order allowing interstate movement of those stranded comes almost a week after states such as Uttar Pradesh and Madhya Pradesh began transporting their migrant labour and students stuck in other states. Wednesday's order said, "Due to lockdown, migrant workers, pilgrims, tourists, students and other persons are stranded at different places. They

would be allowed to move." Incidentally, at a video-conference meeting with Prime Minister Narendra Modi on CONTINUED ON PAGE 2

CMC-NEET SC: Minority



At a cremation ground in Lucknow on Wednesday, ashes await immersion in holy rivers. Vishal Srivastav

Punjab extends curfew by 2 wks, joins Bengal in lifting some curbs

CORONA COUNT

31,787 1,008 DEATHS

7,797 RECOVERED

tested as on April 29

in non-containment zones from

May 4 – including movement of

private taxis and buses in green

zones, within a district, with a

limited number of passengers.

derlined that the local adminis-

tration would take the final call

ment's decision in a televised ad-

on easing curbs

Both state governments un-

Announcing his govern-

samples have been

KANCHAN VASDEV & ATRI MITRA

CHANDIGARH, KOLKATA, APR 29

SETTING A possible post-May 3 template, Punjab on Wednesday became the first state to an nounce a two-week extension of lockdown (until May 17), but said restrictions will be eased for four hours daily, from 7 am to 11 am, in non-containment zones with effect from Thursday. It also decided to allow opening of shops and industries in these areas. Similarly, West Bengal Chief

Minister Mamata Banerjee said experts and doctors are of the opinion that the restrictions should continue till May-end. but announced some relaxations dress, Punjab Chief Minister Amarinder Singh said: "The decision on further course of action will be taken after two weeks weeks, we will take a call.'

ensured." he said.

Punjab has reported 377 COVID-19 cases and 19 deaths so far. While four districts - Patiala.

Warning signs emerge in Bengal, Jharkhand, Bihar

EXPLAINED



REVISITING CURVE TO READ LOCKDOWN

Running out of time to enter House, Uddhav dials PM for help

VISHWAS WAGHMODE & LIZ MATHEW MUMBAI, NEW DELHI, APRIL 29

THE Maharashtra Governor sitting on the state Cabinet's recommendation that Uddhav Thackeray be nominated to the Legislative Council, the Chief Minister dialled Prime Minister Narendra Modi on Tuesday evening.

Thackeray sought the Prime Minister's cooperation in resolving the crisis, sources in New Delhi said. In Mumbai, sources in the Maharashtra government said the Chief Minister had expressed unhappiness over the 'politics being played" over his nomination to the Upper House of the state legislature.

Thackeray, who took oath on November 28 last year, has, under Article 164(4) of the Constitution, six months to become a member of the state legislature. However, with the pandemic raging, a by-election cannot be held, and the only way to fulfill the requirement is for him to be nominated to the Upper House by the Governor.

"He (Thackeray) called the



Mumbai's Wockhardt Hospital has been sealed. Express

Covid fight: Govt system in front,



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by May 27 nomination. He asked for help saying if it does not happen he would have to resign." a source in Delhi said. According to this

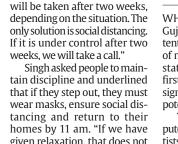
source, the PM told Thackeray that he would look into the matter and get more details. In Mumbai, a senior Shiv Sena leader told The Indian Express:

"Uddhavji discussed the current political uncertainty in the state with the PM. He expressed unhappiness over the politics being played over his nomination as MLC at a time when the state is fighting the coronavirus outbreak, and is standing with the Centre in the crisis.

Asked how the PM had responded the Sena leader said. CONTINUED ON PAGE 2

BJP NOT INTERESTED IN MAKING BACKDOOR ENTRY: FADNAVIS PAGE 4

Prime Minister to talk about his



given relaxation, that does not mean you can call your friends home. Social distancing has to be

CONTINUED ON PAGE 2

PUNE, NEW DELHI, APRIL 29 WHILE MAHARASHTRA and Gujarat have been attracting attention for the rapid rise in cases of novel coronavirus infection, states in the east have, for the

AMITABH SINHA &

KAUNAIN SHERIFF M

first time now, started to show signs that they could emerge as potential danger zones as well. The latest analysis of computer modelling results by scientists of the Chennai-based Institute of Mathematical Sciences (IMSc) show that though West

Bengal, Bihar, and Iharkhand still had a combined case load of less than 1,200 on April 29, these three PAGE 9 states had the highest rate CONTINUED ON PAGE 2

institution rights not above law or absolute

ANANTHAKRISHNANG NEW DELHI, APRIL 29

STATING THAT rights of religious or linguistic minorities to administer an institution under Article 30 of the Constitution "are not above the law and other Constitutional provisions", the Court ruled Supreme Wednesday that the National Eligibility cum Entrance Test (NEET) for admission to graduate and post-graduate medical and dental courses is "regulatory" in nature and in "national interest" to improve the quality of medical education which, it said, has become a "saleable commodity"

Disposing a bunch of petitions by the Christian Medical College, Vellore, and others, the bench of Justices Arun Mishra, Vineet Saran and M R Shah ordered that NEET will be the only exam for admission to the courses and institutions cannot be allowed to conduct their own separate exams over and above NEET.

"We are of the opinion that rights under Articles 19(1)(g)and 30 read with Articles 25, 26 and 29(1) of the Constitution of **CONTINUED ON PAGE 5**



Haryana farmers switch from paddy

Labour shortage is

ANJU AGNIHOTRI CHABA & HARISH DAMODARAN JALANDHAR, NEW DELHI, APRIL 29

COVID-19 has opened a window of opportunity to wean away farmers in Puniab and Harvana from growing rice to less waterguzzling crops such as cotton and maize.

The driver: Uncertainty over the availability of an estimated million labourers from Uttar Pradesh and Bihar who undertake the bulk of the paddy transplanting that begins from mid-June. That, plus the lack of mechanical transplanting options, in contrast to the ubiquitous combines used for both paddy and wheat harvesting, means fewer farmers are likely to take up rice cultivation in the

coming kharif season. Manjit Singh Sidhu has, for



Sowing cotton in a field in Sirsa, Haryana. Express

over a decade, been farming paddy on his 13 acres at Uddat Bhagat Ram village in Punjab's Mansa district. But this time he SUSHANT SINGH has decided to sow cotton on 11 NEW DELHI, APRIL 29 acres, limit paddy to 2 acres, that too, subject to getting enough WHILE THE four Indian Air Force local labour. "I finished harvest-(IAF) fighter pilots selected to be ing wheat on April 20, and I am trained as astronauts for the country's first manned space flight may waiting for water from the Kotla Branch of the Sirhind Canal (on have been motivated by the adthe Sutlej River). They venture of space travel, they CONTINUED ON PAGE 2 would not have anticipated the

making Punjab and some states push for special trains private hospitals be scaled up to 1,000, with a de-

Railways readies movement plan,

AVISHEK G DASTIDAR, **ABHISHEK ANGAD &** DEEP MUKHERJEE NEW DELHI, RANCHI, JAIPUR,

APRIL 29

WHILE THE Centre has allowed movement of migrant workers in buses, several states have demanded special trains, underlining the sheer numbers of those stranded. According to sources, the Ministry of Railways has also drafted a plan to operate 400 special trains per day, which can

tailed protocol. While there has been no indication that passenger train

services will resume before May 3, the Railways carried out an internal exercise and communicated the plan to top levels in the

government. According to the plan, each non-AC train will carry 1,000 people per trip – about half the usual number - to ensure adequate social distancing. "Each bus typically carries 25

people after following social dis-

tancing. The Railways' detailed protocol also had a paragraph stating that states falling in the routes should allow the movement, screening, controlled embarking etc," a senior government official said.

According to sources, by deciding on buses instead of trains, the government has strategically restricted the number of people

who can be transported. "It is just to allow an option of relief for the stranded wanting to travel to their home states, CONTINUED ON PAGE 2

treatment in ICUs (Intensive Russia under lockdown, India's manned Units). Private hospitals, which account for two-thirds of hosspace mission trainees confined indoors

> series of events triggered by the spread of the novel coronavirus.

A couple of months after their training began at the Gagarin Cosmonaut Training Center (GCTC) in Star City near Moscow, it has been put on hold - and the pilots remain confined to their rooms while Russia grapples with the pandemic. Russia had reported nearly 1 lakh posi-

He dissolved into his part, left no residue...and came home with us

tive cases, with 972 deaths until Wednesday evening.

"The four astronauts-elect are in good health. The highly professional medical experts of GCTC are constantly observing them," Director General of Glavkosmos JSC Dmitry Loskutov told The Indian Express. Glavkosmos is the CONTINUED ON PAGE 2

do the distancing

PRABHA RAGHAVAN,

ment hospitals, doctors, nurses and paramedics — battle the Covid pandemic.

TABASSUM BARNAGARWALA& Behind this are a set of cir-**ABANTIKA GHOSH** cumstances that range from the NEW DELHI, MUMBAI, APRIL 29 nature of government policy on managing the pandemic to de-OF THE thousands of COVID-19 cisions taken by the hospitals

patients admitted in hospitals themselves. around the country, just around From being sealed in the early stages after their staff 800 are critical, requiring either tested positive, like Wockhardt oxygen support, ventilators or

> PRIVATE AND ISOLATED

> > PART I

patients, from suspending services to playing AN EXPRESS SERIES safe, private hospitals aren't

in Mumbai or the

private hospital in

Bhilwara, to re-

fusing to admit

pulling their substantive weight.

That's not all **CONTINUED ON PAGE 2**

This is just one symptom of a larger trend over the last three months: the Rs 2.4-lakh-crore private health care sector has largely been relegated to the sidelines, watching the public health care system – govern-

Care

pital beds in India,

and almost 80 per

cent of available ven-

tilators, are handling

less than 10 per cent

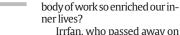
of this critical load.

NEXT: WHAT'S HOLDING BACK PRIVATE HOSPITALS IN THE WAR AGAINST COVID?

PAGE 1 ANCHOR

SHUBHRAGUPTA

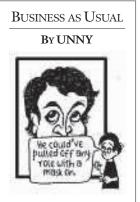
NEW DELHI, APRIL 29



Wednesday morning at the age THERE ARE some obituaries you of 53, was not just a brilliant acnever, ever want to write. This is tor who dissolved into his part, leaving no residue behind. He one of them. We knew that Irrfan Khan, one of the best acalso managed to walk off the tors the world has been priviscreen, and come home with us. leged to watch, was struggling He made space for himself in our with a debilitating disease. We hearts, nestled in unexpected knew he was gravely ill. But we corners, and popped up once in also believed that he would rise a while, for a chat. Which he and shine again, because, how would begin, with that characcould he not? How could he teristic hooded-eyed smile: chaliye baat karte hain. leave us, this enormously talented human, who with his fine







we had of him, in Shyam Benegal's teleserial Bharat Ek Khoi, we knew we were in the presence of someone truly special. He went on to become an integral part of some of Indian TV's most popular serials (Zee's Banegi Apni Baat, Doordarshan's Chandrakanta, and Star TV's Bestsellers), but his heart was always set on cinema. And, over a period of 30 years and more, as he essayed one unforgettable part after another, from Asif Kapadia's striking The Warrior to

Shoojit Sircar's *Piku*, he never let us down. If this sounds like a

gush, yes, it is. An unapologetic, teary-eyed one, because he made things better, even in his no-account parts. Of his impressive body of

work, four films jostle for the top spot for me: Tigmanshu Dhulia's Haasil, in which he plays a local Allahabadi student leader; Vishal Bhardwaj's Maqbool, in which he was a mobster-withmany-moods-in-Mumbai; Mira **CONTINUED ON PAGE 2**

FULL COVERAGE PAGE



From the very first glimpse



2 THE SECOND PAGE

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KERALA WORRIED AS NEW CASES POP UP IN GREEN ZONES

Between April 21 and April 27, the state saw 74 new COVID-19 cases added to its tally, taking by surprise doctors and health officials who had been keeping a watch on the situation.

CELEBRATING THE LIFE OF IRRFAN KHAN

Khan owned every character he portrayed





CORONAVIRUS

shutdown is inevitable

Decoding India's withdrawal of rapid tests

NEW EPISODE EVERYDAY

In today's episode of the 3 Things podcast, we look at why the government introduced and then withdrew rapid testing for the novel coronavirus

FROM PAGE ONE Railways plan

and not a really viable transportation solution over long distances,"

an official said. Rajasthan Chief Minister Ashok Gehlot tweeted on Wednesday: "Long awaited demand of movement of migrant workers has finally been accepted by the GoI. It is a welcome step but until GoI allows Indian railway to operate practically it will not be possible to facilitate smooth and hassle-free

transport to their home." Jharkhand Chief Minister Hemant Soren said he had told Railways Minister Piyush Goyal that the state would need special trains to bring back its students and migrant workers. "We are thankful for the MHA order and we are deliberating on our resources. However, I had said earlier that the state is not capable of bringing them back on our own. I had a word with Piyush Goyalji on

this matter earlier," he said. The state estimates over 9 lakh people from Jharkhand, including 6.43 lakh migrant workers, are stranded in various parts of the country.

In earlier interactions with Prime Minister Narendra Modi, Maharashtra Chief Minister Uddhav Thackeray and Kerala Chief Minister Pinarayi Vijayan had also raised the demand for special trains.

Officials from Odisha and Uttar Pradesh had also informally spoken to Railway officials on the matter. The Punjab government, too, had raised the demand.

Bihar Chief Minister Nitish Kumar tweeted in support of the move on Wednesday. "This decision is appropriate and worth welcoming. This was our request and the central government has taken a positive decision." he said.

Welcoming the decision, senior Congress leader P Chidambaram sought "sanitised, ton on four of his nine acres, agair previously fully planted to paddy.

"The people who transplant paddy are from Bihar and UP. Nobody knows if they will come Even if the lockdown is lifted on May 3, train services are unlikely to resume soon and I cannot take a risk. While local labourers can be used, they will demand Rs 4,500-5,000 per acre, whereas

the migrant workers charge only Rs 2,500," he points out. Southwest Punjab - mainly Mansa, Bathinda, Muktsar and Fazilka - was traditionally a cotton belt. Many farmers in recent times switched to paddy, thanks to assured minimum support price-based procurement and free power for groundwater irrigation during the cropping season.

This was further supported by the availability of migrant labour for transplanting paddy seedlings, which are first raised in nursery beds for 25-30 days before being uprooted and replanted in the main field.

States to watch

of growth - measured by their reproduction numbers - in the country in the last few days. The reproduction number refers to the number of persons who are infected on average by an already infected person.

As of Wednesday, West Bengal had 696 confirmed cases of infection, while Bihar and Jharkhand had 383 and 107 cases respectively. Together, they accounted for less than 4 per cent of the national case load, which was close to 33,000 on Wednesday evening.

In contrast, Maharashtra had 9,915 confirmed cases; Gujarat, 4,082. Together, they made up over 40 per cent of the cases in the country.

"The absolute numbers in these states (West Bengal, Bihar and Jharkhand) are still quite low, so they do not seem to be an immediate problem. But I think they need to be taken note of. West Bengal, in particular, stands out even among the three. At the end of March, the growth rate in West Bengal was showing signs of flattening, but now it seems to be on a completely different trajectory. In fact, if we just look at the growth curves in a non-rigorous fashion, it would appear that West Bengal is following the Maharashtra numbers with a lag of three weeks," said Sitabhra Sinha, who, along with his colleagues at IMSc, has been tracking the disease numbers. Incidentally, West Bengal also has the fastest doubling time among large states in India, as pointed out in a graphical analysis by The Indian Express on Wednesday, Doubling time refers to the time taken for the number of cases to double. Sinha said that while the national reproduction number had falled from nearly 1.83 before the lockdown began to about 1.29 now (for the April 20-27 period), West Bengal had a reproduction number of 1.52 (for the period April 18-27). That means that every 100 infected persons in the state has been passing on the virus to another 152 people. Bihar had a reproduction number of 2.03, and Jharkhand, 1.87 Sinha said that thanks to the lockdown, there were only four states – Maharashtra, Gujarat, West Bengal and Uttar Pradesh that were continuing to show a "consistent" rise in growth over time periods longer than a week. Andhra Pradesh and Madhya Pradesh also continue to grow, but at slower rates. "The lockdown has helped in considerably slowing down the growth of the epidemic. Had there been no lockdown, we could have been on a path to reaching a case load of about 1 lakh by the end of this month. Thanks to the lockdown, it seems the number of active cases would remain well within

Relaxations May 4 onward, says Centre, clears return home of stranded migrants

either home or institutional Monday, Bihar, Jharkhand and Odisha, which comprise a large quarantine.

chunk of the migrant labour Existing lockdown guidelines make no allowance for numbers, had expressed their inability to facilitate their reinter-state movement. but turn home without guidelines the Centre had kept quiet as from the Centre in this regard. states recently moved ahead Releasing the new guidewith arrangements to get lines, Union Home Secretary back their students and migrant labour. Bihar had shot Ajay Bhalla said the movement of those stranded should be off a letter to the Centre at the

arranged through mutually time, saying the transportaagreed terms between states, tion was in "utter violation of on sanitised buses, with renational guidelines". The latest guidelines, howquired social distancing. Only asymptomatic people will be ever, make no mention of allowed to travel and a second trains, which were among the

modes of transport states had assessment of their health would be done on their arrival suggested for large-scale in their home states. Based on movement of migrant workers. this, they would be moved to The move comes as states

are finding it increasingly difficult to sustain migrant labour, with work and revenue sources drying up. There have been several instances of migrants desperate to get home resorting to violence in Gujarat and Maharashtra. The Uddhav Thackeray government in Maharashtra had sought arrangements for inter-state transport of labour.

However, the move might end up further impacting plans to open up the economy, which is struggling to do so with the few relaxations announced. Many states have said they would like to open the economy completely in green zones after May 3. The MSME sector, of such persons.

for example, is heavily dependent on migrant labour.

In its order Wednesday, the MHA said: "All States/UTs should designate nodal authorities and develop standard protocols for receiving and sending such stranded persons. The nodal authorities shall also register the stranded persons within their States/UTs. In case a group of stranded persons wish to move between one State/UT and another State/UT, the sending and receiving States may consult each other and mutually agree to the movement by road.'

It also asked states falling in between to allow the passage

Punjab extends lockdown by 2 weeks

Jalandhar, Ludhiana and government said standalone Mohali – have been declared shops, neighbourhood shops hotspots, the containment and shops in residential areas zones are: Jawaharpur in will be allowed to open on rota-Mohali, Pathlawa village in tion. from 7 am to 11 am, Shops Nawanshahar, Sujanpur in in market complexes and shop-Pathankot, New Jain Market in ping malls as well as barber Rajpura and Kacha Patiala, shops will remain closed.

All shops in rural areas reg-Safabadi Gate in Patiala. Earlier this week, the istered under the Shops & Punjab government had set up Establishment Act, except those an expert committee to formuin multi-brand and single-brand late a lockdown exit strategy. malls, will also be allowed to Issuing guidelines for reopen with 50 per cent staff suming economic activity in strength, for four hours daily. In Kolkata, Chief Minister non-containment zones, the

that standalone shops, including for electronics, books, paint, laundry, hardware, cellphone recharge and *paan* shops, will be allowed to open in non-containment zones from May 4.

alone shops. No hawkers' cor-

nounced our decision today. It will be implemented from Monday," she said.

She said taxis, with not more than three passengers, and private buses, with not more than 20 passengers, will be allowed to ply in green zones. "Nobody can say when this crisis will end. Most countries have already announced lockdown till the end of May and first week of June. Our experts and doctors believe that the restrictions should continue till the end of May," she said.

capacity of public facilities. "Forget COVID-19, even regular services have become unavailable," complained Bihar Principal Secretary (Health) Sanjay Kumar on April 19. The state, with India's third largest population, had to issue an or-

der asking all hospitals to re-

This was particularly signifi-

cant also because all three hospi-

tals handling Covid cases in

Patna are government hospitals.

Vikash R Keshri, Senior Research

Fellow, The George Institute for

Global Health, said it was also

"surprising" since the number of

people relying on private health-

care over public for both outpa-

tient and in-patient services in

Bihar is "far higher". Private hos-

pitals have 47,000 beds in the

state compared with 22,000 of

the mainstay of the Covid re-

sponse. The private sector re-

sponse has been variable. They

have expressed interest but to

what extent they are actually

providing support required

needs to be gauged," said K

Srinath Reddy, President, Public

Before the outbreak, the pri-

vate sector accounted for nearly

70 per cent of critical procedures

like chemotherapy and dialysis,

according to Indu Bhushan,

Chief Executive Officer,

Ayushman Bharat-Pradhan

Mantri Jan Arogya Yojana and

National Health Authority. Yet,

"a lot" of these private establish-

ments treating even non-Covid

cases had shut down in certain

states citing increased costs and

currently struggling with lack of

healthcare personnel, and Bihar

could do with more private sec-

tor intervention here," said

"States like Madhya Pradesh,

reduced footfalls, he said.

Health Foundation of India.

"The public sector remains

public hospitals.

sume services.

cases in the country show either mild symptoms or are asymptomatic - the latter comprising 69 per cent of all cases. These cases generally do not require hospitalisation, and can return home after quarantining themselves for two weeks in Covid Care Centres.

Given the complaints from patients in the city, the municipal corporation had on April 25 issued a circular asking all nursing homes and private clinics to open up. On Monday, the state government held extensive discussions with private hospitals, nursing homes and even clinics in Pune.

Subhash Salunkhe, Technical Advisor to the Chief Secretary of Maharashtra, told The Indian Express, "They are afraid for obvious reasons. They are involved but they can participate further. The Health Minister and the Chief Minister have already assured assistance for Personal Protective Equipment to hospi-

tals and nursing homes." In Delhi, which has over 3,300 cases, government hospitals are handling almost double the number of ICU patients.

Senior officials in the Delhi government's health department said they had received several complaints of private hospitals refusing treatment to patients during the lockdown, and later of compelling patients to get a Covid-negative test report before dialysis.

This prompted the state to issue an order on April 15 warning hospitals and nursing homes in the city of strict action, including cancellation of registration.

While private facilities may seem to have remained conspicuously absent, especially in certain high burden states, it is not without any reason, say senior executives.

In some cases, facilities are ready and waiting, but some

"There was even a time

when they (Telangana govern-

ment) said 'send all your posi-

tive patients (to government fa-

cilities)'. Now, I think they have

realised that in treatment, they

need private hospital support.

But I think this is just one or two

governments. With most of the

other governments, there's a

great partnership role being

played," said Sangita Reddy, Joint

Managing Director of Apollo

Hospitals Enterprises, India's

"I think the private sector has

The sector's biggest pain

largest hospital chain.

Mamata Banerjee announced

"We will only allow stand-

ner, market or shopping complex will be allowed to open," she said. "We thought we would take a decision after getting clarity from the central government. But we did not get any clarification. So, we an-

30,000 by that time," Sinha said. confluence. It brought a new the recommendation it had first Prime Minister who would be language, new robustness to made on April 9 after a meeting taking the final call on the party's

point-to-point trains" for the purpose as, he said, buses would not be enough.

Space mission

Russian government-owned space business company, which signed a contract with the Indian Space Research Organisation (ISRO) in June 2019 for the training of the Indian astronauts.

"The lockdown has strongly been recommended for the astronauts-elect. as well as for the GCTC personnel. The decision to resume the full-scale training will be taken after a thorough observation of the epidemic situation in the country," Loskutov said. Russia's President Vladimir Putin had initially announced a lockdown until April 30, but extended it until May 11 on Tuesday, with the warning that the country had not vet reached the peak of infections, and "a hard and difficult path lies ahead"

Having started their year-long training in Russia in early February, the four fighter pilots have completed approximately a fourth of their course so far, Loskutov said. Their schedule of training has been met so far, even though the Russian authorities iimplemented the lockdown on March 28. "All astronauts-elect continue working according to their training plan," Loskutov said, adding that the four Indians had "successfully passed the exam on the knowledge of the onboard systems of the manned spacecraft". They are to take the exam in manned spacecraft flight theory, he said, and are "preparing for the exam independently".

Labour crisis

(government) normally release it around April 30, which will enable me to plant cotton," says the 43-vear-old.

Shamsher Singh, from the same village, also plans to only grow cotton on his 8-acre holding, which was entirely under paddy until the 2019 kharif season. Jagsir Singh from Jhumba village of Bathinda district is going for cot-



number of people who have recovered from the disease. There were a little over 25,000 active cases in the country on Wednesday.

Sinha's calculations show that the current reproduction number in Maharashtra is 1.5, and in Gujarat, 1.38 – both higher than the national number. The reproduction number for Delhi, another fast-growing state, could not be calculated because of the large variations in daily increase in the case load.

Active cases do not count the

Chaliye, baat karte hain

Nair's The Namesake, in which his Bengali bhadralok immigrant finds his place in faraway New York; and Anoop Singh's Qissa, in which he plays a man desirous of something he could not have.

These roles combine not just the 'skills' of a schooled actor. but deep empathy, a generosity of spirit, and an unfettered intelligence, which shone through everything he did, good, indifferent, or flat-out fantastic.

He did everything. Or at least everything that Bollywood brought to his table, after having learnt that this tall, rangy, magnetic-eved person could transform, into anyone, with a particular kind of magic. He could go high, dive low, get intense, do goofy and grumpy, growl and guffaw. He could be dangerous and maniacal. He was also the loveliest, kookiest, most passionate lover you ever saw. It took the film industry many years to find Irrfan, and it isn't as if he was flooded with roles from the big studios immediately after his breakout roles, post 2002, in Haasil and Maqbool.

But the filmmakers who did like his National School of Drama (NSD) mate Dhulia, and Bhardwaj, made the most of his, and their own, innate knowledge of the Hindi belt, long neglected by Bollywood. Their coming together was a great

Hindi cinema, something that old-school Bollywood filmmakers like Mahesh Bhatt recognised. Bhatt's production house gave Irrfan a chance to go over to the other side, away from the raw, visceral gangland/heartland tales, and explore unfamiliar territories. He lifted brainless comedies (Rohit Shetty's Sunday) with the same verve as he did gritty, hard-hitting tales (Dhulia's Paan Singh Tomar): it was all grist to his mill, acutely attuned to the world around him.

Irrfan met his wife, Sutapa Sikdar, too at the NSD. Married for 25 years, they have two sons.

Of course, there was no confining him to Bollywood. Irrfan's work took him to the world, and he was the only Indian actor who well and truly crossed over. He had already made an early appearance in Wes Anderson's The Darjeeling Limited (2007). But the big-and-small parts in international productions quickened after Danny Boyle's 2008 Oscar-winner Slumdog Millionaire, and he showed up in Ang Lee's magical-realistic tale of survival, Life Of Pi, and in such mega-budget franchises as The Amazing Spiderman and Jurassic World.

But home was really where his heart was. None of these much-publicised international outings could truly mine what Irrfan was capable of. He did those movies because he could, but saved the razzle dazzle for his desi dil-hai-Hindustani outings. Fully switched on, he came up as close to us as possible, to start that conversation, as only he could: chaliye, baat karte hain.

I hope that those chats will never, ever end.

Uddhav

"The PM agreed with the CM's view. We now hope that his nomination will be cleared soon by the Governor."

Monday, the On Maharashtra Cabinet reiterated

presided over by Deputy Chief Minister Ajit Pawar. On Tuesday evening, a delegation of the Cabinet met Governor Bhagat Singh Koshyari, and urged him to nominate Thackeray to one of the two vacant seats in the Council through the Governor's quota.

Sources said the Governor was "non-committal" during his meeting with the leaders of the Maharashtra Vikas Aghadi. This, the sources said, may have "forced" Thackeray to speak to the Prime Minister. A senior leader of the ruling coalition said that on Monday night, Thackeray had discussed with NCP leader Sharad Pawar three

options going forward. "The first is to write to the Election Commission requesting that the Legislative Council polls which were deferred by it earlier this month due to the lockdown, should be held. Since the election will be unopposed, we also want the EC to reduce the required 21 days' period for holding the poll. The second option is to approach the Supreme Court to ask it to direct the EC to hold polls," the leader said.

The third and last option would be for Thackeray to resign as Chief Minister, then call a legislative party meeting of all three coalition partners to elect him as leader, and form the government once again, the leader said. "But", the leader said, "we don't think it will come to that.

We are hopeful that the Governor will soon nominate Thackeray to the Council." A minister belonging to the

Sena said that the chief secretary could write to the EC with a request that the polls be held at the earliest to avoid a constitutional crisis. "The issue is not about one political party, but of the government. The chief secretary is expected to write a letter to the EC

soon." the minister said. In New Delhi, a BJP leader said that Thackeray had approached Modi directly because he knows that "it would be the

decision". According to this leader, Thackeray wants the "BJP's leaders in Maharashtra who are not willing to cooperate with the Shiv Sena to be directed by Modiji (to do so)".

The leader said: "Not only did the Shiv Sena and its leadership betray the BJP (by refusing to let it form the government), it has been hostile to the party's leaders since it came into power. Even during the COVID crisis, the government has not cooperated either with the local unit (of the BJP) or with the Centre.

"Why should the BJP help Uddhav Thackeray?" the BJP leader from Maharashtra said. "His party would earlier ask us, when will our MLA become Chief Minister?' Now they want us to tell them when their CM will become MLC!"

Covid fight: Govt system in front, private hospitals do the distancing

Nationwide, private hospitals employ four out of every five doctors, but the refrain from several cities and towns amid the pandemic is that they are locking themselves down even when it comes to providing non-Covid health care.

From Patna to Mumbai, private hospitals cite many reasons to explain their near absence: lockdown restrictions, lack of internal protocols to handle the pandemic, fear of infection to their own doctors and nursing staff, unwillingness to risk the business from non-Covid patients, or even the government's own ambiguity in co-opting the private sector. But, fallen off the radar, they have.

Bihar, in fact, witnessed an "almost complete withdrawal" of the private health sector, which has nearly twice the bed

Bhushan. "This is the time that the private sector should be states like Uttar Pradesh have looking at a welfare maximisakept them on standby. In a few instances, states like Telangana tion model and not a profitmaximisation model. Hopefully, did not "fully support" the role this will happen," he noted. of the sector initially, either in testing or treatment.

In Mumbai, the city with the largest number of Covid cases, and also the most deaths, The Indian Express has reported how patients were turned away from one hospital to another. and even Covid-positive patients have had to wait for hours before they could be admitted.

Maharashtra did not bar private hospitals from treating Covid patient but many would just not admit patients with Covid symptoms, fearing they would be sealed by the Municipal Corporation of Greater Mumbai (BMC).

"In Mumbai, BMC is managbeen trying to step up. There was ing 80 per cent load of patients; the initial fear - some hospitals the private hospitals are hangot shut down... and with dling 20 per cent," said Suresh smaller nursing homes also, Kakani, Additional Municipal there were some who were Commissioner. Of the 4,574 acworried. But I think everybody tive cases on Tuesday, 400 pais now ramping up," said Reddy, tients were admitted in private also the President of the hospitals, whereas 1,600 were in Federation of Indian Chambers public hospitals. The remaining of Commerce and Industry 2,500-odd were asymptomatic, (FICCI). not requiring admission.

In fact, as on date, point, though, is their struggle to Maharashtra has 187 critical paoperate facilities at a time when tients, of which Mumbai alone their costs have increased, but accounts for about 120-125, their revenues have seen a dip. most of whom require just oxv-"I feel very strongly about gen support. A split of patients people trying to pull private secrequiring critical care between tor hospitals down at this point private and public hospitals was in time, especially when some of

not immediately available. In India, there are three levels of COVID facilities. The first level comprises quarantine facilities in stadia, hostels, schools and lodges, called Covid Care Centres. This is where most Covid-positive patients are kept. The second and third levels are hospitals with oxygen support, ventilators and ICU facilities. Some patients who show symptoms, which are not very severe, but yet require medical attention, may also be admitted in hospitals.

According to Indian Council of Medical Research, 80 per cent us have been trying to continue operations despite incurring operating losses," said Abhay Soi, CMD, Radiant Life Care and Chairman, Max Healthcare. Said C K Mishra, chairman, of Empowered Group 2, that is in charge of hospital facilities and testing: "The private sector has been assisting the government and it is a very welcome step. Perhaps, we should look forward to more and more private-sector facilities joining the government." (WITH INPUTS FROM ASTHA

SAXENA, ASHISH ARYAN AND SHIVAM PATEL **IN NEW DELHI)**





THE INDIAN EXPRESS. THURSDAY, APRIL 30, 2020 3 THE OUTBREAK MAHARASHTRA

Cases lodged for sharing videos, names of positive patients on social media

MOHAMED THAVER MUMBAI, APRIL 29

MULUND MLA Mihir Kotecha recently released a video, in which he is seen saying that local police had registered a case against unidentified persons who shot a video of a man being taken away in an ambulance and shared it widely.

The man is a doctor who was treating COVID-19 patients and had subsequently tested positive. Someone recorded the video of him being shifted in an ambulance and posted it on social media, where it went viral. At the time, two patients had tested positive for COVID-19 in Mulund, one being the doctor.

"I want to ask people if they are thinking about the crime they are committing before sharing such videos. An FIR has been registered at Mulund police station against the person who shot it and those who shared it," Kotecha said in the video.

Even though the Ministry of Health and Family Welfare has issued an advisory asking people not to "spread names or identity of those affected or under quarantine or their locality on social media", several cases have come to light where people are "revealing" names of those testing positive for COVID-19 on social media. While some states were

providing the names of those testing positive to encourage contacts to come forward in the initial

stages of the outbreak, Maharashtra government decided to respect confidentiality rules on keeping their identities private, as incidents of stigmatisation rose. Maharashtra police has been registering FIRs against those found doing so. An officer from cyber police

said apart from communal messages and those spreading misinformation about COVID-19, cases were coming about people sharing videos or spreading messages in their society or local WhatsApp groups informing others about who has tested positive.

On the day that Kotecha put out the video clip, another person in Uttan recorded a video of a woman who had tested positive and was being taken to hospital in an ambulance. When a relative of the woman found the video in his school WhatsApp group, he informed the woman's husband, who approached the local Uttan Sagari police station, where an FIR was registered against the person in the neighbourhood who shot the video and the person who for-

warded it. The officer from cyber police added that there were cases where the information "was misleading and spread with the motive to malign the person or community".

For example, on April 27, the Khadakpada police registered LAXMAN SINGH MUMBAI, APRIL 29 an FIR after a mutton shop owner in Kalyan (west) received A 65-YEAR-OLD man, who had a two calls from customers asking

A senior officer said, "In ma-

jority of these cases, while the

intention may not be to cause

problem to the person, the accused does end up putting the

victim and his/her family at risk

of social isolation. Hence we are

taking strict action against those indulging in such activi-

ties and registering FIRs to cre-

ate fear around 'overenthusias-

tic' people who are quick to

shoot videos or share unverified

Mulund police station senior

inspector Ravi Sardesai said they

have seized the mobile phone of

the person who shot the video of

the doctor and will arrest him

soon. On the Khadakpada inci-

dent, a police officer said, "The

message has been shared several

times and we are trying to track

down the original sender."

information.'

if his son and brother had tested cough and was feeling breathless and wanted to visit a hospital to positive. Shocked, he said it was get tested for Covid-19, was told not correct and enquired about the reason for the query. To his by the BMC 1916 helpline set up horror, he was told they have got for Covid-19-related assistance a WhatsApp forward that they that it could not send him an amhad tested positive. The mesbulance as the emergency vehisage further said butchers and cle could be provided only for pamutton shop owners should not tients who were confirmed to be allowed in the area. The muthave the infection. ton shop owner approached the After futile attempts to access police and an FIR was registered.

an ambulance on other emergency numbers such as 108 and 112 on Tuesday night, the man was eventually put in a taxi to

Nair hospital in Mumbai Central by the local police on Wednesday morning, only to be ditched midway by the cabbie who panicked at his condition.

With great difficulty the man managed to find another cab, and got to the hospital around 1 pm. The man lives in a godown in

Byculla and sells mangoes for a living. He was administered a test for coronavirus at the hospital on Wednesday, and the result is yet to come. Vinod Singh, who lives in

Worli, and knows him as they are from the same Uttar Pradesh village, said he learnt about his condition at 8 pm on Tuesday. It was Singh who called BMC's

"The person who took my call said they provide ambulance only when a person is Covid-19 positive. If ambulances are only for Covid-19 patients, then how will

a person with similar symptoms with no other transport available due to the lockdown reach hospital?" he asked

65-yr-old struggles to get ambulance, reaches hospital after 12 hours

helpline 1916 for an ambulance.

The man has no relative in the city and lives in a godown with two other persons, Singh said.

"If he has to find his own transport, and his report comes positive, then how would BMC trace all the people who came in contact with him while he was getting to hospital by himself. There has to be a system for such

patients," he said.

Singh tried dialling 108 and 112, but both numbers were constantly busy.

Finally, Singh called the national helpline 1075, which asked the local police to provide help. Around 11 am, a police team reached him and arranged a taxi

to take him to hospital. However, after the cabbie came to know of his symptoms, about a kilometre from where he had picked him up, the taxi driver left him on the road to fend for himself, Singh claimed. "He called me again. He was breathing heavily and it was not possible for him to walk to hospital." Singh said. The man then decided to rereached," she said.

turn to the godown but after the owner learnt about his symptoms, he too told him he was no longer welcome there. Finally, after scouting around on his own, he found a taxi at 1 pm to take him to Nair hospital.

"It took him over 12 hours to get admitted in hospital. The authorities should ensure such people get ambulance on time,' Singh said. When contacted, Deputy Executive Health Officer Dr Daksha Shah said that the helpline number 1916 is only for Covid-19 patients and they provide ambulance only for patients who have tested positive. "For other patients 108 can be

Covid cases in city doubling in 10 days: BMC

EXPRESS NEWS SERVICE MUMBAI, APRIL 29

THE DOUBLING rate of COVID-19 cases in Mumbai has improved from 8.3 days to 10 days from April 17 to April 27, data released by BMC showed on Wednesday. While the doubling rate - days taken for the number of cases to double - in Maharashtra was 8.9 days, the national average was 9.5 during this period.



The civic body also said that at 4.3 per cent in this period.

BMC health volunteers at an inspection at Geeta Nagar slum in Colaba on Wednesday. Nirmal Harindran

semi-slum areas of Worli Koliwada, BDD chawls and Jijamata Nagar, has recorded a doubling rate of 17.6 days between April 17 and April 27. As of April 27, the number of cases in the ward was 642, highest in the city. But in other wards, the doubling rate has gone up. T ward, which covers Mulund, has a doubling rate of 8.4 days, having gone up from 13.2 days on Maharashtra, meanwhile, stood April 17. M East ward, which

the worst-affected slum and

covers congested and slum ar-

eas of Mankhurd, Govandi and Deonar, has a doubling rate of 8.8 days, up from 14 days and H East (Behrampada, Bandra East) has doubling rate of 6.9 days, an increase from 9.3 days.

According to BMC, till April 26 it has traced 129 477 contacts of patients. Among them, 21.053 are high-risk contacts. Till date, BMC has conducted 66,000 tests. Approximately, 5,071 tests are being conducted per million population in Mumbai.



Cleaning and desilting of Mithi river in progress ahead of the monsoon. Prashant Nadkan

BAJAJ FINANCE LIMITED CIN-L65910MH1987PLC042961

G South ward, which covers

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.

				Equity share capital	115.37	115.03
		Special category		Other equity	19,448.26	15,702.18
For New	For senior	For Bajai Group em	nlovees, Baiai	Total assets	19,563.63	15,817.21
Depositors				Total liabilities and equity	1,08,499.87	81,615.43
Depositors	citizens			Contingent Liabilities (Standalone)		
7.40%	7.65%	7.50%		Particulars	As at 31 March 2019	As at 31 March 2018
7.45%	7.70%	7.55%)	Disputed claims against the Company not	28.04	31.27
7.50%	7.75%	7.60%	2	5	4.20	2.3
7.60%	7.85%	7.70%		ESI matters under appeal	4.39	2.5
ic denosit plan is 75 000/- per Denosit	F Names addre	esses and occupations of Directors		Service tax matters under appeal		
	,	•			1,340.49	1,243.8
		ADDRESS	OCCUPATION			3.
	Depositors 7.40% 7.45% 7.50% 7.60% ic deposit plan is ₹5,000/- per Deposit. will be treated as separate Fixed Deposit.	Depositors citizens 7.40% 7.65% 7.45% 7.70% 7.50% 7.75% 7.60% 7.85% ic deposit plan is ₹5,000/- per Deposit. E. Names, addressed	Depositors For top of the position Citizens Finance Ltd Deposition 7.40% 7.65% 7.40% 7.65% 7.50% 7.50% 7.50% 7.75% 7.60% 7.85% 7.60% 7.85% 7.60% 7.85% 7.60% 7.85% 7.60% 7.85% 8. Names, addresses and occupations of Directors will be torsed as expander fined Deposition deposite NAME ADDRESS	Depositors Critizens Finance Ltd Depositors and Bajaj Allianz Life Insurance policyholders 7.40% 7.65% 7.50% 7.45% 7.70% 7.55% 7.50% 7.75% 7.60% 7.60% 7.85% 7.70% ic deposit planis (5.00%) per Deposit E. Names, addresses and occupations of Directors: will be troated as separate Field Deposit and separate. NAME ADDRESS OCCUPATION	Depositors Critizens France Ltd Depositors and Bajaj Allianz Life Insurance policyholders Total liabilities and equity 7.40% 7.65% 7.50% Particulars 7.45% 7.70% 7.55% Disputed claims against the Company not acknowledged as debts 7.60% 7.75% 7.60% V1 matters under appeal 7.60% 7.85% 7.70% Service tax matters under appeal ic deposit plans t5.00%/ per Deposit. E. Names, addresses and occupations of Directors: On interest subsidy - On interest subsidy Service tax matters under appeal - On interest subsidy NAME ADDRESS OCCUPATION On phore	Depositors For stop can be positive and Bajaja Allianz Life Insurance policyholders Total liabilities and equity 1,08,499.87 7.40% 7.65% 7.50% Particulars As at 31 March 2019 7.45% 7.70% 7.55% Disputed claims against the Company not acknowledged as debts As at 31 March 2019 7.60% 7.75% 7.60% VIT matters under appeal 4.39 7.60% 7.85% 7.70% Service tax matters under appeal 5.14 ic deposit plants 65.00%/ per Deposit in the memotin units exercised to reposit and separate the memo

April 26. The death rate in

the fatality rate in the city has gone down from 6.3 per cent to 3.9 per cent between April 11 to

PALGHAR LYNCHING

Three more policemen suspended

EXPRESS NEWS SERVICE MUMBAI, APRIL 29

THREE MORE policemen posted at Kasa police station in Palghar were suspended on Wednesday over the lynching of two sadhus and their driver by a mob on April 16. Palghar SP Gaurav Singh issued an order to suspend Assistant Police Sub Inspector R B Salunkhe and constables Santosh Mukane and Naresh Dhodi, pending an inquiry.

The suspensions follow the transfer on Tuesday of 35 constables posted at Kasa police station. With Wednesday's suspension, the entire staff of Kasa police station has been shunted out. Singh had claimed the transfers were not linked to the lynching.

A spokesperson for Palghar police station said the three policemen were among the small police party that had rushed to Gadchinchle village on April 16 night after villagers had surrounded a car ferrying the sadhus, Mahant Kalpavruksha Giri (70) and Sushilgiri Maharaj (35), and their driver Nilesh Yelgade (30). The villagers are alleged to have mistaken the men, who were headed to Surat for a funeral, for child lifters and organ harvesters.

Despite the presence of the police, the group of 500 villagers attacked the men brutally and killed them on the spot. Last week, Assistant Police Inspector Anandrao Kale and Police Sub Inspector Sudhir Katare too had been suspended for failing to protect the victims from the mob.



BMC directs dialysis centres not to shut operations for more than 24 hours

EXPRESS NEWS SERVICE MUMBAI, APRIL 29

DIALYSIS CENTRES in the city have been directed not to shut down operations for more than 24 hours if a COVID-19 patient is detected at their centre. A new circular issued by the Brihanmumbai Municipal Corporation also states that dialysis centres staffers wearing personal protective equipment (PPE) do not require to be quarantined if they are exposed to a coronavirus patient.

The circular, issued on April 27 by Dr Saniav Oak, chairman of Task Force Committee, comes after several hurdles were noted in the operation of dialysis centres and seeks to modify an earlier BMC circular that warned of punitive action if the centres were found operating without screening patients for coronavirus and in case of virus transmission.

The fresh circular states that if a case is found, standard disinfection protocol will be carried out and only patients who have come in contact with the COVID-19 infected person would be tested. Staffers, wearing PPE and exposed to such patients, would not have to be guarantined, however, those sans PPE would be quarantined if exposed, it states.

Those (staffers) who do not develop symptoms by the seventh day can rejoin work immediately," the circular stated while amending the 14day mandatory quarantine for health workers at dialysis centres.

The earlier circular, issued on April 10, had asked dialysis centres to screen

The circular comes after several hurdles were noted in the operation of dialysis centres and seeks to modify an earlier circular that warned of punitive action if centres were found operating without screening

every patient before putting them on dialysis machine. "Any centre found to violate these conditions is liable for punitive action from MCGM," the circular stated. According to Dr RB Dastur medical director in Bhatia hospital they had started requesting all patients to first undergo a coronavirus test and then come if their test report came negative. "This was to contain the spread of the infection," he said.

Dr Ganesh Sanap, from Apex Swap Transplant Registry, said the process became tedious for patients, who had to undergo a test every time they required a dialysis, as well as for centres, who feared that the civic body will seal their centre if a positive case came up Patients complained they had to undergo a COVID-19 test every 10 days or so before a fresh cycle of dialysis. Grant Road-based Dharmendra

Kansara said it took two days for his wife's COVID-19 results to come. "She kept vomiting because her dialysis was not happening on time. COVID-19 test takes a long time. We can't afford private test every 10 days," he said, adding that government hospitals had refused

period of 12 months to a maximum person uso maximum

- Additional Interest at the rate of typic 0.2% p.A. white province on type to epotent anount of the S (five) core to S (five) core. Index of the second sec

To crore; itor will be eligible for only **one** of the special cat

Depositor will be eligible for only **one** of the special cate not (h)(t) to (iv). The Depositor category will not change on the date of opting for SDP. The same category will be a Depositor (individual Depositor only) intending to rene for additional rate of upto 10% p.a. for deposits *size* up over and above secial category benefit mentioned at pay Rate of interest for balk deposits for more than 85 Guer card nate and will be decided on cases the solution Depositor (individual Depositor only) (in *Company* will be a Depositor (individual Depositor only) (in *Company* will make repayment of depositor on the payment will be made through NET or RIGs or account stander by NET(RIGS) to the bank account of the deposi-tion card distance of distance in the mode standard, depositi will no mandate will be presented in the net month sape rSD the Depositor shall NOT be extended for equal numbe dishonored.

mandate will be presented in the next month as per SDI the Depositor shall NOT be extended for equal number dishonored. MNonthly Deposit refers to presentation of NACH mandat the depositor while opting for the SDP. J) the depositor should submit a written request for renew as to reach BH atleast 3 (three) business days before n request can be submitted at nearest branch of the Cor Company. No requests for nearenal of Deposit shall be period. Request for renewal bloud be accompanied by and signed by all the Deposit holders. Renewal of Depo-and signed by all the Deposit holders. Renewal of Depo-and signed by all the Deposit holders. Renewal of depo-however, wishes to carrel the renewal of deposits as its on the request to carrel the renewal request, the empaneled with the company neoral request shall be acco-posit. The writher request can be solutified at near posit, Courier to the Company or to the independent fi requests to as to reach the company or to the independent of presented for the receives shall be acco-plications will be carted the accounted shall be 20 will presented for the receives and becaust shall be acco-terial data where the deposits the writher cardination of deposits as its request so as to reach the Company or to the independent fi expandeled with the receives and becaust shall be acco-terial data of the Primary deposits after receives of according writh the settled in accordance with the te reprinder. osit. Jars to be furnished as per the Non-Banking Fin-ng Companies (Advertisement) Rules, 1977 as amen Banking Companies (Advertisement) Roica, 1277 A. Name of the Company: BAJAJ FINANCE LTD. B. Date of Incorporation: 25th March, 1987 c) or of interportation 25th match, 1997 Profits of the Company before and after making provisi mmediately preceding the date of the advertisement and n respect of the said years.

Financial Year	Profit (Sta	ndalone)	Dividend	Borrowings (other than Deposits
ended on	Before Tax	After Tax	%	Subordinated debts
31.03.2017	2,817.52	1,836.55	180	Other financial liabilities
31.03.2018	4,056.36	2,646.70	200	Total financial liabilitie
31.03.2019	6,035.30	3,890.34	300	
	of the management of t anaged by the Managir		the control and	Non-financial liabilitie Current tax liabilities (ne Provisions
	Roard of Directors The			Other pep fipapeial liab

i Rajeev Jain	D-2, Ivy Glen, Marigold Premises,
anaging Director)	Kalyani Nagar, Pune 411 014.
i Madhur Bajaj	Bungalow No. 3, Bajaj Vihar Colony,
on-Exe. Director)	Mumbai-Pune Road, Akurdi,
	Pune 411 035.
i Rajiv Bajaj	34/35, Yog Koregaon Park, Lane No. 2,
- Free Oliveration)	Dura - 411.001

- Brij Kutir, Rungta Lane, 17th floor, Off Vepean Sea Road, Mumbai 400 026 Flat No. 21, Mistry Court, 4th Floor, Dinshaw Vachha Rd; Mumbai 400 020. D-103 Adarsh Residency, 47 Cross, 2nd Main, 8th Block, Jayanagar Bangalore 560 082. E-121, Masjid Moth, First Floor, Greater
- Kailash 3, New Delhi 110 048 Piramal House, 6th Floor, 61, Pochkhanwala Road, Worli,

Mumbai 400 025. 74 Koregaon Park,Pune - 411 001 62 Sagar Tarang, Worli Sea Face, Mumbai 400 030. Social En Social Entrepreneur, Retired Civil Servant

F. Summarised Financial Position of the Company (standalone) as appearing in

ategory benefits mentioned	above in point	the two latest audited balance sheets:				osit application form are tru	
ge during the SDP and will re	emain same as			(₹in Crore)		onsible for the correctness a regulated by Reserve Bank	
applicable throughout the			As at	As at	Res	erve Bank of India does not u	nderta
iew the FDR upon maturity up to ₹5 Crore. Additional rat			31 March 2019	31 March 2018		pany or for the correctness	
paragraph (h).	te is applicable	ASSETS				tion expressed by the Compa Company.	iny and
e per deposit may vary from		Financial assets				oosits shall also be subject to	the ter
within the cap on Rate of Int	erest specified	Cash and cash equivalents	240.00	227.33			
e date of maturity of such de	apacit unlars it	Bank balances other than (a) above Receivables	1.69	1.49		ts may be withdrawn prior to f India in this regard. Please	
ed period before the date o		Trade receivables	805.38	585.21		s subject to the following con	
unt payee cheque (in case		Other receivables	86.59	53.64		o 3 months from date of depo	
sitor mentioned in the depo		Loans	95,181.26	75,532.88		r 3 months but before 6 mont	
not be booked for such mo		Investments	10,370.41	3,653.46		r 6 months but before the da	
DP. In such case, tenure of S ber of months for which th		Other financial assets	297.04	254.79		specified for the period du	
		Total financial assets	1,06,982.37	80,308.80	spe	cified for the deposit period,	
late once in a month on a da	ite specified by	Non-financial assets				red by BFL. iness carried on by the Compa	201/20
wal of the Deposit (or a port	ion thereof) so	Current tax assets (net)	147.80	24.28		iness carried on by the Compa	
maturity date of the Depos		Deferred tax assets (net)	660.83	762.98			
ompany or sending by post/		Property, plant and equipment	495.84	343.87		viding consumer finance rang 1s, loan against property, Hoi	
national distributors empa- be accepted post the abo		Intangible assets	158.49	120.79		is, loan against property, no	
y the Deposit application for		Other non-financial assets	54.54	54.71		Agra, Ahmedabad, Ahmedn	
oosits will be subject to the	rate of interest	Total non-financial assets	1,517.50	1,306.63		ravati, Amreli, Amritsar, Ar alkot, Bangalore, Baramati, E	
f renewal. FDR of the existin stands null & void post its ma		Total assets	1,08,499.87	81,615.43	Bha	ruch, Bhatinda, Bhavnagar, B	3hilai, E
deposit through renewal ap		LIABILITIES AND EQUITY				aner, Bilaspur, Bokaro, Bolg nnai, Chhindwara, Chikhli, Ch	
depositor should submit a s business days before matur		Liabilities				dalore, Cuttack, Dabhoi, Dah	
rest branch of the Company		Financial liabilities				rwad, Dhule, Dindigul, Durga	
financial advisors or nation		Payables				tur, Gwailor, Haldia, Halol, Ha	
cepted post the above-ment		Trade pavables				li, Hyderabad, Indore, Jabal nagar, Jamner, Jamshedpur,	
vill come to an end and NA t of such information about		-Total outstanding dues of micro enterprises	0.44	0.43		pur, Kapurthala, Karad, Karail	
terms and conditions appli		and small enterprises	0.44	0.45		ndwa, Kharagpur, Kolar, Kol	
terms and conditions appr	icubic to fined	-Total outstanding dues of creditors other than	547.25	438.89		nool, Kurukshetra, Latur, Lucki	
nancial Companies & Misce	llaneous Non-	micro enterprises and small enterprises	547.25	450.07		ousa, Margao, Mehsana, Mog	
nded.		Other payables				nakkal, Nanded, Nandurbar, ipat, Patiala, Patna, Pen, Pl	
		-Total outstanding dues of micro enterprises				hur, Raipur, Rajahmundry,	
		and small enterprises				chi, Ratlam, Ratnagiri, Rewa,	
sions for tax, for the three	financial years	-Total outstanding dues of creditors other than	218.64	169.94		nla, Shimoga, Siliguri, Sirsa,	
nd the dividends declared b	y the Company	micro enterprises and small enterprises				pati, Tirupur, Trichur, Trichy, akara, Valsad, Vapi, Varanasi	
	(₹in Crore)	Debt securities	39,048.97	31,528.94	Wai	dha, Warud, Washim, Yavatr	nal and
	Dividend	Borrowings (other than debt securities)	29,970.67	20,169.36		w.bajajfinserv.in=> Scroll to t	
llone)	bividend %	Deposits	13,193.01	7,792.87		ctly clicking https://www.baj	· ·
After Tax	970	Subordinated debts	4,139.07	4,138.16	2. Bus	iness carried on by the subsid	iaries
1,836.55	180	Other financial liabilities	1,411.81	1,249.38	Sr.		T
2,646.70	200	Total financial liabilities	88,529.86	65,487.97	No.	Name of subsidiary	
3,890.34	300				1.	Bajaj Housing Finance	Baj
		Non-financial liabilities				Limited	Mu
Company:		Current tax liabilities (net)	22.37	24.87			Pur
Director, subject to the		Provisions	68.88	61.71	2.	Bajaj Financial	Baj
anaging Director is en affairs of the Company.	trusted with	Other non-financial liabilities	315.13	223.67	2.	Securities Limited	Mu
anans of the company.		Total non-financial liabilities	406.38	310.25			Рип

Service

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) Roles, 2013 ('the Act') read with the Accounting Standards in 51 st Apil 2013 Could transition has beer carried out from the erstwhile Accounting Standards notified ander the Act, read with nelevant tude sized thereunder and juddlenies sized by the Reserve Bank of India ('RBN') Collectively referred ta as 'the Previous GAAP'). Accordingly, the corresponding figures presented for balance sheet as a StatMarch 2018 Marche been restated (relassilied). Industrialist

Industrialist

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 728,116.47 Crore Industrialist b) The aggregate of deposits actually held as on 31.03.2019 : ₹13,193.01 Crore Business

b) Ine aggregate of uepoints actually need as on 1.3.2.91 Y (3), P3-01 Uote H. He 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 birector/(ompany are holding substatial interest are 6159 croce (Bajaj Allianz General Insurance Company -11.77 Cr, Bajaj Allianz Life Insurance Company Ltd. -12.91 Cr, Bajaj Auto Ltd. -12.11 Cr, Bajaj Edictia Lut -02.01 Cr, Bajaj Aluanz Life Insurance Ltd. -12.25 Cr, Jammabal Sons Pvt. Ltd -03.91 Crand Mukand Ltd. -12.63 Cr). Professional Economist

Business

Business

- vu.39 v and Mukand Ltd. - 422.63 cf). 1. The Company has no verdue deposits other than unclaimed deposits. J. The Company declares as under: 1) The Company declares as under: 1) The compliance with the RBI directions applicable to it. 1) 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 deposits solicited by the company are not insured. 9) 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 thread: The financial activities of the Company are regulated by Reserve Bank of India. It must, howevere, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial solundhess of the Company or for the correctness of any of the statements or the representations made or opinnon expersesed by the Company and for presponse of deposits / discharge of liabilities by

erms and conditions as per the deposit application form

ate of maturity subject to the regulations of the Reserve that premature withdrawal of Deposit (including death

- Vithdrawal is not permitted
- terest shall not be payable

naturity: The rate of interest shall be 2% lower than the which the scheme has run. In case of no rate being est rate payable shall be 3% lower than the lowest rate

und its subsidiaries with details of branches or units if any

and its subsidiaries with details of branches or units if any: and its branches: from which leans, consume durable financing, personal Losans, construction equijment financing, small busines: Instructure financing, the company is having its Branches ri, Ariner, Akola, Akot, Alappuzha, Allahabad, Ambada, d, Anantpuz, and Ankaleshwar, Ransol, Aurangabad, di, Bareily, Barodo, Barshi, Belgaum, Belany, Bhandara, Borsad, Calicut, Chalsgaon, Chandigarh, Chandragu, Borsad, Calicut, Chalsgaon, Chandhad, Itshahad, Ambad Borsad, Calicut, Chalsgaon, Chandhad, Itshahad, Ambad Davangere, Dehrada, Hoshangabad, Dishangun, Borsad, Journegere, Dehrada, Hoshangabad, Dishangun, Jong Buru, Ende, Gandhinham, Goa, Gokal, Guillerga, Guna, n., Reint, Hangar, Hoshangabad, Hoshanguna, Jong Lisun, Japote, Jahandhar, Jalgaon, Jalpaigur, Jamm, J.; Lemah, Kanungapali, Kaiur, Kanev, Katin, Khanggoon, ur, Kolkata, Kollam, Koperguon, Korba, Kola, Kottayam, et Judhiana, Machingam, Madural, Mangyu, Banghu, Rayan, Kaha, Nayan, Polischi, Salem, Sanglu, Stara, Satna, Schnee, apur, Sura, Stara, Borangay, Hang, Janangu, Fandhangu, Hang, Kausar, Neutoka, Salem, Sanglu, Satra, Satna, Schnee, apur, Sura, Stare Gandangay, Tenah, Jihangur, Jihangu, Jian, Hab, Nayan, Neutoka, Salem, Sanglu, Satra, Satna, Schnee, apur, Sarat, Stare Gandangay, Tenah, Jihangur, Bandhaga, and all other branches: mentioned on the official website on of the webagae-Contact us=visit our branch or by servisit) our barney.

s of the Company

Address of Activity registered office ajaj Auto Ltd complex, umbai-Pune Road, Akurdi une 411035 lousing Finar Business Stock broking and depositor ajaj Auto Ltd complex, Iumbai-Pune Road, Akurdi une 411035 necessary powers for managing the business and af

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 approved by the Reserve Bank of India for registration.

	By order of the Board of Directors for Bajaj Finance Limited
Pune 23 April 2020	Rajeev Jain Managing Director DIN: 01550158

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 ssary 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 INDIAN EXPRESS, THURSDAY, APRIL 30, 2020 4 THE OUTBREAK MAHARASHTRA

Highest single day jump: 32 deaths in state

EXPRESS NEWS SERVICE MUMBAI, PUNE, NAGPUR, APRIL 29

WITH 32 deaths in the state, 26 of them in Mumbai. Wednesday saw the highest single day jump for COVID-19 deaths in Maharashtra and its capital.

In Mumbai, 475 new cases were recorded on Wednesday. In all, there were 597 new Covid-19 cases across the state, bringing the total count to 9,915, while the death toll rose to 432. Maharashtra contributes to 29 per cent of country's Covid-19 burden and 39 per cent of country's overall death toll

Pune (1,062 cases), Mumbai (6,644 cases) and Thane (373) together now account for 81 per cent of Maharashtra's cases. But a rise in cases is also being noted in Malegaon, Solapur, and Navi Mumbai. "We expect the number of cases to further rise, at least in hotspots based on latest trends," said Dr Pradeep Awate, state epidemiologist. Three deaths were recorded in Pune, one in Solapur, one in Aurangabad, and one in Panvel city. Senior citizens continue to account for maximum fatalities – 17 of the 32 deaths were aged above 60. The instances of those with no comorbidity dying purely due to coronavirus is also increasing. On Wednesday, while 18 deceased patients also suffered from asthma, diabetes, hypertension or heart problems, 14 had no co-morbidity at all.

Mumbai officials said of 26 deaths in Mumbai, 10 were recorded last week but assessed and confirmed as Covid-19 deaths on Wednesday

A central government-appointed team visited Solapur to review the control measures against COVID-19. The team headed by Dr AK Gadpayle, from New Delhi, reviewed why cases had suddenly gone up in Solapur.

Across Maharashtra, 1.62 lakh people remain under home guarantine while over 10,000 suspected cases remain under institutional quarantine. On Wednesday, 205 people were discharged across state, of them 193 were from Mumbai.

Mumbai, currently, has 6,770 people admitted in COVID care centres (level I), where asympto-

9,915

TOTAL POSITIVE CASES **IN MAHARASHTRA**

Number of deaths 432 Total number of people discharged 1,593 Number of people tested 1.35 lakh

Total number quarantined 10,813 Number of new cases 597

HIGHEST CASE	S
Mumbai	6,644
Pune	1,062
Thane	373
Malegaon	171
Navi Mumbai	162

162 158 Kalyan-Dombivali Vasai-Virar 128 matic and yet-to-be-tested slum dwellers have been guarantined and 1,474 people are in COVID units.

care centres (level II), where confirmed Covid-19 cases with no symptoms or mild symptoms have been put up.

In Pune, a 65-year-old man died late Tuesday due to COVID-19 related complications. At Sassoon General Hospital, a 71year-old man died of COVID-19related infection on April 29. In Nagpur, a COVID-19 patient died Wednesday but authorities are yet to attribute the death to coronavirus as the patient was asymptomatic. Municipal commissioner Tukaram Mundhe said, "Since he was asymptomatic despite being coronavirus positive with some co-morbidity factors like blood pressure abnormality, our death committee would ascertain the cause of death. Only after that we would be able to comment on it."

A woman, who delivered a baby at IGGMC Wednesday, has tested positive. "She is asymptomatic, but since she came from the containment zone of EMPTY LANES: The APMC vegetable market in Vashi wears a deserted look Wednesday. Amit Chakravarty Mominpura, we took her samples Tuesday," said Deputy Medical Superintendent Sagar Pande.

Govt mulls scheme to protect salaries of MSME workers

May pay up to 2 months' basic salaries, wages for MSME staff

SANDEEP ASHAR MUMBAI, APRIL 29 fected parts on April 20, a total of 4.500 units resumed production THE UDDHAV Thackeray-led

staff was under consideration.

measures were eased for non-in-

activity till April 28, while 15,846 coalition government has taken applied for permission to operup a proposal for protecting the ate, stated an official release of salaries and wages of employees the state-run Maharashtra of small, micro, and medium en-Industrial Development terprises (MSMEs) in the state. Corporation.

While a committee of serv-Estimating the losses suffered due to the lockdown by the ining and retired bureaucrats, apdustry sector in Maharashtra to pointed by Chief Minister be over Rs 1 lakh crore, senior of-Uddhav Thackeray, is still measficials said, a proposal for paying uring the economic impact of up to two months of basic COVID-19 and way to revive it, salaries and wages for the MSME senior officials said small businesses in the state have taken the Maharashtra, India's most inmaximum hit due to supplydustrialised state, has 17 lakh chain disruptions, with steel, real registered MSMEs that provide estate, and textile industries bedirect and indirect employment ing the worst affected.

Senior officials said the state's to nearly 1.5 crore people. Of this, Industries department has prothe manufacturing sector, among the worst hit by the lockposed that the government down, alone account for six lakh spend Rs 800-Rs 1,000 crore as an incentive to MSMEs that do According to government esnot lay off their staff. "The protimates, nearly 94 per cent of the posal is to reimburse such busioperational factory units (34,501 ness for up to two months of baof 36,623 registered factories) in sic salaries and wages paid," said the state had stalled production a senior official. following government-enforced

The state's proposal comes at restrictions. After the lockdown a time when a group of 11 MSMEs have petitioned the

Supreme Court to allow them to pay workers 70 per cent less during lockdown and sought a direction for the government to pay the rest of the fund from the PM cares fund. On Wednesday, former Union Finance Minister P Chidambaram also urged the Union government to come up with a scheme to protect the salaries and wages of 12 crore

people employed by the private sector. In another measure to cushion the impact for the small and medium businesses, the department has also proposed that the state government bear up to five per cent interest on existing and fresh capital loans availed by MSMEs for a year. It has also proposed the electricity duty be waived off for all industries, including major ones, for the March-June period, but the

reportedly opposed the suggestion. On Monday, the state Cabinet had introduced a provision to enable traders more time to pay GST dues. The department has now proposed that traders be

state's energy department has

given an additional six-month time for meeting various deadlines and compliances.

These concessions, collectively, are expected to cost Rs 3,500-4,000 crore. With the state's own revenues adversely hit, a senior finance department official said, the availability of funds to provide such sops would be an issue. The state has estimated its own revenue loss for the lockdown period to be over Rs 42,000 crore.

"We are hoping that the Centre itself announces similar schemes nationwide. This will reduce our burden," an official said.

In order to infuse fresh capital, a proposal to approach the Reserve Bank of India for directing banks to grant 20 per cent additional loan to all eligible industries without seeking fresh collateral is being considered by the state government, said officials. Meanwhile, Maharashtra is planning to prioritise capital investments in the roads, irrigation, and other infrastructure sectors in public sector to spur growth.

4,500 industrial units resume work, 15,846 apply for permission

EXPRESSNEWSSERVICE MUMBAI, APRIL 29

NINE DAYS after lockdown restrictions were eased for industrial units in areas that had not seen COVID-19 cases in Maharashtra. signs of resumption of activity have begun emerging.

According to an official statement issued by the state-run Maharashtra Industrial Development Corporation, 15,846 industrial units have applied for the resuming manufacturing and processing activity since April 20 when the restrictions were eased.

"All these applicants have submitted self-certified declarations or undertakings that they will abide by the terms and conditions laid down by the state and central governments to contain the spread of coronavirus," said the statement. Of those who have applied, production activity has resumed in 4,500 units. "According to the management of these units, 3,83,613 workers were employed earlier. Of these, 90,000 have resumed duties," stated the release. "A total of 2.500 vehicles.

which are fully compliant with laiddown norms, have been deployed to ferry these workers to

Applications have been received from Mumbai, Pune, Nagpur, Nashik and Aurangabad

and from the workplaces. None of the team members of these industries have any symptoms of COVID-19," it added. The applications for resumption have been received from Mumbai, Pune, Nagpur, Nashik and Aurangabad. According to MIDC, in the first

phase of the easing of lockdown conditions before April 20, approvals were given to manufacturing and processing units in Pune, Konkan. Nashik. Aurangabad, Amravati and Nagpur divisions. These included 1,966 industries producing essential goods and 156 continuous processing units - ones that run 24x7. Maharashtra has a total of 36,623 registered factories.

Units that have resumed production include Hindustan Lever, JSW Steel, POSCO Steel, Uttam Galwa, Ambuja Cement, Ultratech. Golden Fiber and KEC International Limited, Many others are expected to start soon, the MIDC added

MIGRANTS TO BE SENT HOME Govt likely to finalise modalities today

EXPRESS NEWS SERVICE MUMBAL APRIL 29

AFTER THE Union Ministry of Home Affairs (MHA) issued a notification permitting interstate movement of people, including migrant workers, tourists and others, to enable them to reach their homes, state officials said on Wednesday that a high-level meeting is likely to be convened on Thursday to dis-

cuss modalities. Discussions on finalising modalities would take place on Thursday, a senior bureaucrat said.

The MHA decision has come as partial relief to the Maharashtra government, ready done some homework on which had been pressing the Centre to make arrangements to sending the migrants home by send lakhs of migrant workers road, as state Transport Minister from the northern states, Anil Parab had told The Indian Express in an interview earlier stranded since the lockdown began on March 25 in urban centhis week. tres of the state, including Mumbai, without any means of ment had worked out the exact details of number of buses it has income or shelter. The state was in each division keen that this should happen before May 3, when the ongoing 22 people in one state transport lockdown may be extended bus, as we have to follow social again The last time it was extended distancing norms. So, we have on April 14, nearly 2,000 mikept 10,000 buses ready. Around grants at Bandra in Mumbai had 1.5 lakh people can be transtaken to the streets in the belief ported by these buses," he had that the government was going added. to send them home. Keen to avoid a repeat, Chief Minister that the migrants will have to be Uddhav Thackeray had repeatregistered with the government edly conveyed to the Centre that authorities - police or district it should start special trains and issue guidelines before the end of April.

We can transport only 20 to 22 people in one state transport bus, as we have to follow social distancing norms. So, we have kept 10,000 buses ready"

ANIL PARAB

STATE TRANSPORT MINISTER

'sanitised" buses.

The state will have to do the heavy lifting for this, including arranging thousands of buses and the screening each person who would be transported across the state borders.

But the government has al-

Parab had said the govern-

"We can transport only 20 to

The minister had further said

Not interested in making backdoor entry: Fadnavis

EXPRESS NEWS SERVICE MUMBAI, APRIL 29

DAY AFTER a government delegation led by Deputy Chief Minister Ajit Pawar met Governor Bhagat Singh Koshyari to urge him to take a decision on nominating Chief Minister Uddhav Thackeray to the Legislative Council, former CM Devendra Fadnavis on Wednesday said BJP is not interested in making a "backdoor entry" into Maharashtra politics.

"We are confident that the Governor will take an appropriate decision, conforming to legal and constitutional framework, and accordingly nominate Uddhav

Thackeray to the Council," Fadnavis said. "I would like to emphasize that BJP would be very happy to see Uddhav Thackerav being nominated to the Council and continuing as the CM. The BJP does not want instability in the state." Refuting charges that the Opposition was behind stalling Uddhav's nomination, Fadnavis said, "We are neither interested in engineering instability nor making a backdoor entry.'

Shiv Sena leader Sanjay Raut had accused BJP of misusing Raj Bhawan to serve its political interests. A source at Raj Bhavan, however, said, "The Governor is consulting constitutional and legal experts. The process is on."

should form NBFCs' Mumbai: Real estate companies have been asked to reduce cost of construction to boost demand and start their own finance companies to provide loans to homebuyers. At a webi-

'Real estate firms

nar on Wednesday, attended by 1,500 participants, Minister of Road Transport and Highways Nitin Gadkari said National Real Estate

CORONA Development Council (NAREDCO)should pro- WATCH ernment, it will help pose to the government for investing some amount in liquidity and regenerate the non-banking financial compaeconomy. nies (NBFC) and then ask NBFCs to borrow foreign funds, which

Labour bodies to observe will help in reducing interest 12-hr fast on May 1 rates. He said this will help de-

velopers provide cheaper loans Mumbai: To draw the attention

developers generate

to homebuyers with faster apof state and central governments proval. "The real estate industry to the plight of stranded migrant should adopt new technologies labourers stuck for over a month and reduce their construction now, various organisations cost, which will help the sector working with the underprivileged will observe a day's fast on to generate more demand and May 1. observed as International sell inventory at a low Labour Day and Maharashtra cost." he said. He said Day and press to send workers the central and state governments were back to their home states. Calling it a fast of "gratitude, empathy planning to purchase housing quarters for and constitutional responsibilemployees and if associations came forward with plans to the gov-

ity", the organisations said the fast from 6 am to 6 pm will be undertaken by representatives of at least 15 districts in the state. Some of their demands include groceries for labourers regardless of whether they have ration cards; urgent repatriation of workers to home states; system at taluka and district-level for workers to get dues and wages; insurance coverage for workers

Beneficiary Transfer. 70 buses leave to bring students stuck in Kota Mumbai: At least 70 state trans-

port buses left from the state Wednesday to bring back students stranded at Kota in Rajasthan due to the coronavirus-enforced lockdown, an official said. The vehicles left from Dhule district around 10.30 am and will reach Rajasthan by Wednesday night, he said, "The buses will leave from Kota Thursday morning," the MSRTC official said, adding that only 20 students will be allowed in each bus. PTI

and minimum wages for con-

struction workers and MGN-

REGA workers despite lost em-

ployment, through Direct

ENS

collectors. "They should have at least one identity card. People who do As per the guidelines issued not have access to any shelter on Wednesday, the migrants will be the first to be moved out," would now be sent home in he had added.

Long way home for migrants in Konkan and the wait, even longer

ENS

MAYURAJANWALKAR RAIGAD, RATNAGIRI, APRIL 29

WHEN HE set out to walk from Mapusa in Goa, Saroj Bhan Rawat was prepared to walk for 25 to 30 days to make it home in Satna district of Madhya Pradesh.

"It was 11 of us. We set out after packing atta and rice. We would cut through railway platforms at night so that no one would see us. We worked at a building construction site in Goa and there was no arrangement for us to stay put at the shanties we lived in when we had no work. So, we decided to go home and walking was our only option. We were not sure what we would get to eat so we thought it was better to return to home," he said from behind a face mask.

In five days, the 11 men had walked 216 km from Mapusa to Bhoke, one station ahead of Ratnagiri on the Konkan railway. On April 14, however, they caught



the attention of policemen at the Bhoke station.

"On the way, we didn't find any transit camps. But after we reached Bhoke, some policemen accosted us. We pleaded with them to allow to walk further but they told us that arrangements have been made for people like us in Ratnagiri," Rawat said.

Since April 14, the men have made a classroom in Damle Vidyalaya in Ratnagiri their home. The school is now home to 19 migrant workers – the 11 from Satna and others from the neighbouring district of Sindhudurg.

Ramswarup Kol. who started from Mapusa with Rawat, said the school was comfortable and there was no shortage of food. "It's okay for now but this is not home. Had we been home, we could have helped with the work in our farms," he added.

In the districts along the state's coastline, migrant labourers are employed in large numbers mostly at construction sites,



Stranded migrant workers in Ratnagiri. Amit Chakravarty

restaurants and hotels. A large number of workers from Nepal also migrate to Ratnagiri and Sindhudurg in the summer ahead of mango plucking routine and stay put until the end of May. Unlike many of his co-work-

ers from Nepal, who have been coming to Konkan in the summer to work in mango orchards, Rajesh Chaudhry came to Ratnagiri for the first time this year. "We are okay here but with the COVID-19 pandemic and lockdown, I think I

should've stayed home with my family," said Chaudhry, who hails from Kailali in Nepal. He stays on a mango orchard with others from his village. The feeling of being "caught in

the middle" haunts many even as the district administration tries to allay their anxiety.

At Mangaon in Raigad, the displacement of construction labourers after many left for their hometowns before the lockdown on March 24, has taken a toll on the work on the Mangaon bypass, located on the Indapur-Wadpale section of the underconstruction Mumbai-Goa highway.

Alok Kumar of Chetak Enterprises, the Rajasthan-based company contracted to build 26 km section of the highway, said they need at least 500 workers but with many having left before the lockdown, only 120 are living at the site. Many others, who had gone home for Holi, have not returned.

The company's staff, hailing



from across the country, have been provided accommodation at air-conditioned container cabins. The contracted daily-wage labourers (earning an average of Rs 400 to Rs 500) live in makeshift asbestos shanties at the construction sites

Among them is Rita Danve, who came to Mangaon from Bhusaval (about 540 km away) leaving her three children with her parents. "As soon as the trains start again, I will go home," said Danve, who has been at the site for over nine months with her husband Laxman.

Areas like Panvel and Uran that are in close proximity with the Mumbai Metropolitan Region are also home to thousands of migrant workers. In Raigad, 36,879 migrant workers are staying at 327 locations, District Collector Nidhi Choudhari said.

After news and videos of thousands of migrant workers gathered at Mumbai's Bandra station on April 14 were widely shared,

officials said it had brought anxiety to many migrant workers in other districts as well.

Choudhari, however, said that they decided not to uproot workers who stayed on construction sites. The administration provides them with dry ration, soaps and sanitisers. She said that workers lived in groups of people hailing from the same state or village and scattering them in camps would have only caused more stress to

them. "Even the organisations and NGOs that supply cooked food to some of the camps, we told them to take small steps to ensure that migrant workers feel more at home. Like serve chokha to Bihari workers, serve brinjal with khichdi. In Panvel, we installed a TV in a camp so that they can watch movies in their language,' said Choudhari.

A car light shone on eight persons resting their heads on their bags along the highway near the Kharsai village in Raigad at dawn.

Going without water the entire night, the four men, three women and a three-and-a-half-year-old child, were lying down to rest their bodies that had braved about 220 km on foot from Virar, Mumbai's far-flung suburb, to their village in Gondghar in Raigad. In another time, they would travel the same distance in a bus in eight hours.

The child was asleep on his mother's stretched legs, his black face mask slipping off his ear. "We have been walking for three days non stop. He kept crying and refusing to walk." said Akanksha Kap, the boy's mother. The family had only four kilometres more to walk to make it home.

"Eight of us live in one room in Virar. What kind of social distancing can we maintain? We decided to walk home ... our family members in the village say we would be quarantined in the village school for 15 days. That is fine... this is home after all," said Ankush Kap, the boy's father who is an electrician.

At 71, highest 24-hour toll; cases doubling in 11.3 days

ABANTIKA GHOSH NEW DELHI, APRIL 29

EVEN AS discussions on where each district stands in terms of coronavirus cases and the opening up formula continued in the government, the country recorded its highest 24-hour toll 71, it was announced on Wednesday

In all, 1,008 people have died of COVID-19 across the country so far.

new cases were reported, taking the total number of cases to 31,787, and 7,796 patients have recovered, making the recovery rate nearly 25 per cent.

So far, 7,70,764 tests have

In an interaction with the Lions Club International members from across the country. Union Health Minister Dr Harsh Vardhan said that there are "a little over 300 districts in the country with no cases and another 300 with minimal - between 1 and 5 - cases"

bling time over the last three days is 11.3 days.

According to the minister, although the global mortality rate is around 7 per cent, India has so far shown a mortality rate of around 3 per cent, with nearly 86 per cent fatality of patients with co-morbidities.

rently is centred around a graded opening up of the na-

In the last 24 hours, 1,813

been conducted in the country in private and ICMR laboratories.

He also said that the dou-

While the discussion curcombat this disease.

tionwide lockdown, a source close to the Health Minister indicated that he is in favour of

continuation of the lockdown. The source said, "The decision has not been taken yet on how the relaxations will be implemented. The Prime Minister himself is consulting all stakeholders and taking as many inputs as possible.... We cannot risk a disaster."

"If you ask the minister personally," the source added, "he would tell you that it may be

better to maintain status quo.' Signalling a change in the protocol so far, the Health Ministry has already announced that offices where a COVID case has been detected need not be closed down, as was the protocol earlier.

"If there is a COVID patient in a non-COVID hospital, that facility can be used after disinfection. The same process is to be followed for any other location where a COVID patient is detected. The building can be used after proper disinfection," Joint Secretary Lav Agarwal had said on Tuesday

In his interaction with the Lions Club members, Vardhan said: "This time the hallmark of our approach has been five-fold: (i) maintaining a continuous situation awareness, (ii) preemptive and proactive approach, (iii) graded response as per continuously evolving scenario, (iv) inter-sectoral coordination at all levels, and, most importantly (v) creating a people's movement to



kers amid the COVID-19 pandemic face stiff penalties, including a jail term of up to seven years and Rs 5 lakh as fine.

Citing the attack on health workers and police in Kanpur and Moradabad, Chief Minister Yogi Adityanath on Wednesday said, "Attacks on our corona warriors are a serious crime which cannot go unpunished as these warriors are working for the society by putting their lives at risk."

"That is why we have moved forward to amend Epidemic Diseases Act ...," he said.

17 more deaths, Gujarat cases cross 4,000 bad, including a 20-year-old

EXPRESS NEWS SERVICE AHMEDABAD GANDHINAGAR VADODARA, RAJKOT, SURAT, APRIL 29

woman who had no co-morbidi-SEVEN JOURNALISTS and five ties. Two other men, aged 80 and state information department of-61, who died at SVP Hospital, had ficials were among the 317 new hypertension. A 70-year-old COVID-19 cases reported in woman who died at Civil Hospital Gujarat — the highest single-day had asthma and hypertension. jump-on Wednesday. The num-Another 60-year-old woman to ber of cases in the state has now succumb had lung complications crossed 4,000. The number of along with mental illness. deaths in the state stands at 200 with 17 more people dying on Wednesday. Rajkot reported its first death - a 60-year-old woman with hypertension, who home was hospitalised on April 20, died. quaran-Her husband and two sons have tine and tested positive, taking the district three at case count to 58 Nine people died in Ahmeda-

a care centre.

The CM said medical teams, security personnel or even those engaged in doorstep delivery, are helping people of the state by put-Aditvanath ting their lives at risk and just a handful of people cannot be allowed to create unrest. He said that he has asked police officers not to hesitate in taking action. ded the Act. each state was sup-

and violating restrictions.

Attacks on frontline workers: UP to

Yogi

woman and a 65-year-old man

with a thyroid condition. Three

others who died are two men.

aged 54 and 64, and a 45-year-old

"Such attacks are a direct chalposed to amend rules concerning lenge to the law and order system, and in no situation, they can be acit. "Uttar Pradesh has decided to cepted. I had said it earlier too and implement all provisions, like will say it again that in Uttar punishment from six months to Pradesh, all the health workers, seseven years and fine imposed in the Central Act. We have decided curity personnel, all the sanitation to bring a fresh ordinance, makworkers, and even social organiing the punishment more strict." sations are working to break the While the new ordinance will chain of coronavirus... Attacking be called Uttar Pradesh Epidemic them is an unpardonable crime," Disease Control Ordinance, 2020, he said, adding that Gangster Act sources said it would include punishment for offences like spitting. running from quarantine facilities

and National Security Act would also be invoked against those involved in such attacks.

Chhattisgarh dist throws up first case, question on transfer during quarantine

GARGIVERMA RAIPUR APRIL 29

tested positive for COVID-19 in Chhattisgarh's Surajpur - the first confirmed case in the district. In the rapid test, nine othshelter camp were suspected to have been infected.

have contracted the infection was housed at a quarantine camp in Jashpur district.

Four held for attack on police team in Kanpur

Lucknow: Minutes after health workers took away nine family members of a person, who had tested positive for coronavirus, to put them in quarantine, local residents Wednesday allegedly attacked a police team deployed at the spot and threw stones in Jugiyana locality of Kanpur.

Police said those who targeted the police personnel demanded that health workers should test the patient's family members at the residence and take away only those who test positive for coronavirus.

Fifty area residents have been booked in a case filed at the local police station. ENS

CMC-NEET bring in ordinance for strict penalty

India do not come in the way of securing transparency and recognition of merits in the matter of admissions. It is open to regulating the course of study, qualifications for ensuring educational standards. It is open to imposing reasonable restrictions in the national and public interest." the bench said.

FROM PAGE ONE

Article 19(1)(g) grants citizens the right to practice any profession, or to carry on any occupation, trade or business while Article 30 relates to the right of minorities to establish and ad-

unaided minority professional minister educational institutions. colleges have the fundamental The rights to administer an institution under Article 30 of the right to choose the method and Constitution are not above the manner of admitting students, law and other Constitutional prosubject to satisfaction of the triple test of a fair, transparent, visions. Reasonable regulatory measures can be provided withand non--exploitative process. and that NEET could not be the out violating such rights available under Article 30 of the only parameter to determine the Constitution to administer an inmerit of a student. stitution," the bench ruled.

Writing for the bench, Justice Mishra said "the rights under Article 19(1)(g) are not absolute and are subject to reasonable restriction in the interest of the student's community to promote merit, recognition of excellence, and to curb the malpractices. Uniform Entrance Test gualifies the test of proportionality and is reasonable. The same is intended to check several maladies which crept into medical education, to prevent capitation fee by admitting students which are lower in merit and to prevent exploitation, profiteering and commercialisation of education. The institution has to be a capable

vehicle of education". The minority institutions are equally bound to comply with the conditions imposed under the relevant Acts and Regulations to enjoy affiliation and recognition, which apply to all institution," the bench said.

"Building the nation is the main aspect of education, which could not be ignored and overlooked. They have to cater to national interest first, then their interest, more so, when such conditions can be prescribed for recognition, particularly in the matter of professional educa-

be defeated".

Both were green zone districts, and all 12 people had arrived, along many others in a group of around 400, from quar-

ON TUESDAY, a 58-year-old man antine centres in Rajnandgaon district on April 17. (man who tested positive and those suspected to have been infected) to AIIMS-Raipur. I was ers quarantined at the same contacted by the Rajnandgaon collector and we made arrange-

In Ahmedabad, 234 people A 10th person suspected to ments for 106 people they sent to our district," Surajpur district tested positive, including five employees of state information decollector Deepak Soni said on partment. Of them, two are in Wednesday

> **BAJAJ FINANCE LIMITED** CIN-L65910MH1987PLC042961

"We have sent all patients

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

	. Mini	mum			Non-Cum	ulative		Particulars	As at 31 March 2019	As a 31 March 201
Tenor in mo	nths deposit	t (in Rs.)	Cumulative	Monthly	Quarterly	Half Yearly	Annual	- On penal interest/ charges	245.19	51 March 201
12 - 23			7.40%	7.16%	7.20%	7.27%	7.40%	- On others	5.45	3.1
24 - 35		ŀ	7.45%	7.21%	7.25%	7.32%	7.45%	Income tax matters: - Appeals by the Company	0.32	8.9
36 - 47	25,	000	7.50%	7.25%	7.30%	7.36%	7.50%	 Appeals by the Income tax department 	0.32	32.9
48 - 60		ŀ	7.60%	7.35%	7.39%	7.46%	7.60%	The Company has adopted Indian Accountin	ng Standards ('Ind AS') no	tified under Sectio
46 - 60			7.00%	7.55%	7.39%	7.40%	7.60%	133 of the Companies Act 2013 ('the Act') I Standards) Rules, 2015 from 1 April 2018 and		
) Minimum deposit size		Queers of ano	subject to provision of	NAME	ADDRESS		OCCUPATION	2017. Such transition has been carried ou	t from the erstwhile Ac	counting Standard
proof of age): Add	e. persons more than 6 litional interest at the ra	ate of upto 0.25		Shri Ranjan Sanghi	Flat No. 21, Mistry Co		Business	notified under the Act, read with relevant r by the Reserve Bank of India ('RBI') (colle	ctively referred to as 'th	e Previous GAAP
	ount of up to ₹5 (five) cr tor having a customer I		Additional interest to	Shri D J Balaji Rao	Dinshaw Vachha Rd; D-103 Adarsh Resider		Professional	Accordingly, the corresponding figures pre- have been restated / reclassified	ented for balance sheet a	as at 31 March 201
the existing custo	mer at the rate of upto	0.10% p.a. will b	e provided on Deposit		2nd Main, 8th Block, Bangalore 560 082.			G. a) Amount which the Company can raise		
additional benefit	5 (five) crore. For deposi of 0.10% is applicable	on deposit mad	le after gap of 15 days	Dr. Omkar Goswami	E-121, Masjid Moth, F		Economist	Financial Companies Acceptance of Pu 2016 : ₹28,116.47 Crore		
	creation of first depos			Dr. Cita Biramal	Kailash 3, New Delhi			b) The aggregate of deposits actually he		
need to be created	l on or after 15th Jan XXX	X;		Dr. Gita Piramal	Piramal House, 6th F Pochkhanwala Road,		Business	H.The aggregate dues from the facilities, l the companies in the same group or oth		
	Ider of Bajaj Allianz Lif of of policy document):		npany Ltd. (subject to rest at the rate of upto	De Novel e d Fordere	Mumbai 400 025.			Director/Company are holding substant	ial interest are ₹61.95 o	rore (Bajaj Allian
0.10% p.a. on Dep	osit amount of upto ₹5 (i	five) crore;		Dr Naushad Forbes Shri Anami Narayan	74 Koregaon Park, Pu 62 Sagar Tarang, Wor		Business Social Entrepreneur,	General Insurance Company – ₹11.77 Cr, ₹2.99 Cr, Bajaj Auto Ltd. – ₹2.11 Cr, Bajaj E	ectricals Ltd – ₹0.01 Cr, Ba	jaj Housing Financ
	aj Group Companies list (Bajaj Holdings and In			Roy	Mumbai 400 030.		Retired Civil Servant	Ltd ₹2.25 Cr, Jamnalal Sons Pvt. Ltd - ₹0. I. The Company has no overdue deposits oth		
Finserv Ltd., Bajaj	Finance Ltd., Maharash	ntra Scooters Ltd	, Bajaj Allianz General	E. Summarized Fina	ncial Position of the (Company (standaly		1 M A	er than unclaimed deposi	ls.
Bajaj Financial Se	Bajaj Allianz Life Insura curities Limited, Bajaj	Finserv Direct L	td., Mukand Ltd. Bajaj		ited balance sheets:	company (standard		i) The Company has complied with the p	ovisions of the directions	applicable to it.
	ited and Bajaj Electrical ligible for only one of th					As at	(₹in Crore) t As at	ii) The compliance with the directions do is guaranteed by the Reserve Bank of I		ayment of Deposit
above in point no.	(b)(i) to (iv).					31 March 2019		iii) The deposits accepted by the Compa		nk pari passu wit
c) Depositor (individual be eligible for additional)			FDR upon maturity will it size up to ₹5 Crore.	ASSETS Financial assets				other unsecured liabilities.		
Additional rate is appl	icable over and above s	pecial category b	enefit.	Cash and cash equiva		240.00		 iv) The deposits solicited by the Company v) The Financial position of the Company 		sentations made i
d)Rate of interest for bu the published card rat	Ik deposits for more th e and will be decided o			Trade receivables	than (a) above Receiva	bles 1.69 805.38		the deposit application form are true	and correct. The Compa	ny and its Board o
on Rate of Interest spe	cified by the Reserve Ba	ank of India.		Other receivables Loans		86.59 95,181.26		Directors are responsible for the cor activities of the Company are regulate	d by Reserve Bank of India	a. It must, howeve
e) The Company will mal unless it receives any	request for renewal w			Investments		10,370.41	1 3,653.46	be distinctly understood that Reser responsibility for the financial soundr		
			RTGS or account payee e bank account of the	Other financial assets Total financial asset		297.04 1,06,982.37		any of the statements or the represe	ntations made or opinio	n expressed by th
depositor mentioned	in the deposit applicatio	in form.				1,00,982.37	80,308.80	Company and for repayment of deposi K. The deposits shall also be subject to the		
			I of the Deposit (or a s days before maturity	Non-financial assets Current tax assets (ne		147.80) 24.28	application form.		
date of the Deposit. T	he written request can	be submitted at	nearest branch of the	Deferred tax assets (net)	660.83 495.84	3 762.98	L. Deposits may be withdrawn prior to the the Reserve Bank of India in this regard		
	y post/ courier to the Co distributors empaneled			Property, plant and e Intangible assets		158.49	120.79	Deposit (including death cases) is subject	to the following condition	IS:
	all be accepted post the companied by the Dep			Other non-financial a Total non-financial :		54.54		 a) Upto 3 months from date of deposit: W b) After 3 months but before 6 months: Ir 		
signed by all the Dep	osit holders. Renewal o	f Deposits will b	e subject to the rate of	Total assets	355615	1,08,499.87		c) After 6 months but before the date of	of maturity: The rate of ir	nterest shall be 2%
existing deposit may	ms & conditions prevail not be required at the t			LIABILITIES AND EQU	ITY		.,	lower than the rate specified for the case of no rate being specified for the	deposit period, interest ra	
null & void post its ma g) In case where the dep		ewal of deposit t	hrough this application	Liabilities Financial liabilities				3% lower than the lowest rate offered M.The Business carried on by the Com		as with datails o
	s to cancel the renewal st so as to reach the Co			Payables				branches or units if any:		co with octails a
before maturity date of	of the Deposit. The writt	en request can b	e submitted at nearest	Trade payables				1. Business carried on by the Company ar		
			e Company or to the empaneled with the	and small enterprises	es of micro enterprises ;			Providing consumer finance rangir financing, personal loans, loan ag		
Company. No requests Particulars to be furr	shall be accepted post			-Total outstanding du micro enterprises and	es of creditors other th I small enterprises	ian 547.25	5 438.89	equipment financing, small busir infrastructure financing. The Company		
Miscellaneous Non-Ban				Other payables				Ahmednagar, Ajmer, Akola, Akot, Alap	puzha, Allahabad, Ambali	a, Āmravati, Amrel
A. Name of the Compa		D.		 Total outstanding du and small enterprises 	es of micro enterprises	; .		Amritsar, Anand, Anantpur, and Anl Bangalore, Baramati, Bardoli, Bareilly,	Baroda, Barshi, Belgaum	, Bellary, Bhandara
B. Date of Incorporation C. Profits/Dividends:	on: 25th March, 1987			-Total outstanding du	es of creditors other th	ian 218.64	1 169.94	Bharuch, Bhatinda, Bhavnagar, Bhila Bidar, Bijapur, Bikaner, Bilaspur, Bo		
Profits of the Company				micro enterprises and Debt securities	small enterprises	39,048.97	7 31,528.94	Chandigarh, Chandrapur, Chennai,	Chhindwara, Chikhli, Ch	iplun, Chitradurga
financial years immed dividends declared by th				Borrowings (other the	an debt securities)	29,970.67	7 20,169.36	Chittaranjan, Chopda, Cochin, Coimt Davangere, Dehradun, Dewas, Dhant	ad, Dharapuram, Dharwa	ıd, Dhule, Dindigu
			(₹in Crore) Dividend	Deposits Subordinated debts		13,193.01 4,139.07		Durgapur, Eluru, Erode, Gandhidham, Haldia, Halol, Hassan, Haveri, Hima		
Financial Year ended on	Profit (Stand Before Tax	dalone) After Tax	Dividend %	Other financial liabilit		1,411.81	1 1,249.38	Hubli, Hyderabad, Indore, Jabalpur, Ja	gadhri, Jaipur, Jalandhar,	Jalgaon, Jalpaigur
31.03.2017	2,817.52	1,836.55		Total financial liabil	ities	88,529.86	65,487.97	Jammu, Jamnagar, Jamner, Jamshedpu Kalka, Kannur, Kanpur, Kapurthala, Ka	rad, Karaikudi, Karnal, Kar	unagappally, Karu
31.03.2018 31.03.2019	4,056.36 6,035.30	2,646.70 3,890.34		Non-financial liabili Current tax liabilities		22.37	7 24.87	Karvar, Katni, Khamgaon, Khandwa, Kopergaon, Korba, Kota, Kottayam, Ku		
				Provisions		68.88	61.71	Machilipatnam, Madurai, Mandya, Ma Morbi, Mumbai, Mysore, Nabha, Nac	angalore, Mapusa, Marga	o, Mehsana, Moga
D. Brief particulars of t The Company is mana			ct to the control and	Other non-financial li Total non-financial		315.13 406.38		Nandurbar, Nashik, Navsari, Nellore,	New Delhi, Palanpur, Pa	indharpur, Panipa
supervision of the Boa necessary powers for ma	ard of Directors. The	Managing Direc	tor is entrusted with	istar non-filldrittal i	aviittes	400.38	, 310.25	Patiala, Patna, Pen, Phagwada, Pimp Raichur, Raipur, Rajahmundry, Rajgi	ırunagar, Rajkot, Rajnan	dangaon, Rajpura
E. Names, addresse			omparty.	Equity Equity share capital		115.37	7 115.03	Ranaghat, Ranchi, Ratlam, Ratnagiri, F Satara, Satna, Sehore, Shimla, S	ewa, Rohtak, Ropar, Rour	kela, Salem, Sangl
NAME	ADDRESS		OCCUPATION	Other equity		19,448.26		Surendranagar, Tenali, Thiruvalla, T	irunelveli, Tirupati, Tirup	our, Trichur, Trich
Shri Rahul Bajaj 🛛 🛙	Bajaj Vihar Colony, Murr		Industrialist	Total assets		19,563.63		Trivandrum, Tumakuru, Tuticorin, Ud Varanasi, Vidisha, Vijayawada, Viza		
(Chairman) F	Road, Akurdi, Pune 411	035.		Total liabilities and	equity	1,08,499.87	81,615.43	Warud, Washim, Yavatmal and all othe		
	Bajaj Vihar Colony, Murr	abai-Duce	Industrialist	Contingent Liabili				page www.bajajfinserv.in=> Scroll to		->Contact

DATA PRIVACY, OWNERSHIP AND STORAGE **Concerns over Gujarat** app, with links to health secy, used to track cases

SOHINI GHOSH GANDHINAGAR, APRIL 29

THE GUJARAT state health commissioner has raised concerns of data privacy, ownership and storage re-



THE OUTBREAK

5

tions. In case they have to impart

education, they are bound to

comply with the conditions

which are equally applicable to

all. The regulations are necessary,

and they are not divisive or dis-

integrative. Such regulatory

measures enable institutions to

administer them efficiently... The

quality of medical education is

imperative to sub-serve the na-

tional interest, and merit cannot

The

compromised.

Government has the right for

providing regulatory measures

that are in the national interest,

The petitioners had said that

They claimed that change in

the admission procedure of stu-

dents would result in a sharp de-

cline in the current standards of

excellence maintained at the in-

stitutions and that this would

Declining permission to con-

duct other exams, the bench said

'the system is not yet out of

clutches of unscrupulous de-

vices and dubious means are

adopted to defeat merit. The in-

terest of education would fur-

ther suffer and very purpose of

centralised examination would

not be in public interest.

the order stated.

be

garding TeCHO+ app, which is being used to upload data on COVID-19 patients.

The software for the app was developed by ArguSoft India Ltd, whose president is Ravi Gopalan, the husband of Principal Secretary, Health and Family Welfare, Jayanti Ravi.

Sources in the Gujarat government confirmed that Health Commissioner Jai Prakash Shivahare raised the concern in a communication dated April 16 regarding "TeCHO software", saying that in order to use an upgraded version of it, "certain legal aspects needed to be taken into account like consent of the patient, ownership of the data, data storage and use. Under the circumstances, in order to increase the coverage of the TechoSoftware application, there should be an MoU with the developer of the application".

Sources said the concern was regarding sharing of data with Argusoft India Ltd.

While Shivahare refused to comment on the issue, Deputy Chief Minister Nitin Patel, who holds the health portfolio, told The Indian Express, "I have come across some news reports regarding this but I don't have any information."

In response to questions sent by The Indian Express, Ravi said any allegations were "baseless" and that "as a matter of principle. I and my husband Ravi Gopalan had decided years back that all work he does for the Gujarat government would be free of cost'

Argusoft India Ltd built TeCHO+ as a free app and its privacy policy states that the "Service is provided... at no cost and is intended for use as is"

Incidentally, the TeCHO+ "ecosystem" includes two other apps, MyTeCHO and DrTeCHO, with tie-ups with the Gujarat government. Through MyTeCHO, citizens can register complaints or feedback regarding government health services. The service was temporarily on halt, an official said. DrTeCHO, developed post-COVID-19, is to be used by private doctors to notify SARI (Severe Acute Respiratory





Medical officials in Vadodara's Nagarwada after a person tested positive in the area. Bhupendra Rana

Infection) or ILI (Influenza Like you." Illness) cases In her statement to The Indian

A screenshot regarding mapping data across TeCHO platforms was shared by the Gujarat Information Department on April 12 on a WhatsApp group with journalists, showing a senior official of ArguSoft, Sethuraman Venkataraman, logged into his account, while showing a spatial distribution of cases.

Earlier, in an order on March 27, signed by the Joint Secretary, Health Department, and issued in the name of the Governor, the Gujarat Health Department had said, "concerned authorities will have to ensure that private doctors and hospitals upload all information online regarding suspected cases" on DrTeCHO+ app and "violation of this circular will result in proceedings under the Gujarat Epidemic Regulation, 2020".

Subsequently too the government had issued advertisements regarding the app, talking of "mandatory reporting of all Novel Corona virus symptoms or Severe Acute Respiratory Infection (SARI) through DrTeCHO app" by all private doctors private and health

institutions". The privacy policy for DrTeCHO says, "If you choose to use our service, then you agree to the collection and use of information in relation to this policy... For a better experience... we may require you to provide us with certain personally identifiable information. The information that we request will be retained by us and used as described in this privacy policy. The app does use third party services that may

collect information used to identify

ImTeCHO app for the Gujarat government, used as a tracker for maternal and infant health. It was officially "dedicated to the people" on October 7, 2017, by Prime Minister Narendra Modi from his hometown Vadnagar, Ravi's statement said, adding that the information is also used on the CM Dashboard.

Express, Ravi said that when she was

appointed as the Health Commissioner in 2017, she had in-

formed the General Administration

Department that her husband's firm

Argusoft had in 2013 developed the

Ravi added that the ImTeCHO app was used for "door-to-door surveillance... after COVID-19 pandemic struck and was also used to monitor treatment". "... in the first week of April when the Central government launched a mobile app for the treatment and observation of COVID-19 patients and when governments were directed to use it, instead of TeCHO, the decision was taken at our level to use the Indian government's app". As of April 21, according to a

Gujarat government press release, 3,304 doctors were registered on DrTeCHO+ application.

Dr Kamlesh Saini, state secretary of the Gujarat chapter of the Indian Medical Association, said doctors were expected to enter details such as name, age, phone number, residential address, travel history, comorbidities or existing health conditions of SARI or ILI cases, as well as the symptoms being exhibited and since when.



Financial Year	Profit (Standalone)	Dividend
ended on	Before Tax After Ta	x %
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
The Company is mar supervision of the B	f the management of the Company: naged by the Managing Director, sub word of Directors. The Managing Dir managing the business and affairs of the	, ector is entrusted with
E. Names, address	es and occupations of Directors:	
NAME	ADDRESS	OCCUPATION
Shri Rahul Baiai	Bajaj Vihar Colony, Mumbai-Pune	Industrialist
	Road, Akurdi, Pune 411 035.	moostionst
(Chairman) Shri Sanjiv Bajaj		Industrialist
(Chairman) Shri Sanjiv Bajaj (Vice Chairman) Shri Rajeev Jain	Road, Akurdi, Pune 411 035. Bajaj Vihar Colony, Mumbai-Pune	
(Chairman) Shri Sanjiv Bajaj (Vice Chairman) Shri Rajeev Jain (Managing Director) Shri Madhur Bajaj	Road, Akurdi, Pune 411 035. Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035. D-2, Ivy Glen, Marigold Premises,	Industrialist Service Industrialist
(Khairman) Shri Sanjiv Bajaj (Vice Chairman) Shri Rajeev Jain (Managing Director) Shri Madhur Bajaj (Non-Exe. Director) Shri Rajiv Bajaj (Non-Exe. Director)	Road, Akurdi, Pune 411 035. Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035. D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411 014. Bungalow No. 3, Bajaj Vihar Colony,	Industrialist Service Industrialist 5

	Scivice	rarticulars	31 March 2019	31 March 2018	2. 00.	incost control on by the sub	sidiaries of the company.		
	Industrialist	Disputed claims against the Company not	28.04	31.27	Sr. No.	Name of subsidiary	Address of registered office	Activity	
35		acknowledged as debts			1	Bajaj Housing Finance	Bajaj Auto Ltd complex,	Housing Finance	
2,	Industrialist	VAT matters under appeal	4.39	2.39			Mumbai-Pune Road, Akurdi,	Business	
		ESI matters under appeal	5.14	5.14			Pune 411035		
İ	Industrialist	Service tax matters under appeal			2.		Bajaj Auto Ltd complex,	Stock broking	
		- On interest subsidy	1,340.49	1,243.80		Securities Limited	Mumbai-Pune Road, Akurdi, Pune 411035	and depository participant	
							Fulle 411055	participant	

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 en delivered to the Reserve Bank of India for registratio

By order of the Board of Directors for Bajaj Finance Limited		
Rajeev Jain Managing Director DIN: 01550158	une 3 April 2020	Pune 23 April 2020

e amount should be deposited only by cheque or debit card made payable to 'BAJAJ FINANCE ITD - ACCOUNT NUMBER 00070350006738' and crossed 'Account Payee only'. The cheques should be payable at par and CTS compliant. Application Form along with the seessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches. For NEFI/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank account no.: 00070350006738; and crossed 'Account Payee only'. The cheques should be payable at par and CTS compliant. Application Form along with the count type: current account, Bank Name: HDFC Bank Ltd, JFSC: HPCD000007, Bank hardnes: 885, Bhandhark Road, Pune-41004 Write to us at fd@bajajfinserv.in or call us on 020 71505108





TENDER

6

🙆 WESTERN RAILWAY - RATLAM DIVISION 📀	TAMILNADU CIVIL S	SUPPLIES CORPORATION	CHHATTISGARH HOUSING BOARD DIVISION JAGDALPUR,			WESTE	RN RAILV	VAY		
E-TENDER NOTICE		1Y ROAD, KILPAUK, CHENNAI-600 010. 73 Email id : <u>tncsc.tn@nic.in</u>	BODHGATH COLONY, JAGDALPUR Website: www.cghb.gov.in, Ph: 07782-231170, Mob: 094242-09020. Advt.No. 70 Dt. 29.04.2020				RIGENDUM			
N0. C331/Group 03/2019-20 dated : 25.04.2020 Railway Divisional	CIN:U15137	7TN1972SGC006157	CGHB invites Technical & Financial offer as per Request for Proposal from qualified and experienced firms (criteria as per in RFP document) for providing "Project Management			public that a notification fime Tabled Parcel S				
Manager(commercial), Western Railway, Ratlam behalf of President of India invites		NDER NOTICE	Consultancy Services" for Proposed Township for NMDC Ltd at Niyanar Jagdalpur (C.G.) Name of Project Area of Land Approx .Estimated		Ludhiana (Ex	BDTS Train No. 0090	1 & Ex Ludhian	a Train No. 00902)		
open e-tenders(two packet system) for	No. : BS6/014085/2020 Short E-Tender No : BS6/014	Dated : 24.04.2020 085/2020/TNCSC/20-21/ET-04	cost put to bid Value RFP for selection of Consultant for Project 118.00 Acres Rs. 1768.56 Crs.			E HALT STA	5 5			
following works. If due to any reason, the due date of opening of the tender is	Online electronic tender for "Appoint	tment of millers based on the out-turn	Management consultancy (PMC) for Proposed (47.86 hect.) Township for NMDC Ltd at Niyanar Jagdalpur.C.G.			SHOULD BE				
declared as a holiday, then the related tenders will be opened on the next working		to Tur Dal (Split-Husked & Fatka) as per ⁻ Pradan Mantri Gareeb Kalyan Yojana	The bidder has to submit process fee of Rs. 10,000.00 & Bid Security of Rs. 18.00 lakhs both in the form of DD/BG of any Nationalized Indian Bank with offer. The offer shall be sub-			nt will be applicable fo dhiana) on 30/04/2020				
day in time due to the holiday. 01 Name of	(PMGKAY)"		mitted offin of DD/BG of any Nationalized notain Bank with offer. The offs shall be sub- mitted either by hand/ Courier/ Speed post in the office of EE CGHB Div. Jagdalpur C.G. up to 4:00 AM dt. 22/05/2020, other conditions may be seen on website.			ninus) on 30/04/2020 remain unchanged.	02/05/2020 & 0	4/05/2020. Other ha	alt stations	
work and location : Mechanised and Manual cleaning, rag picking, pest and	Complete e-tender document can be v https://www.mstcecommerce.com/e		Executive Engineer		0	acebook.com/Westerr	RIy follows us or	i∶ 🕑 twitter.com/We	sternRly	
rodent control contract at Ratlam	www.tenders.tn.gov.in The bidders have to participate onli	ne bidding only with Digital Signature								
Chanderia Section- (Total 15 stations) NLI(Namli), BRLA(Barayla),	Certificate (DSC) of Class-II or Class-III	5, 5, 5	BHARAT COKING COAL LIMITED				RN RAIL			
DOD(Dodar), KNCR(Kachnara road), DLD(Daloda), PIP(Pipliya),	For Registration and further Phone:25222842/25251910/25261005	details contact MSTC LIMITED, e-Mail: <u>mstcsro@mstcindia.co.in</u>	A Mini Ratna Company'	Divisional Bail	way Manager (WA), W		IGINEERING		umboi 400.009 i	puitos E tondor
MLG(Malargarh), HKL(Harkiyakhal),	Last Date for Online Submission : 08.0	5.2020. MANAGING DIRECTOR.		as per following	g details	estern Raiway, our no	or, Engg. Deptt.,	Mumbal Central, M		
BIWK(Bisalawaskaalan), GRF(Gambhiri Road), JAO(Jaora), JWO(Jawad road),	DIPR/1693/Tender/2020		NOTICE	Sr. No. Execut	ive Tender Notice No & Date	wo	RK AND LOCAT	ION	Approx. cos of work ₹	t EMD₹
NBH(Nimbhera), CNA(Chanderiya), SMP(Shambhu pura) with General			All the tenders "issued by Bharat Coking Coal Limited (BCCL) for procurement of Goods, Works and	, Sr.DE		Virar-Surat Section- TSR(P)=7.683. (ii) T				7 0 40 700 00
housekeeping within the station premises for 04 years. 02. Approx. cost of work :	SA BRIHA	ANMUMBAI AGARPALIKA	Services are available on website of BCCL	¹ (North)E	3CT dt 29/04/2020	renewal of rails for a s AT weld collars & rails	section under ADI	EN-BL (iv) Painting o		7 3,13,700.00
Rs. 2,82,70,054.87/- Including all, 03.	MAHAN	AGARPALIKA	www.bcclweb.in, Coal India Limited (CIL) e-procurement portal https://coalindiatenders.nic.in and Central			Virar-Surat Section	- ADEN/Valsad	(i) Complete Trac	k	
Earnest Money Deposit : Rs.2,91,400/- (In word- Two Lakhs Ninety one Thousand	No. Ch. E./20/02/Bridges	s/GMLR dated 28.04.2020	Public Procurement Portal https://eprocure.gov.in. In	0.05		Renewal of existing No./km including dee	p screening and r	ecoupment of ballas	st	
Four Hundred Rupees only), 04.	TENDER CANCE	LLATION NOTICE	addition, procurement is also done through GeM Portal	2 Sr.DE (North)E		to 300mm on various CTR(S)=3.110kms.	(ii) Deep Scre	ening of P&C (ii	i) 3, 10, 55, 549.0	3 3,08,300.00
Completion Period : 04 years, 05. Office Address Where Tender Will Open :	DEPARTMENT	Ch.E. (Bridges) GMLR	https://gem.gov.in." This is applicable to all Open (Domestic / Global) Tenders			TFR=56.04km & TE layouts and TBR of	P&C by use of T	-28, JCB, Crane et	c	
Commercial Branch, division office, do batti, Ratlam(W.R.), 06. Date and time of	TENDER NO.	7100159001	issued through e-procurement portal of CIL.	Date & Time	of Submission : For \$	underADEN/Valsad S Sr. No 1, 2 On 28.0		hrs. Date & time of	Opening : For	Sr. No. 1. 2 On
submission & opening of E-Tender : E- Tender Submission : 19.05.2020, upto	SUBJECT	:Request for Qualification (RFQ)" for the work of		28.05.2020 at	15.30 hrs. Regarding c nature of work, detaile	letailed nature of work	, containing cost	of tender document	(non refundable),	EMD, eligibility
15:00 hrs. E-Tender opening :		"DESIGN AND	SAMAGRA SHIKSHA			facebook.com/Wester				
19.05.2020, 15:30 hrs. 07. Website and notice board where complete		CONSTRUCTION OF TWIN	STATE PROJECT OFFICE,							
information related to e-tendering can be obtained : E-tenders can be seen on		TUNNEL INCLUDING APPROACHES & BOX	KBC BOYS HIGH SCHOOL CAMPUS, OPP RAITHU BAZAR,	1.42		IADU SLU				
Western Railway website		TUNNEL FOR GMLR	PATAMATA, VIJAYAWADA, ANDHRA PRADESH Request for Proposal		5.)	SUPERINTENDING E	NGINEER (CHEN	NAI CIRCLE-II)	UARD	
www.ireps.gov.in. Also, any information in this regard can be obtained from the		PROJECT."	e-procurement notice. No. SSA-16021/4/2019-MIS SEC-SSA, dt. 29.04.2020	Tend	ler Notice No. 249-1/D1/SE (C and on behalf of the Tam	C-II)/2019 NOTICE INV	TING SHORT- TE	NDER	Date: 29.04	
Divisional Railway Manager(commercial)- Ratlam, Circle Office Ratlam(W.R.) on all		The said tender is being cancelled due to technical	Samagra Shiksha, Andhra Pradesh is inviting Request For Proposal for procurement and supply of set of note books under the scheme of	COVE	ers one for Pre-qualification erscribed to be enclosed i	in with EMD to be enclose	ed in A cover and ar	other for price schedu	e with name of work	duly
official days.		reasons.	"Jagananna Vidya Kanuka" to all the students (approximately 21 lakhs in	Gov	ernment Departments / G erintending Engineer, Che	overnment undertaking / ennai Circle-II, Tamil Nad	Public Sector Under u Slum Clearance B	taking, registered as a oard, No.5, Kamarajar	egal entity in India b Salai, Chennai 600	by the 0 005
DRM (Comm.) ANJ/4/1/008 Western Railway, Ratlam	WEBSITE	http://portal.mcgm.gov.in	number) studying classes VI to X in Government/MMP/ZPP/ Municipal/KGBVs/Model Schools/Ashram schools/ Residential/Aided		o 3.00 PM on 15.05.202 utiny Committee.	0 and the same will be	opened at 3.30 PN		presence of the Te	ender
Follow us on: 💟 twitter.com/WesternRly	A. TELEPHONE NO. (OFFICE)		Schools of Education and welfare departments in the State of Andhra Pradesh during the year 2020-21. For details please visit https://	SI. No.	Name o	of work/Estimate No.		Approximate Value (Including GST) (Rs. in lakhs)	EMD (in Rs.) To whom Tender Sc cost to be	EMD / hedule Drawn
	B. E-MAIL ADDRESS	che.gmlr@mcgm.gov.in	tender.apeprocurement.gov.in from 01.05.2020. Tender/RFP form can be	(1)		(2)		Period of contract (3)	(4) (5)	
	PRO/54/ADV/20-21	Sd/- Ch.E. (Bridges)	downloaded from website. Eligible firms shall upload the prescribed format as per the schedules given in the above said site. Contact No. 0866-2428599.		Construction of 702 ten Stilt + 13 Storied) inc			ply.		
		1800221292 from 9 a. m. to 9 p. m.	Sd/- V. Chinaveerabhadrudu, I.A.S.,	5	sanitary and electrific works at Andimaniya	ation arrangements	with developme	nts 7660.00 3	8,40,000/- Execu	tive
👩 South Western Railway 💮		nts/ Workers for food & shelters	State Project Director,		Corporation Dn- 126 un	der TNHHDP.		18 Months	Engine	
The undersigned on behalf of the President of India, invites E-Tenders			R.O. No.: 23PP/CL/ADVT/1/1/2020-21 Samagra Shiksha, Andhra Pradesh		Estimate CER No. 08/H Construction of 1716		lopting Type Des	ign	Divisio	
for the following works:				1	No. 17 K /2020 (Stilt ncluding internal wa	+ 13 Storied) with a	levelopments wo	rks 18700.00	3,60,000/- Chenna	ni-04
SI Description of Works Approx Value 1. Tender No: Rs. 43,30,898.00	INDIAN PORT RAIL	1. Store I and	BRIHANMUMBAI	6	arrangements at P Corporation Dn No. 12	allakumanyam in	Greater Chen	nai 24 Months	5,00,000/	
AMC_IPS_HBL_19stns. Comprehensive AMC for IPS (HBL	& ROPEWAY CORPORATION LIMITED		MAHANAGARPALIKA	E	Estimate CER No. 09/H	HFA/2020-21				
Make) at PKD, HNK, CSDR, YPR Bye	(A JV Company under Ministry of Shipping,Government of India)	Chief	Engineer (Bridges Department)	Nati	EMD should be drawn onalised / Scheduled Ban	ks, payable at Chennai ir	the prescribed forn	n in favour of the Execu	tive Engineer menti	oned
Pass, BAND, CBP, CMY, DBU, BAW, BYPL West, NHY, KGI, GHL, MKJ,	(Formerly Indian Port Rail Corporation Ltd.)		E./20/07/Bridges/GMLR dated :- 28.04.2020	TNS	olumn (5). The tender do SCB, No.5, Kamarajar sala s.16.900/- (Non-Refunda	ai, Chennai 600 005 on w	ritten requisition alo	ong with cost of the ten	der documents to a	value
NGM, NDV, DPE, MLSA & GBB (19) Stations for 2 years over SBC division.	RFQ No. IPRCL/ADI/PROJECTS/NMHC/	REQUES	ST FOR QUALIFICATION (RFQ)	favo	tender documents are a	mentioned in Column (5)				
2. Tender No: Rs. 42,46,000.00 AMC_IPS_Statcon_22stns.	EPC/2020 Dated: 30.04.2020		FIONAL COMPETITIVE BIDDING)	14.0 be,	5.2020 upto 3.00 P.M. Th in full shape or otherwise t	e downloaded tender doo he tender will be liable fo	uments shall be sub r rejection. The tend	mitted without any alte lerer shall keep a watcl	ration, whatsoever in over the Website t	t may ill the
Comprehensive AMC for IPS	Construction of National Maritime		nmissioner, Municipal Corporation of Greater Mumbai invites "Request	ben	eding date of tender for ar eceived and opened on th	e succeeding working da	y without any chanc	e in time. Clarification,	if any on Bid Criteria	a and
(Statcon Make) at BYPL, BPHI, KJM, DKN, MLO, TCL, BWT, VRDP,	Heritage Complex at Lothal, Gujarat through Engineering,		ligible and experienced bidders through e-tendering as detailed below.	Circ	er details regarding the ten le-II, TNSCB, Chennai 60 undersigned reserves to	00 005.				emiai
MAR, PU, SKPT, HHL, CRLM, HLE, AEK, MAD, MYA, BNC, RMGM,	Procurement & Construction (EPC)		ng. (Bridges) 77476		, Kamarajar Salai, Chennai-I			SUPERIN	TENDING ENGINE	ER
CPT, SSPN & BFW (22) Stations for 2 years over SBC division.	Mode. For more details visit website	-	uest for Qualification (RFQ)" for the work of "Design and	N0.5	, namarajar salar, unennai-l	JUPF	R/1705/TENDER/2020	CHE	NNAI CIRCLE-II]
3. Tender No: Rs. 52,90,000.00	www.etenders.gov.in/eprocure/app	constr	uction of Twin Tunnel below SGNP from Amar Nagar, Mulund to							
AMC_IPS_Amararaja_23Nos. Comprehensive AMC for IPS			ty Goregaon along with Cut & cover Box Tunnel in Filmcity area, aon under the Goregaon Mulund Link Road Project"		殿	BRIL	ANM	JMBAL		
(Amararaja Make) at VWA, SMWA, TK, HJL, BID, DPJ, DBL, GBD, KIAT,			Date : 29.04.2020 from 1100 hrs		ALCOP H	манал				
HUP, YNK SBC, CPL, DHL, WFD, BSM, MKL, MLU, Y, MKM, GDP AND	"IMPORTANT"	Last D	Date: 11.06.2020 up to 1300 hrs.			igineer (Mum				
YPR (2 Nos.) Stations for 2 years over SBC division-Total 23 Nos. IPS.	Whilst care is taken prior to	°	nrs. on 12.05.2020		No.	Ch. E./M.S.D)	
4. Tender No: Rs. 52,80,000.00	acceptance of advertising copy,		ss- Conference room of AMC (P), 2nd floor, Annex Building, MCGM Office, Mahapalika Marg, Fort, Mumbai-400001, Maharashtra, India.			<u>Short E-'</u>	-			
AMC_EI_Kyosan_4Stns. Comprehensive Annual Maintenance	it is not possible to verify its contents. The Indian Express (P.)		/portal.mcgm.gov.in	THE Comn shown below	nissioner of the M	unicipal Corporati	on of Greater	Mumbai invites	e-tenders for	the works as
Contract (AMC) for Electronic Interlocking (Kyosan make) at NGM,	Limited cannot be held responsible for such contents,		ant Engineer (GMLR)		me of the Work	EMD (in Rs.)	Tender fee	Work S	start Date &	Due date
MKL, CPL and DPE (4) Stations for 2	nor for any loss or damage	a. Name 1. Shr	i. Ashok Mali (Mob. no. +91 9820847944)	No.	or the fiold		(in Rs.)	Completion	time of	& time for
years over SBC division. 5. Tender No: Rs. 40,74,278.00	incurred as a result of transactions with companies,		i. Sudhakar Hande (Mob. no. +91 9869113088					period	lownloading of bid	on line bid submission
AMC_EI_Ansaldo_2Stns.	associations or individuals advertising in its newspapers or	b. Telephone No. (Office) 022-23 c. Email che.gr	5962601, Ext. 2006 nlr@mcgm.gov.in	1 Desig	n, Build, Opera	te 40,45,00,000/-	Rs. 7700/- +	60 months		29.05.2020
Comprehensive Annual Maintenance Contract (AMC) for Electronic	Publications. We therefore		n MCGM portal http://portal.mcgm.gov.in under e-tender tab. Any	and	Maintenance of WwTF under	of	GST	(Inclusive of		Up to 1600
Interlocking (Ansaldo make) at SBC and RMGM (2) Stations for 2 years	recommend that readers make necessary inquiries before		n MCGM portal <u>nttp://portal.mcgm.gov.in</u> under e-tender tab. Any nt on Email address <u>che.gmlr@mcgm.gov.in</u> on or before 09.05.2020		P Stage-II (Priorit			monsoon)		hrs.
over SBC division.	sending any monies or entering		Sd/-	Works	s)	-				
6. Tender No: Rs. 85,19,350.00 A M C _ E I _ M e d h a _ 7 S t n s .	into any agreements with advertisers or otherwise acting	PRO/53/ADV/20-21	Chief Engineer (Bridges)		/F 500 MLD) n, Build, Operat	te 32.40 00 000/-	Rs. 7700/- +	60 months	30.04.2020	29.05.2020
Comprehensive Annual Maintenance Contract (AMC) for	on an advertisement in any manner whatsoever.		INE NUMBER 1800221292 from 9 a. m. to 9 p. m. (Stranded Migrants/ Workers for food & shelters	and	Maintenance of	of	GST	(Inclusive of		Up to 1600
Electronic Interlocking (Medha make) at YNK, TK, MKL, GBD, HUP,					ra WwTF under Stage-II (Priorit			monsoon)		hrs.
MLSA and GBB (7) Stations for 2				Works	5)	- 5				
years over SBC division.				(ADW	/F 360 MLD)					

3 (7) Stations for 2			DWE 200 MID
livision.		(A	ADWF 360 MLD)
Rs. 33,27,033.60 loskar_99Nos.			esign, Build, Oper
isive Annual			nd Maintenance
ntract (AMC) for 99			ersova WwTF und
kar make Diesel			ISDP Stage-II (Prior
in Railway Stations BC division.			/orks)
sion of BID for all above			ADWF 180 MLD)
2020 up to 15:00 hrs.			esign, Build, Oper
n:www.ireps.gov.in			nd Maintenance
/ay Manager (S&T)			lalad WwTF und
Railway, Bengaluru			ISDP Stage-II (Prior
30/2020-21			Vorks)
			ADWF 454 MLD)
			esign, Build, Oper
			nd Maintenance
GURU GHASIDAS VISHW	VAVIDYALAYA		handup WwTF und
(A Central University established under the Central University	niversities Act. 2009. No 25 of 2009)		ISDP Stage-II (Prior Vorks)
KONI,BILASPUR-495 009 (C.			ADWF 215 MLD)
KUNI, DILAST UK-495 009 (C.			/
Tel +91-7752- 260342 260021 Fax - +91-7752- 260154	4 260148 website - www. ggu.ac.in		esign, Build, Oper
ADMISSION NOTICE (2020			nd Maintenance hatkopar WwTF und
			ISDP Stage-II (Prior
Ref.No.03/Admission/Academic/20 Bilaspur,	Date 29.04.2020		orks)
Guru Ghasidas Vishwavidyalaya, Bilaspur invites online applications for admission to the various courses	s for the academic session 2020-21 through Vishwavidyalaya		ADWF 337 MLD)
Entrance Test (VET).			
(a) Courses available for admission:	I'm & Mar Commission E and a Winter Division	Please r	refer NIC's portal (<u>htt</u>
Honours Programmes : B. Com (Honours), BSW, BA (Honours)-Anthropology, English, Hindi, Journ	nalism & Mass Communication, Economics, History, Political		
Science,			
	Solona Zoology Methometics Dhysics Electronics Dural		
B. Sc. (Honours)- Anthropology , Biotechnology, Botany, Forensic Science, Chemistry, Computer	Science, Zoology, Mathematics, Physics, Electronics, Rural	PRO/51	/ADV/20-21
B. Sc. (Honours)- Anthropology , Biotechnology, Botany, Forensic Science, Chemistry, Computer Technology .	Science, Zoology, Mathematics, Physics, Electronics, Rural	PRO/51	ADV/20-21 MCGM HE
 B. Sc. (Honours)- Anthropology, Biotechnology, Botany, Forensic Science, Chemistry, Computer Technology. 5 years Integrated BA - LLB, B. Com-LLB 		PRO/51	
 B. Sc. (Honours)- Anthropology, Biotechnology, Botany, Forensic Science, Chemistry, Computer Technology. 5 years Integrated BA - LLB, B. Com-LLB B. Pharm, B.Sc. in Forestry, Bachelor of Education (BEd.), B.Ed. Special Education (Learning disability) 		PRO/51	MCGM HE
 B. Sc. (Honours)- Anthropology, Biotechnology, Botany, Forensic Science, Chemistry, Computer Technology. 5 years Integrated BA - LLB, B. Com-LLB B. Pharm, B.Sc. in Forestry, Bachelor of Education (BEd.), B.Ed. Special Education (Learning disability Physical Education (B.P.Ed.), Bachelor of Library & Information Science (B. Lib. & I. Sc.), 	ity), B.Ed. Special Education (Hearing Impaired), Bachelor of	PRO/51	MCGM HE
 B. Sc. (Honours)- Anthropology, Biotechnology, Botany, Forensic Science, Chemistry, Computer Technology. 5 years Integrated BA - LLB, B. Com-LLB B. Pharm, B.Sc. in Forestry, Bachelor of Education (BEd.), B.Ed. Special Education (Learning disabili Physical Education (B.P.Ed.), Bachelor of Library & Information Science (B. Lib. & I. Sc.), Postgraduate programme : M.Sc Botany, Chemistry, Bio-technology, Forensic Science, Computer 	ity), B.Ed. Special Education (Hearing Impaired), Bachelor of er Science, Rural Technology, Forestry, Physics, Electronics,		MCGM HE
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but fragile... peace goal for forces'

LIEUTENANT GENERAL **BS RAJU** took over as GOC of Chinar Corps, which looks after the Army's operations in the Kashmir region, including the highly active Line of Control, on March 2. He speaks to SUSHANT **SINGH** about the situation in Kashmir and the LoC, particularly in the context of the COVID-19 pandemic. Excerpts:

How do you assess the current situation on the LoC? Why has it become active now?

Pakistan has consistently been aiding and abetting infiltration for more than 30 years now. All the terrorist camps and launch pads in PoK are full. These terrorist cadres are desperate to infiltrate with the help of Pakistan Army... Numerous infiltration attempts have been foiled and Pakistan Army is constantly resorting to ceasefire violation to support the terrorist infiltration. Our befitting response to ceasefire violations has been swift, hard and punishing

An impervious Counter Infiltration Grid and our effective response to ceasefire violations have left Pakistan helpless in furthering its agenda.

Isn't it fair to expect that when both India and Pakistan are grappling with COVID-19, the situation on the LoC would be more peaceful and local villagers would be spared? What is Pakistan's gameplan on the LoC?

There is only one reason for the near constant ceasefire violations, Pakistan's attempt to assist more terrorists to infiltrate into India in order to disrupt normalcy in the Kashmir valley. Pakistan Army facilitates these infiltration attempts.

Even in times when the world is together in combatting the spread of the pandemic, there is no respite from Pakistan... Our soldiers along the borders are well equipped... We are ensuring that our borders are safe while the country is fighting COVID-19.

The Army along the LoC provides all types of succour and assistance to the population. Our outreach programmes range from medical help, evacuation, provisioning of rations and other material aid, help in reconstruction of damaged houses and even providing job opportunities





INTERVIEW

BS **R**AJU GOC OF CHINAR CORPS

change anytime soon?

Pakistan's persistence in infiltrating terrorists, proliferating false propaganda are intended to disturb peace and its actions are unlikely to change anytime soon...

What is the internal security situation in the Valley? What are the indicators you are monitoring closely?

The present situation in Kashmir is stable but fragile. Maintaining peace has been the prime goal of all the Security Forces, working in close synergy with each other, ie. Army, J&K Police, CAPF, intelligence agencies and the civil administration. Also, the Awam-Army connect has always been strong due to our ethical conduct and transparency in operations.

The situation has been largely normal and no civil casualty due to the Security Forces' action since August 5, 2019, is one example of it. Even now, in our fight against coronavirus, the support and cooperation we have received from the Awaam has been overwhelming.

How have the guidelines on **COVID-19 altered your** working routine or that of vour headquarters, and of units in the field?

All precautions as per guidelines are being followed in letter and spirit by our headquarters the probe. The CBI alleges the and units.

'Present situation How early mover MP lost the in Kashmir stable plot amid power tussle in March

MANOJCG& MILINDGHATWAI NEW DELHI, BHOPAL, APRIL 29

ON JANUARY 25, exactly two months before the first COVID-19 death was reported in Madhya Pradesh, the state's Directorate of Health Services issued its first advisory to hospitals to be on alert. A second direction followed three days later, asking collectors to form task forces and set up isolation wards for those returning from Wuhan, China, then the epicentre of coronavirus.

On January 31, a day after India reported its first case of infection in Kerala and the WHO declared COVID-19 a public health emergency, the state government decided to make all those who had returned from China after January 15 undergo a coronavirus test.

As Madhya Pradesh becomes the third state after Maharashtra and Gujarat to record over 100 deaths due to COVID-19, and cities like Indore and Ujjain emerge as hotspots, what is becoming increasingly clear is that while the state had started gearing up to take on the virus early, it took its eve off the ball during the crucial

period in March when it was rocked by political turmoil. The Congress and BJP have traded charges over this period, with the Congress accusing the tter of being more interested in toppling its government in Madhya Pradesh, and the BJP saying that when it came into power, the state was ill-equipped to han-

dle the virus. Multiple bureaucrats, both serving and retired, whom The Indian Express spoke to, spoke about the confusion in Bhopal hitting coronavirus efforts in March.

CBI gets further custody of Wadhawans till May 1

EXPRESS NEWS SERVICE MUMBALAPRIL 29

A SPECIAL court on Wednesday sent the Wadhawan brother, Kapil and Dheeraj, to further custody of the CBI till May 1 in the alleged Yes Bank scam. The CBI arrested the promoters DHFL from Mahabaleshwar on April 26 after the Satara police informed the agency that their 14-day quarantine was over. On Wednesday, the CBI sub-

mitted before the court it required seven-day custody of the two as they were not cooperating with



Children sew face masks in Jabalpur on Wednesday. PTI

Noting that the initial momentum was lost, a senior bureaucrat said, "We had started surveying those who had come from abroad by the end of January itself. The Directorate of Health Services issued at least a dozen advisories in sis then.' February alone. It was much be-

fore the fear factor had set in." On March 3, then Chief Secretary Sudhi Ranjan Mohanty held a video-conference with dis trict collectors and district police chiefs and directed them to ensure medical check-up of all those who had returned from abroad. But, soon after, Bhopal was

overtaken by the political tussle between the Congress and BJP. "The Kamal Nath government was caught up in saving itself. His Health Minister had rebelled. There were also no cases in Madhya Pradesh. so the political class perhaps took it lightly," a senior official said.

The Health Minister at the time was Tulsiram Silawat, a close confidant of Jyotiraditya Scindia, who crossed over to the BJP. Sources said the last official meeting Silawat attended was a Cabinet meeting on March 6. An official currently in the gov-

ernment said, "We issued directions that there should be no Holi celebrations on March 10. We shut all schools, colleges, malls etc on March 13. But. as you know, all attention was on the political cri-

A top state official, sources said, had to pull political strings to ensure that the Gair congregation to be held in Indore on March 14 for Rang Panchami was put off. This was a task as the organisers were close to both Congress leader Digvijaya Singh and the BJP's Kailash Vijayavargiya. "We got across messages to both, urging them to impress upon the organisers to cancel. That is the way things were in complete flux between March 10 and 24." a senior official said.

Meanwhile, BJP leaders, including Shivraj Singh Chouhan, belittled the threat from the virus. It's not corona but darona," was a line repeated by many, accusing the Congress of playing up the COVID-19 scare to save its government.

The first case in MP was reported on March 20, in Jabalpur, the day the Kamal Nath government fell

Apart from 15 days in March, said another senior official, "another 15 days were lost after the Chouhan government took over because there was no clear direction". Chouhan remained the only minister in the state for a month after taking oath on March 23. Now he has a Cabinet of five.

Then followed the fiasco of the entire top-level bureaucracy in the state's health department testing positive, starting April 3. "There should have been three-four teams. but everybody was put in one team, and all of them got infected. So there was no health minister, no principal secretary, health, and no director, health services." said the official.

Chouhan has sought to shift the blame of this too to the previous government, saying, "It appears the health officials were not trained and many of them got infected themselves."

Chouhan's bureaucratic shake-up included replacement of Mohanty as chief secretary, transfer of Health Commissioner Prateek Hajela (who had earlier headed the NRC exercise in Assam) and a new collector for Indore. One official said the new collector was relatively inexperienced, and took time to get on top of things

A few days ago, the CM set up task force on coronavirus headed by state BJP chief V D Sharma and including only politicians. There is, besides, a 13-member advisory panel headed by activist Kailash Satyarthi and, including a few doctors, which has had only one video-conference with Chouhan so far. Satyarthi's main suggestion has been to ban child pornography. A third team has been formed comprising medical professionals.

RITIKA CHOPRA

THE 2020-21 academic session will start one-and-a-half months late for students entering higher

The University Grants Commission (UGC) on Wednesday released an indicative academic calendar for higher education institutions, suggesting that classes for first-year students can start by September 1 and for intermediate year students on August 1. It also indicated that the admission process for fresh batches of students be conducted in August.

For the graduating batch, as first reported by The Indian Express on April 26, universities and colleges have been advised to hold their final-year or terminal semester examination from July 1 to July 15 and declare their results end of the month.

For intermediate (read 2nd or 3rd year) students, higher education institutions can hold their semester or year-end examination from July 16 to July 30 and announce results by August 14. June, as advised by UGC, can be treated as summer vacation. Aside from making changes to

the suggested academic calendar, universities and colleges, the UGC clarified, are also free to conduct their examination in either offline or online mode and reduce the time from three to two hours.

However, the examination should be held "observing the guidelines of 'social distancing' and keeping in view the support system available with them and ensuring fair opportunity to all students", the UGC guidelines states.

In case higher education institutions are unable to conduct term-end exams because of the COVID-19 outbreak, they have been advised to promote students by giving 50% weightage to internal evaluation and the rest to "performance in the previous semester", "In the situations where previous semester or previous vear marks are not available, particularly in the first year of annual pattern of examinations, 100% evaluation may be done on the basis of internal assessments. If the student wishes to improve the grades, he/she may appear in special exams for such subjects during next semester," the UGC guidelines state.

For research students, vivavoce examinations are expected to take place through video-conferencing. All MPhil and PhD students will get an extension of six months. The 2020-21 academic year may not have a winter break and follow six-day teaching week to make up for the learning time lost due to the classroom shutdown. Examination for the first semester of 2020-21 is likely to take place in January 2021 and for the second semester in May-June. The 2021-22 academic year is ex-

pected to start on August 2.

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

F. Summarised Financial Position of the Company (standalone) as appearing in J. The Company declares as under:

(₹in Crore)

FIXED DEPOSIT SCHEMES

'FAAA/Stable' rating by CRISIL AND 'MAAA (Stable)' rating by ICRA.'

The abov	vementioned ratin	Igs indicate high	nest degree of	safety with	regard to tim	ely payment o	f interest and principal on th	ne instrument.		
ate of Interest per a	nnum valid up to ₹	5 Crores per dep	osit (w.e.f. Ma	y 05, 2020) fa	or NRIs, OCIs a	nd PIOs				
Tenor in months	Minimum	Cumulative		Non-Cu	Non-Cumulative		Particulars	As at 31 March 2019	As at 31 March 2018	
	deposit (in Rs.)	Cumulative	Monthly	Quarterly	Half Yearly	Annual	Income tax matters:			
12 - 23		7.40%	7.16%	7.20%	7.27%	7.40%	 Appeals by the Company Appeals by the Income tax department 	0.32 0.24	8.90 32.98	
24 - 35	25,000	7.45%	7.21%	7.25%	7.32%	7.45%		Indian Accounting Standards ('Ind AS') notifi		
36		7.50%	7.25%	7.30% 7.36% 7.50% Accounting Standards) Rules, 3			Section 133 of the Companies Act 2013 ('th Accounting Standards) Rules, 2015 from 1	April 2018 and the effe	ctive date of such	
Funds will be accepted from NR amount must not represent i			NAME	ADDRESS		OCCUPATION	transition is 1 April 2017. Such transition I Accounting Standards notified under the thereunder and guidelines issued by the F	e Act, read with relev	ant rules issued	
account.			Shri D J Balaji Rao	D-103 Adarsh Resid 2nd Main, 8th Bloc		Professional	referred to as 'the Previous GAAP'). Accordingly, the corresponding figures for balance sheet as at 31 March 2018 have been restated / reclassified			
 (i) Senior citizens (i.e. person proof of age): Additional in on per Deposit amount of u (ii) Individual Depositor having 	5% p.a. will be provided	Dr. Omkar Goswami	Bangalore 560 082 E-121, Masjid Moth Kailash 3, New Del	r. , First Floor, Greater lhi - 110 048.	Economist	G. a) Amount which the Company can raise by way of Deposits as pe				
the existing customer at th	e rate of upto 0.10% p.a. will	be provided on Deposit	Dr. Gita Piramal	Piramal House, 6th Floor, 61, Pochkhanwala Road, Worli,		Business	b)The aggregate of deposits actually held as on 31.03.2019 : ₹			
the existing customer at the rate of upto 0.10% p.a. will be provided on Deposit amount of up to \$5 (five) core. For deposit only customers, it is clarified that said additional benefit of 0.10% is applicable on deposit made after gap of 15 days from the date of creation of first deposit. If or example, if the first deposit is created on ts1 an XXXx, to avail additional benefit of upto 0.0%, the latest FD need to be created on or after 15th)an XXX; (ii) Existing Policy holder of Baija Allianz Life Insurance Company Ltd. (subject to			Dr Naushad Forbes Shri Anami Narayan Roy	Mumbai 400 025. 74 Koregaon Park,Pune - 411 001 62 Sagar Tarang, Worli Sea Face,		Business Social Entrepreneur, Retired Civil Servant	Jr, Director/Company are holding substantial interest are ₹61.95 crore		itures in which the rore (Bajaj Allianz ce Company Ltd. – aj Housing Finance	

the two latest audited balance sheets

7 EXPRESS NETWORK

UGC TO VARSITIES

Start academic session for first-year students in Sept

NEW DELHI, APRIL 29

education this year.

to locals.

Apart from this, education, skill development and women empowerment initiatives are undertaken regularly. We live with the locals and share the relationship of a 'Humsaya' (co-inhabitants), which means that we stand shoulder to shoulder with them through good and not-sogood times.

Should we expect the situation on the LoC to

TABLIGHI JAMAAT CONGREGATION

9 foreign nationals in Gadchiroli, 11 in Chandrapur held for 'visa violations'

EXPRESS NEWS SERVICE NAGPUR, APRIL 29

POLICE HAVE arrested nine foreign nationals in Gadchiroli and 11 in Chandrapur for alleged visa violations.

According to police, the foreigners were visiting from Kazakhstan and Kyrgyzstan in connection with the Tablighi Jamaat congregation in March.

"They were earlier booked under the Foreigners' Act for violating visa rules and were put under quarantine. We arrested nine in Gadchiroli on Wednesday and a local court has remanded them in magisterial custody," said Gadchiroli Superintendent of Police Shailesh Balkawde. He added: "They had come here on a tourist visa and were taking part in religious programmes. That's violation of visa rules."

In Chandrapur, however, the foreign nationals were arrested on Tuesday but released by the local court on bail. Police have also booked eight Tablighi Jamaat members from Myanmar in Nagpur but have not arrested them.



brothers and Yes Bank founder Necessary adjustments have Rana Kapoor entered into a conspiracy from April to June 2018, been made in our routine and through which Kapil paid a kickfunctioning in order to maintain back of Rs 600 crore to Kapoor and our working and there has been no difference in our efficacy to his family-linked venture through conduct operations. Along the a loan. LoC, all the locations are isolated

The Wadhawans' lawyers and to maintain social distancsubmitted before the court that ing and isolations norms, there since the investigation was primarily based on documents. FULL INTERVIEW ON their custodial interrogation was www.indianexpress.com not required.

HC grants temporary relief to man who accused Tablighi Jamaat members of assault

OMKAR GOKHALE MUMBAI. APRIL 29

is no problem at all.

THE BOMBAY High Court granted temporary relief to a Muslim man booked by the Mumbai Police for posting a video on social media accusing members of the Tablighi Jamaat

community for assaulting and spitting on him. A single-judge bench of justice Sarang V Kotwal Monday heard the plea filed by the man seeking pre-arrest bail in connec-

tion with an FIR lodged against him by Tablighi Jamaat members at Shahu Nagar Police Station in Mahim. The FIR was lodged under IPC section 295 for destroying, damaging or defiling a place of worship or sacred object with intent to insult the religion of any class of persons. He was also booked for criminal defamation and other penal provisions based

on the complaint made by members of the religious group.

had prepared a video clip deliberately making false allegations against the Jamaat to hurt religious feelings and caused a rift in

the society. Advocate Vishal Saxena, representing the petitioner, submitted that his client was assaulted and that he had lodged a non-

cognizable case at the same police station on April 21. Saxena argued that the petitioner was falsely implicated by the police and he should be granted pre-arrest bail. Advocate SV Gavand, appear-

ing for the police, sought to file a detailed response to the pre-arrest bail plea. While granting police time to file a reply, Justice Kotwal granted the man temporary protection from arrest. The court noted, "Considering the nature of allegations in the background of the non-cognizable case filed by the applicant himself, at this stage, I am inclined to grant ad-interim relief to the applicant till the next date." The court further directed that in the event of arrest of the

petitioner, till the next date, he is directed to be released on bail on According to the FIR, the man furnishing personal bond of Rs 25,000. The court also directed

the man to cooperate with the investigation and posted the matter for further hearing on May 20.



(iii) Existing Policy holder of Bajaj Allianz Life Insurance Company Ltd. (subject to submission of proof of policy document): Additional interest at the rate of upto 0.10% p.a. on Deposit amount of upto ₹5 (five) crore;

- (iv) Employees of Bajaj Group Companies listed below will get an additional rate of upto 0.10% p.a. (Bajaj Holdings and Investments Ltd., Bajaj Auto Ltd., Bajaj

- on Rate of Interest specified by the Reserve Bank of India. Unter Infancial assets
 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 NEFF or RIGS and/or account
 payee cheque (in case of rejection of transfer by NEFF/RIGS) to the bank account of
 the depositor mentioned in the deposit application.
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- the depositor mentioned in the deposit application. f) The depositor 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 Compave No requests for renewal should be accompanied with the Company. No requests for renewals 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 posit maturity date.
- maturity date. g) In case where the depositor has opted for renewal of deposit through this application form, however, wishes to cancel the renewal request, the depositor should submit specific written request so as to reach the Company articles 31 (three) business (three) b

B. Date of Incorporation: 25th March, 1987 C. Profits/Dividends:

Pune 23 April 2020

HOW TO INVEST

Profits of the Company before and after making provisions for tax, for the three subordinated debts financial years immediately preceding the date of the advertisement and the other financial liabilitie dividends declared by the Company in respect of the said years. (₹in Crore) Total financial liabilities

Financial Year	Profit (Sta	ndalone)	Dividend	Non-financial liabilities	
ended on	Before Tax	After Tax	%	Current tax liabilities (net)	
31.03.2017	2,817.52	1,836.55	180	Provisions	
31.03.2018	4,056.36	2,646.70	200	Other non-financial liabilities	
31.03.2019	6.035.30	3.890.34	300	Total non-financial liabilities	

The Company is managed by the Managing Director, subject to the control and Equity spare capital supervision of the Board of Directors. The Managing Director is entrusted with other equity necessary powers for managing the business and affairs of the Company. Total assets

			lotol objects	17/505105	15/011121	
E. Names, addres	ses and occupations of Directors:		Total liabilities and equity	1,08,499.87	81,615.43	
NAME	ADDRESS	OCCUPATION				
hri Rahul Bajaj	Bajaj Vihar Colony, Mumbai-Pune	Industrialist	Contingent Liabilities (Standalone)			
hairman hri Sanjiv Bajaj	Road, Akurdi, Pune 411 035. Bajaj Vihar Colony, Mumbai-Pune	Industrialist	Particulars	As at 31 March 2019	As at 31 March 2018	
ice Chairman hri Rajeev Jain Nanaging Director	Road, Akurdi, Pune 411 035. D-2, Ivy Glen, Marigold Premises, Kalvani Nadar, Pune 411 014.	Service	Disputed claims against the Company not acknowledged as debts	28.04	31.27	2
hri Madhur Bajaj	Bungalow No. 3, Bajaj Vihar Colony,	Industrialist	VAT matters under appeal	4.39	2.39	
	Mumbai-Pune Road, Akurdi,		ESI matters under appeal	5.14	5.14	1
hri Rajiv Bajaj	Pune 411 035. 34/35, Yog Koregaon Park, Lane No. 2, Pune 411 001.	Industrialist	Service tax matters under appeal - On interest subsidy	1,340.49	1,243.80	
hri Dipak Poddar	Brij Kutir, Rungta Lane, 17th floor, Off Nepean Sea Road, Mumbai 400 026.	Industrialist	 On penal interest/ charges On others 	245.19 5.45	3.11	\vdash
Shri Ranjan Sanghi	Flat No. 21, Mistry Court, 4th Floor, Dinshaw Vachha Rd; Mumbai 400 020.	Business				

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 Rajeev Jain Managing Director DIN: 01550158

Write to us at fd@baiaifins rv.in or call us on 020 71505275





406.38

115.37

19,448.26

19,563.63

310.25

15,702.18

15,817.21

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 8FL. 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: branches or units if any: 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, anall business loans, loan against securities and infrastructure financing, Tamel Business loans, loan against securities and infrastructure financing. The Company is having its Branches at Agra, Ahmedabad, Ahmedahagat, Ajmer, Akola, Akot, Alappurta, Alilahabad, Ambala, Amravati, Amreli, Amritsar, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Barelilly, Boroda, Barshi, Belgaum, Bellary, Bhandras, Bharudo, Bhandna, Bhanwagat, Bhilai, Bhiwandi, Bhogal, Bhubaneshwar, Bhuj, Bidar, Bijapur, Bikaner, Bilaspur, Chennai, Chindwara, Chikhli, Chiplun, Chirtadurga, Chittaranjan, Chopda, Cochin, Coimbatore, Cuddalore, Cuttack, Dabho, Jabad, Davangere, Dehradun, Dewas, Dhanbad, Dharapuram, Dharwad, Dhule, Dindigul, Durgapur, Eluru, Erode, Gandhidham, Goa, Gokat, Gulberg, Giuna, Guntur, Gwailor, Haldia, Halol, Hassan, Haweri, Himatnagar, Hoshangada, Karai, Karuna, Sappapally, Karur, Karvar, Kanti, Khamgao, Kahady, Karana, Karaka, Kanan, Kanpur, Kapurthala, Karad, Karaik, Kollamy, Kolas, Morth, Mumbai, Maroya, Mandja, Magaroul, Naagur, Namakkal, Noland, Mangaya, Meshan, Moag, Morbi, Mumbai, Mashik, Navsari, Neliore, New Delhi, Palanpur, Pandhar, Panipat, Patiala, Patana, Pen, Phaywada, Pimpalgaon, Pollachi, Pondicherry, Pune, Putur, Raichur, Raidur, Raigur, Raijour, Sajkor, Raiyan, Kang, Karus, Katak, Kannu, Kandwa, Kandruk, Nambada, Maragur, Kolas, Katay, Kawa, Katak, Kananu, Kandruk, Nandurah, Nashik, Navsari, Nellore, New Delhi, Palanpur, Pandhar, Panipat, Patiala, Patan, Pen, Phaywada, Pimpalgaon, Polachi, Pondicherry, Pune, Putur, Raichur, Raidur, Raighur, Raigur, Raikot, Raijand, Raigh, Karus, Kandruk, Nandurah, Kandruh, Kandurah, Kandruk, Kana, Kanak, Kanu, Kandur, Kanadha, Sangaro, Kota, Katah, ww.bajajfinserv.in => Scroll to bottom of the webpage=>Contact us=>Visit ou anch or by directly clicking https://www.bajajfinserv.in/branch-locator isiness carried on by the subsidiaries of the Company:

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

is guaranteed by the Reserve Bank of India.

by the Company

application form

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

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

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

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

In the deposits a solution by 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 understoad 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.

4.39	2.39 5.14	Sr. No.	Name of subsidiary	Address of registered office	Activity
1,340.49 245.19	1,243.80	1.	Bajaj Housing Finance Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Housing Finance Business
5.45	3.11	2.	Bajaj Financial Securities Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Stock broking and depository participant



IRRFAN 1967-2020

'Gone too Soon' Film industry and fans come together to mourn Irrfan, Indian cinema's finest actor

ALAKA SAHANI

IS NUANCED acting, his eyes that spoke and a dialogue delivery that was so uniquely his, won him much love and admirers during his versatile career, but on Wednesday, actor Irrfan left the world quietly. As everyone came together online to mourn, few could attend his burial at the Versova cemetery due to restrictions imposed in the wake of the coronavirus outbreak. While media persons stood beyond the barricades outside, present for his last rites were his wife Sutapa Sikdar, sons Babil and Ayan, and 15-20 relatives and friends, including filmmakers Tigmanshu Dhulia, Vishal Bhardwaj, Abhinay Deo and singer Mika Singh.

The 54-year-old was admitted to Mumbai's Kokilaben Dhirubhai Ambani Hospital on Tuesday for a colon infection. An official statement on his passing away said: "Irrfan was a strong soul, someone who fought till the very end and always inspired everyone who came close to him. After having been struck by lightning in 2018 with the news of a rare cancer, he took life soon after as it came and he fought the many battles that came with it."

Irrfan, who received the National Award for Paan Singh Tomar (2012) and Padma Shri in 2011, was diagnosed with neuroendocrine tumour in 2018, for which he underwent prolonged treatment in the UK. In between his treatment, he played the role of a loving father in Angrezi Medium (2020), his last release.

After the news of his death became public, social media was flooded with posts by many of his colleagues in the film industry and his admirers. Filmmaker Vishal Bhardwaj, who has worked with him in Maqbool (2003), 7 Khoon Maaf (2011) and Haider (2014), told The Indian Express: "I feared that he (Irrfan) will be gone much before his time but didn't expect that it will be so devastating and ravaging to me personally. It feels as if I am torn into two parts. A part of me has died with him."

Vidya Balan tweeted she couldn't stop cryng because Irrfan's performances affected her in "a personal way". Calling him "an incredible talent and gracious colleague", his Piku (2015) co-actor Amitabh Bachchan said his passing away was the "most disturbing and sad news". Actor Shah Rukh Khan, who was the producer of Irrfan's Billu (2009), called him "my friend, inspiration and the greatest actor of our times"

Making an immense contribution to the world of cinema, Irrfan remains one of the most successful crossover artistes, with movies such as The Lunchbox (2013), Slumdog Millionaire (2008), Life of Pi (2012), The Amazing Spiderman (2012) and Jurassic World (2015). Many international personalities, including director Ava DuVernay, paid tribute to him. "Gone too soon. When he is on screen, you can't take your eves off him. He lives on in his films," tweeted DuVernay.

Cinema's Chameleon

TANUJA CHANDRA

IRRFAN THOUGHT long and hard before accepting my offer (for Qarib Qarib Singlle, 2017). He was uncertain if he would be received well in a romantic role at this stage of his life because romance was more of a playing field for the young, he said. If people didn't approve, he wouldn't have anyone to share the flak with other than his own misplaced choice of subject.

Then one morning, while reading the lines of a scene, Irrfan found what he had been looking for. The scene had Yogi call his driver to fetch him after a dinner date. He carried packed food for him and it hit Irrfan, who often shared meals with his staff, that here was a man who cared for people. Yogi loved people, it didn't

Irrfan in a still from Qarib Qarib Singlle

matter what they did for a living. This became the reason Irrfan agreed to do the movie.

In the editing room, I discovered something magical. I discovered that Irrfan's performance had a dynamic quality. It changed upon each viewing. The cinematic frames hadn't shifted, the lines hadn't been altered, the character, the locations, the costumes, they were all the same, and yet, a tiny movement, a fleeting look, the quietest gesture, one hadn't seen before would reveal itself.

This was the reason one never tires of seeing this actor on screen, this was the reason that even though his work often has tell-tale signs of 'classic Irrfan', each performance varies. The loss of this magnificent actor is an incomparable one for Indian cinema. He had crossed only some part of his journey of sublime acting. There was so much more for him to explore within himself, to discover. He would have had no dearth of remarkable scripts coming to him for the next couple decades. We can only imagine the kind of beauty he would've brought to our screens. It will be a longing left unfulfilled. But it's no small thing that all he leaves behind will be cherished for a long, long time.

Chandra is the director of Qarib Qarib Singlle



LASTING MEMORIES Among Irrfan's last social media posts is a photo

he had tweeted of the cast and crew of his last film Angrezi Medium catching up over a Zoom call, which included actors Radhika Madan, Pankaj Tripathi and Deepak Dobriyal, among others.

THE BEST OF THE BEST

As an actor, Irrfan's range was unparalleled — he could play any character with conviction — allowing him to cross over forms, languages and later, even continents. Here are 10 of his most noteworthy performances:



THE WARRIOR (2001): In Asif . Kapadia's debut film, Irrfan plays Lafcadia, a Rajasthani feudal lord who lives by his sword



LIFE OF PI (2012): As the adult Pi Patel, Irrfan does not have a meaty role in Ang Lee's adaptation of Yann Martel's novel. But he makes every scene he is in count - and

THE LUNCHBOX

(2013): As Saaian

widower whose

Fernandes, a lonely

humdrum life changes

when he receives the

Hollywood sat up and took notice.

wrong lunchbox, Irrfan embodies a

quiet grace that lights up the screen.

QISSA (2013): As Umber Singh, whose

his youngest daughter as a boy, Irrfan is

PIKU (2015): As Rana, an unlikely foil to

Deepika Padukone's outspoken Piku,

Irrfan is content to let bigger stars do all

desire to have a son leads him to raise

not only singularly terrifying but

absolutely terrific.

and struggles to give it up.

HAASIL (2003): Irrfan gave a power-packed performance as Ranvijay Singh, a violent student leader at a university in Allahabad.

MAQBOOL (2003): Based on Macbeth by William Shakespeare, the film brought Irrfan widespread acclaim for his luminescent performance as Maqbool, a mafia don's right-hand man who falls for his boss's mistress



(2007): Based on the novel by Jhumpa Lahiri, the film belongs to

generation Indian immigrant to America, who chooses an unusual name and legacy for his first-born child.

can't take your eyes off him," said The New York Times in its review. As a former army man turned-star athleteturned rebel, Irrfan delivers in every frame of his action-packed biopic.

The Quietest Boy in Class

Irrfan's friends from NSD remember the actor

DIPANITA NATH

IN THE corridor that students of the National School of Drama (NSD) take to reach the main auditorium, Abhimanch, a row of photographs used to hang, until a year or so ago, of past graduates. Whether these were meant to celebrate achievements of pass-outs or goad the current crop towards future excellence was never clear but the displays did offer a glimpse of a number of stalwart performers in their early days. In this gallery was a rare black-and-white shot of Irrfan on stage. The actor had cut his teeth in acting in the halls of this famous Delhi institute.

A lanky boy with a head of curly hair, Irrfan



Irrfan from his NSD days NSD Archives



was one of the quietest students in the class of 1987. His classmates, such as Bharti Sharma, founder of Kshitij Theater Society in Delhi, used to wonder, 'Pata nahin yeh itna chup kyun rahta hai?' "He never missed any class but he also did not participate in discussions. It was only when he performed that we understood that Irrfan was a person who believed in listening rather than speaking. He had absorbed everything we were taught and was implementing it in his performance,' she adds.

Dinesh Khanna, who was a year senior to Irrfan and his close friend, says the actor, who was shy in person, was always trying to push the envelope on stage. His best friend was a studious girl from his batch, Sutapa Sikdar, who would become his wife.

"There was a seriousness about him that's well known but he also had a sense of mischief which we see in his roles," says actor Mita Vashisht.





THE NAMESAKE Irrfan who plays

Ashoke Ganguli, a first-

PAAN SINGH TOMAR (2012): "You

the talking while he stays in the

- 14 A dynamic proposition
- Sporting event that has its 17 ups and downs
- (12)20 Sped too much, and went
- over the limit (7)21 Concerning a morning's
- papers(5) 22 Lockers A to G perhaps
- (4)
- 23 Call for a rising 19 (8)

Solutions Crossword 4104: Across: 1 Desertion, 8 Arena, 9 Mailbag, 10 Rig out, 11 Athens, 12 Flagging, 15 Sanskrit, 18 Emigre, 20 Averse, 21 Tarnish, 22 Elite, 23 Tailoress. Down: 2 Exact, 3 Eileen, 4 Transfer, 5 Naming, 6 Deposit, 7 Castigate, 11 Apostates, 13 After all, 14 Inherit, 16 Kismet, 17 Dinner, 19 Rests.

8

12

15

Don't take legal action for

Every year one may await its

After this month there's

everything to put in (7)

Three points go to my

Occasion when spirits are

Offshore spot I stole away to

return with added interest (8)

nothing(4,2,6)

called for (6)

opponent(5)

(4)

MARVIN by Tom Armstrong



1 5

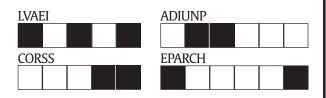
8

7

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.

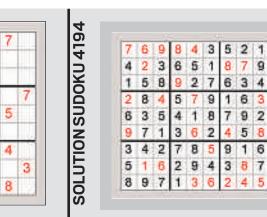
is ideal, it is the work of the imagination. - Marguis de Sade (9)



nswer:Happiness is ideal, it is the work of the imagination. - Marquis de Sade SOLUTION: ALIVE, CROSS, UNPAID, PREACH



J 4195	Difficulty Level 3s 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	6	9		7	
SUDOKU 4195	Difficulty Level Is = Very easy; 2s = Easy; 3s = Medium; 4s = Hard; 5s = Very Hard; 6s = Genius	9	2	8	6	



see to it that others do take you seriously

CANCER (June 22 - July 23)

Not everything works out as expected, but then what would life be like if everything went according to plan? Pretty boring, probably. Bear this reassuring and simple truth in mind over the coming days as partners, loved ones and colleagues start to play up.

LEO (July 24 - Aug 23)

This is a time for realism. You should accept that errors have occurred and that you'll soon be in a position to work out who was responsible and why. There is no need to apportion blame, only to prevent the same errors

being repeated. In fact, if you learn from your mistakes you will deserve praise.

VIRGO (Aug 24 - Sep 23)

You ought to be able to ensure that partners are never again in a position to force your hand. However, whether such an aim is realistic is another matter. Probably the best you can do is state your case and attempt to win them over to your way of thinking.

You still have all your wits about you, thank goodness. In fact you may be able to see sense where other people are completely confused. The only thing bothering you may be a long-distance affair, or even a family connection which is stretching the limits of your affections.





better next time round. CAPRICORN (Dec 23 - Jan 20) You can't stay as you are for ever, neither do you want to. If new routines or methods are to be accepted, it must be with an option for change in the near future. The point is that it is only when you put your plans into practice that you'll identify the pitfalls.

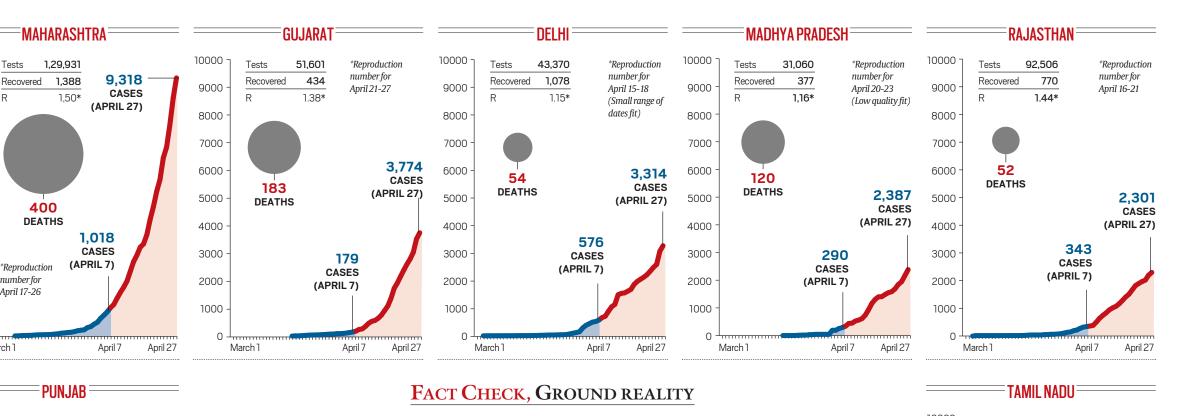
encouraging the desire to do

AQUARIUS (Jan 21 - Feb 19)

Secret, hidden or suppressed feelings are once again bubbling over. You should be aware that, even if your behaviour has been impeccable, others could still be annoyed or envious. That may be their responsibility rather than yours, although you might have to sort them out and restore commonsense.

PISCES (Feb 20 - Mar 20)







On April 9, The Indian Express analysed the national and state-wise COVID-19 growth curves. How have these shaped since? In updated curves, trends during last 3 weeks of lockdown

AMITABH SINHA PUNE, APRIL 28

342

CASES

April 27

366

CASES

(APRIL 27)

*Reproduction

number for

April 20-23

(APRIL 27)

99

April 7

38

CASES

(APRIL 7)

CASES

(APRIL 7)

BIHAR

21,468

57

2.01*

ON APRIL 9, we had published the growth curves of the novel coronavirus epidemic in various states. Covering data until April 7, we had showed how, just over a month after the outbreak began in the first week of March, the trajectory at the national level and in many states had begun to resemble what is so typical of the spread of an infectious disease - an exponential curve.

With less than a week to go before India steps out of a national lockdown, and into the next phase of the containment strategy, we revisit those growth curves here, in an attempt to illustrate the impact of the lockdown, or at least look at what happened during this period. The national lockdown imposed at midnight of March 24 – often described as the biggest human quarantine ever – was aimed at slowing down the rate of growth of the epidemic, so that the number of patients needing urgent medical attention could remain at manageable levels while government and local authorities would ramp up health infrastructure and prepare themselves to deal with larger number of people at a later stage. As we move towards the end of that period, the lockdown does seem to have resulted in a significant slowdown of the epidemic.

Some other states, like Gujarat, which had a mod-

JAMMU & KASHMIR

16,619

176

1.24*

Tests

R

C

March 1

Recovered

Ŕ

DEATHS

*Reproduction

(Low quality fit)

565

CASES

April 27

(APRIL 27)

125

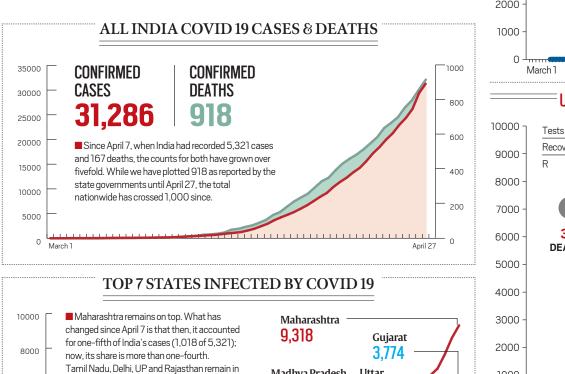
April 7

CASES

(APRIL 7)

number for

April 14-17



Madhya Pradesh

2,387

Uttar

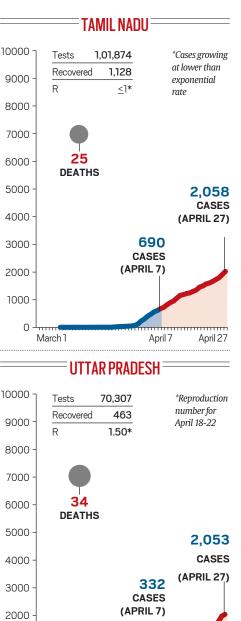
Pradesh

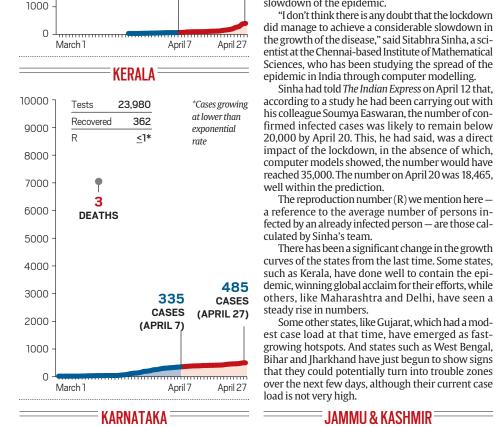
2,053

Delhi

1000

0





10000

9000

8000

7000

6000

5000

4000

3000

2000

1000

10000

9000

8000

7000

6000

5000

4000

3000

2000

1000

10000

9000

8000

7000

6000

5000

4000

3000

2000

0

March⁻

Tests

R

Recovered

2

DEATHS

0

March¹

Tests

R

Recovered

19

DEATHS

17,021

104

N/A*

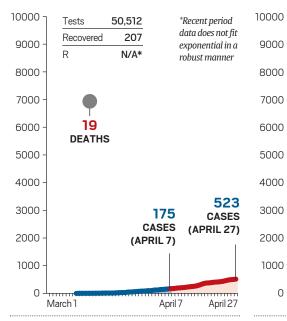
Tests

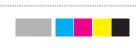
R

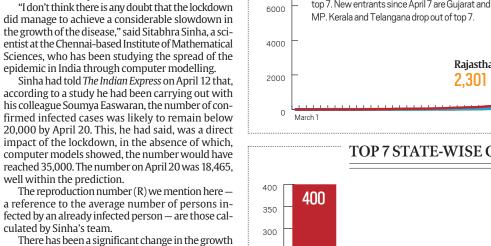
Recovered

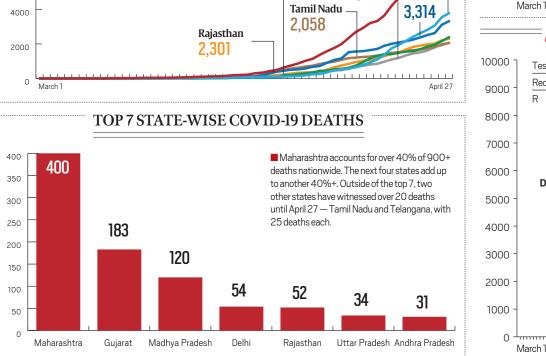
number for

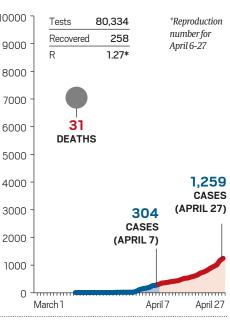
April 17-26











TELANGANA

19,063

332

<u><</u>]*

Tests

R

Recovered

25

DEATHS

ANDHRA PRADESH

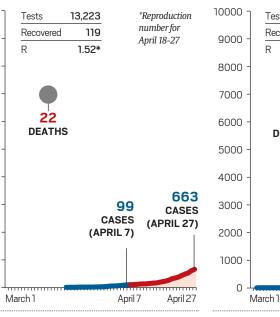
April 27

April 7

OTHER STATES

State	Cases	Deaths	Recoveries	1000
Andaman	10	0	10	
Arunachal	1	0	1	900
Assam	37	1	27	
Chandigarh	56	0	17	800
Chhattisgarh	37	0	32	700
Daman	1	0	0	700
Goa	7	0	7	600
Haryana	308	4	224	
Himachal	41	2	25	500
Jharkhand	105	2	19	
Ladakh	20	0	18	400
Manipur	2	0	2	300
Meghalaya	12	1	0	300
Mizoram	1	0	1	200
Odisha	118	1	37	200
Tripura	2	0	2	100
Uttarakhand	54	0	34	
		Edi	ting: Kabir Firaque	
Gra	nhics: Mith		ty & Ritesh Kumar	





CASES (APRIL 27) 393 CASES

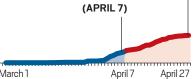
*Cases growing

exponential rate

(Confidence of calculation low

1,007

at less than



Mumbai

April 7

10 THE INDIAN EXPRESS, THURSDAY, APRIL 30, 2020

WORDLY WISE I WANT TO ENTERTAIN PEOPLE, BUT WITH SOME SUBSTANCE. — Irrfan Khan

The Indian **EXPRESS**

∞ Founded By ∞ Ramnath Goenka

BECAUSE THE TRUTH INVOLVES US ALL

AFTER THE DELUGE

It is time to design clear rules for departure from accepted norms of fiscal prudence

RVIND SUBRAMANIAN HAS likened the current economic situation to a "pralay (deluge)", in which the government should spend more than even what it ought to in a rainy day. India, the former chief economic adviser said at an e-Adda event hosted by this newspaper, must plan for a "substantially negative" growth this year that might require an additional fiscal expenditure of Rs 10 lakh crore. He has a point. Corporate indebtedness was already high before the lockdown. Not only will insolvency cases mount further, but even companies facing no significant cash flow issues wouldn't invest in an uncertain public health as well as demand-constrained environment. Banks, too, aren't going to lend, no matter how much liquidity the Reserve Bank of India (RBI) may infuse. The burden of non-performing assets, which is set to get heavier in the coming months, makes it impossible for them to finance an economic recovery. Last, but not the least, are households. Faced with layoffs and pay cuts, they would rather save and will be afraid to spend.

Under the circumstances, the onus for ensuring that the wheels of the economy start moving — there's no guarantee of it happening even with all lockdown restrictions being lifted — lies on the government. Without somebody to spend, the economy is in real danger of contraction, which will, in turn, worsen the problem of businesses going bust, joblessness and loan defaults that can spread to the entire financial services industry. The one consolation today is that India is not saddled with its traditional "3F" constraints — food, fuel and foreign exchange — which were triggers for inflation and balance of payments crises. On the contrary, public foodgrain stocks are at an all-time-high, global oil prices have crashed and there is no run on the rupee, unlike during the "taper tantrum" period of May-August 2013. The risks, if at all, are tilted more towards demand-side "de-flationary shocks", as Subramanian puts it, than supply-side inflation concerns.

There is a legitimate question, though: If the government has to take up the slack, where will the money for it come from? The finances of both the Centre and states are in a mess, with receipts from tax and non-tax sources hardly covering even existing expenditures. But governments enjoy sovereign borrowing powers that allow fund-raising at rates below that of triple A-rated instruments issued by private corporates, more so in the present risk-averse scenario. Also, there is the option of deficit financing ("printing money") through the RBI subscribing to primary auctions of government securities. There are, of course, costs in such powers being exercised. Past precedents — whether the issuance of ad hoc Treasury Bills to the RBI prior to April 1997 or the stimulus package post the 2008 global financial crisis — do not inspire confidence. This is the time to design clear rules for departure from accepted norms of fiscal prudence. Any stimulus has to be transparent and time-bound.

THE PRICKLY STATE

At a time of crisis, government should welcome, not punish, ideas, criticism. These provide ammunition for the battle ahead

N FACING THE coronavirus challenge, information and ideas are the only ammunition currently available, and should be welcomed and evaluated irrespective of their provenance, whether they originate from within the government or from the public. But a government which has, in better times, sought suggestions directly from the public over the web and through the Prime Minister's app, has become unduly sensitive at a time of grave crisis. When 50 young officers of the Indian Revenue Service forwarded, through their association, policy suggestions, in a report titled FORCE (Fiscal Options and Response to COVID-19 Epidemic) to the Central Board of Direct Taxes and shared them on social media, the Centre termed it as a position "contrary to current policies of government", read it as a breach of service rules and instituted an inquiry against three senior Income Tax officers. Some of the suggestions may be controversial, for instance, a hike in income tax rate to 40 per cent for those earning over Rs 1 crore a year for a limited period of time, but the response is repressive and excessively out of proportion. The officers never claimed that their document was official. Publicly dismissing the controversial suggestions would have sufficed if the government wanted to distance itself from the report. Meanwhile, public questioning of the government's handling of the pandemic in Manipur has landed several citizens in trouble with the law - police have invoked sections of the Disaster Management Act and the Indian Penal Code, including sedition. In one case, it had merely been suggested that a proposed quarantine centre in Imphal should be moved from agricultural land to a disused airstrip. The deputy chief minister was stripped of all his portfolios, amid a controversy over rice allocation under the National Food Security Act during the coronavirus lockdown, apparently for being critical of the chief minister's assurances of adequate food supply. And in Port Blair, a journalist was booked for asking why the phone contacts of COVID-19 patients were being home quarantined. Instead of arresting him, the authorities could have simply explained that tracing call records is one way of discovering a patient's close contacts.



Decision-making under high uncertainty requires conviction. It is now essential to begin end of lockdown

The exit dilemma

DEEPAK NAYYAR

PRIME MINISTER NARENDRA Modi held his fourth round of consultations with state governments on April 27 to review the COVID-19 situation. The draconian lockdown, which completes 40 days on May 3, was discussed. As in the earlier meetings, several chief ministers urged that the lockdown be extended. While no decision was announced, the lockdown might well continue.

For governments everywhere, more so after the experience of Italy, Britain and the United States, where governments did too little too late, imposing and continuing lockdowns is a risk-averse strategy. If the spread can be curbed, it would bring political kudos. If it is not, the microbe is to blame. It is the equivalent of a one-way option in financial markets, where you cannot lose. This is even more attractive now as it conforms to herdbehaviour by governments worldwide. Of course, exit from a lockdown poses a real dilemma for governments. It is about decision-making under high uncertainty, which requires conviction and confidence.

This dilemma will always be larger than life when there is a single objective of saving lives in a pandemic. But it must also be recognised that the health of people and the health of an economy are interdependent, where both shape the wellbeing of people. Thus, saving livelihoods is an equally important objective. Obviously, getting sick and going hungry cannot be an either-or choice. Everyone would prefer to stay healthy and be well fed. It is the role of governments to strike a balance and reconcile these two objectives, rather than juxtapose them as conflicting, requiring a choice to be made.

Lockdowns, combined with mass-testing, contact-tracing, containment-zones, mandatory-quarantines, can only slow down the speed at which the infection spreads. This might help in countries where public health facilities are robust, yet not adequate for large numbers. But our public health system is poor and could never suffice for our large population if the pandemic spreads. There is no vaccine yet. From development through trials to production will be at least one year, and far longer before it becomes available in sufficient quantities for our massive population. It is now absolutely essential to begin the

process of exit from the lockdown. For one, it would enable the government to find some A calibrated, planned and phased exit could also help manage the spread of the virus. So far, morbidity and mortality associated with COVID-19 in India has been much lower than elsewhere in the world. This is possibly attributable to our immune systems, which have antibodies that could be effective in resisting the virus. After all, millions of migrants stranded in megacities or relief camps in cramped spaces have not caught the virus through contagion in large numbers. It suggests that there are already some elements of herd-immunity in India that would grow stronger as the lockdown is lifted slowly.

balance between the twin objectives of saving lives and saving livelihoods. For another, it would help restart the economy, which has been almost completely shut down, and the collateral damage is bound to be far greater if the lockdown is extended.

A calibrated, planned and phased exit could also help manage the spread of the virus. So far, morbidity and mortality associated with COVID-19 in India has been much lower than elsewhere in the world. This is possibly attributable to our immune systems, which have antibodies that could be effective in resisting the virus. After all, millions of migrants stranded in megacities or relief camps in cramped spaces have not caught the virus through contagion in large numbers. It suggests that there are already some elements of herd-immunity in India that would grow stronger as the lockdown is lifted slowly.

The economic and social consequences of the lockdown have been severe. A large proportion of the self-employed, casual workers on daily wages, and informal workers, who constitute 90 per cent of the total workforce, have lost their livelihoods. Demand has dropped sharply as employment has contracted. Supply has been strangled by the massive reduction in output. Government revenues, for both Centre and states, have collapsed. And, even if the lockdown is lifted now, economic growth during 2020-21 would be zero or negative.

For the poor - 75 per cent of rural households and 50 per cent of urban households food security is at risk. It is a matter of survival. Similarly, for micro-small-medium enterprises, their survival is at stake. Large firms, except those with deep pockets, will also struggle. Whatever the government might stipulate, most firms will find it difficult to pay the wages of their employees, for these will only add to their cash losses during the lockdown. Healthcare for patients, except those with COVID-19, has diminished in terms of both access and quality. In education, learning outcomes, already poor, will get worse as schools and colleges remain closed. In every sphere, the short-term effects of the lockdown will have long-term consequences - hysteresis - as future outcomes will be shaped by this past.

For the economy, the sooner the lockdown is lifted the better. But the process of

exit from the lockdown will have to be in calibrated steps based on a planned transition path in terms of sequence and speed. In this phasing, the geographical size and diversity of India provide degrees of freedom that are missing in most countries.

On April 27, of the total 736 districts in India, 283 districts had not reported any COVID-19 cases so far, while another 18 districts had no new case in the last 28 days (green zones). Thus, economic activity can resume without restrictions in 41 per cent of our districts. In addition, 48 districts had no new case in the last 14 days while 33 districts had no new case in the last 21 days. Thus, in 11 per cent of our districts that are orange zones, economic activity can be resumed in a phased manner.

Similarly, on April 27, there were nine states, in descending order of numbers, that had more than 1,000 infections: Maharashtra, Gujarat, Delhi, Rajasthan, MP, Tamil Nadu, UP, Andhra Pradesh and Telangana. Taken together, they accounted for 80 per cent of the infections and 57 per cent of the population in India. There were 13 states, in descending order, that had less than 1,000 infections: West Bengal, Jammu & Kashmir, Karnataka, Kerala, Bihar, Punjab, Haryana, Jharkhand, Uttarakhand, Odisha, Himachal Pradesh, Chhattisgarh, and Assam (in the last five, the number of infections was in double-digits). Taken together, they accounted for 12 per cent of the infections and 42 per cent of the population. The distribution of green, orange and red zone districts among states is uneven. The distribution of economic activity across states is also unequal. Even so, there are possibilities.

Economic activity can be resumed in districts without infections and in green zones. The orange zone districts can be brought in as they turn green. The lockdown should continue in states such as Maharashtra, Gujarat and Delhi (with limited relaxations where possible) and in red zone districts, containment-zones or hot spots within cities, as long as necessary.

In this decision to begin exit from the lockdown, PM Modi will need to act with the same confidence as he did when imposing the lockdown.

The writer is an economist and former Vice Chancellor, University of Delhi

COMPASSION, ABOVE ALL

It is generally agreed that long after lockdowns are lifted, nations will have to remain in close cooperation, so that ideas that work in one place can be borrowed and deployed elsewhere. The principle applies domestically, too. Over-sensitive and prickly responses betray insecurity, precisely when governments must project confidence.

HIS OWN PATH

Irrfan pushed back against Bollywood mainstream, made his audience see and believe. His best was yet to be

ITH IRRFAN KHAN'S passing, we mourn the loss of a great actor. He was one of those performers who dig deep into themselves to discover the truth, even when he played the flakiest of characters. He had that very unique, most paradoxical quality, something that all great actors possess: To make his audiences accept the falsity of film as an ineluctable truth, to make them believe.

He began, in 1988, in Shyam Benegal's tele-serial *Discovery of India*. His latest film, *Angrezi Medium* released in mid-March, but couldn't reach the theatres because of the lockdown. He was a cinephile's delight. Critics loved him. But the constraints of finding good work in a film industry which coasted on formula-heavy flicks, and star-driven vehicles were also his constant companion. He began work with directors who broke into Hindi cinema, laterally, just like he had. The mid-'90s Bollywood was on the verge of a massive churn: The mainstream, under the steam of the three young Khans, Aamir-Salman-Shah Rukh, was creating demand and supply for family-friendly, mono-cultural, mono-theistic romances and sanitised social dramas. Pushback was arriving, in the shape of filmmakers who came from the Hindi-speaking heartlands of the North, from Vishal Bhardwaj, Anurag Kashyap, Tigmanshu Dhulia, who wanted to tell their stories, and needed actors who could do the job.

This Khan, who was happy to junk his surname, was finally right where he needed to be. He was capable of being as raw and visceral as the stories he was offered. And soon, he was outstanding. Big Bollywood took notice, and made a grab for him. Big Hollywood wasn't far behind, and cast him in a few mega-budget entertainers. By then, Bollywood had turned new-agey enough for Irrfan to be able to make some of his most exciting work. But his best, combining maturity and "thehraav (gravitas)", was yet to be. Farewell, Irrfan. You made us see.







SHAH ALAM KHAN

I LIVE IN a suburban, gated (let's call it corona-secure) colony in Noida at the edge of Delhi. I don't have to worry about my livelihood, clean water, food, or money to buy hand sanitiser. For work, I take the expressway to Delhi. A few days after the lockdown was declared, I witnessed a stream of migrant workers and their families on the expressway — men carrying children, women, children carrying younger children and the elderly. Poor people, deprived of their livelihoods, were supposedly walking to their villages, some as far as 200 to 400 km.

Sitaram (name changed) sits in front of my corona-secure colony. He sells balloons and had once told me that he earns about Rs 200 a day. Sitaram lives in a shanty across the road and has three mouths to feed. After the lockdown, his only source of income has dried up. But Sitaram is still lucky — he and his family members are apparently healthy. The lockdown could mean death for a large number of the chronically-ill or those under treatment or awaiting hospitalisation.

I have written in this newspaper about cancer patients who come to metropolitan cities for treatment. Once their funds evaporate, they live on the streets near the hospitals where they are undergoing treatment (The cancer refugees', IE, July 23, 2018). Hundreds of such cancer refugees live on the street outAccording to a WHO report of 2015, nearly 5.8 million people die every year in India

people die every year in India of non-communicable diseases (NCDs). One in four Indians runs the risk of dying of an NCD before they reach the age of 70. Constant evaluation and surveillance hold the key to treating such diseases — this anyway is a difficult preposition in a developing country like India. side the AIIMS, in Delhi. Within 24 hours of the announcement of the lockdown, the streets and footpaths near the hospital were empty. I'm not sure where this cohort melted away. What is more worrying is that they might discontinue their treatment. It's unfair to compare tragedies, but I feel that the chronically sick are the worst affected in situations such as the current lockdown.

According to a WHO report (2015), nearly 5.8 million people in India die every year of non-communicable diseases (NCDs). Constant evaluation and surveillance hold the key to treating such diseases — this anyway is a difficult proposition in a country like India. After the lockdown, a large number of these patients could have been severely affected.

In 2018, 2.15 million new tuberculosis (TB) cases were diagnosed in India. Imagine the plight of these patients, a large number of whom would be on treatment at DOTS (directly observed treatment short-course) centres and/or at hospital OPDs, which are now either shut down or inaccessible due to the stringent curfew. The resurgence of TB – multiple drug-resistant TB – as a result of not following treatment protocols is well known. It is important that we track the health of TB patients during the lockdown period.

The devotion of my colleagues, students, nurses, ancillary staff, and other members of

the hospital where I work is worth mentioning. It was encouraging that the prime minister asked citizens to clap and clang *thalis* (utensils) as a mark of appreciation for healthcare workers. People responded to the PM's call with gusto. Unfortunately, such appreciation was short-lived — junior doctors of the hospital where I work were asked by their landlords to vacate their premises. There were also reports of a female doctor in Telangana being assaulted by the police who had stopped her for violating the curfew — she was reportedly on her way to work. I wish there was less noise and more assurances about providing equipment to medical professionals.

Physical distancing is imperative to check the spread of the virus. But the lockdown could have been implemented with more compassion. People's health is the responsibility of the state. But at no stage should it resort to methods that hurt the marginalised. The healthcare system of a nation should not be judged by its response to an epidemic but by its commitment to its peoples' health in the long term. A well-oiled healthcare delivery system would have been useful in times like these. But it's never too late to learn from bad experiences.

The writer is professor of orthopaedics, AIIMS, New Delhi. Views are personal



April 30, 1980, Forty Years Ago

Assam Climbdown THE ASSAMESE HAVE modified their original stand on the foreigners issue, saying that they do not want their repatriation" but only their detention". This climbdown to an olive branch now offered to the Centre to "diffuse tensions in Assam", student leaders and Gana Sangram Parishad sources said. Denouncing the "occupation army-like behaviour" of the military and police forces in the strongest possible terms, they seriously regretted that while they had revised their stand, the Centre was "not showing any willingness to budge from their position". The Assamese leaders said that they had changed their position on the repatriation of



Bangladeshi migrants because it would be "inhuman" to do so.

Gold Bonds

GOVERNMENT MINTS ARE working overtime to refine 13,993 kgs of gold and make bars for refund to the gold bond holders after October this year. The gold had been given by the citizens under the National Defence Gold Bond Scheme in 1965 in wake of the war with Pakistan. About 1.4 lakh bond holders will get back their gold holdings. They were not only getting regular interest on their possession, but the value of gold has skyrocketed during the last 15 years. Prices have gone up from Rs 130 to Rs 1,400 per ten grams. The finance ministry will refund the precious metal through 1,000 centres.

KOIRALA INTERVIEW

"OUR RELATIONS WITH China will be 'very 'friendly' and our relations with India will be the friendliest," said B P Koirala, Nepal's only democratically elected former prime minister. The man can do it again, become PM, if the Nepalese people vote for multi-party parliamentary democracy in the referendum on May 2. In an exclusive interview to *The Indian Express* on the eve of the elections, Koirala said that "Nepal belongs to the Asian comity of nations. We will have to keep the Americans and Russians at a distance".





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THE INDIAN EXPRESS, THURSDAY, APRIL 30, 2020 THE IDEAS PAGE

Learning in a post-Covid world

Economy and society will not be the same after pandemic retreats. Our experiences during lockdown are pointing us in the direction of necessary and possible changes



SCHOOLS STARTED SHUTTING down in China in late January and by the last week of March, all the world's schools were closed. Almost like sunset and sunrise, as the last schools in central African countries stopped working, the Chinese schools began to reopen. Other countries too are opening the doors of their schools cautiously. But there is a great deal of uncertainty in the air everywhere. In India, there are murmurs that schools could remain closed until September or October. And there is the question: What will happen "after all this is over"?

As schools began to shut down in different countries, the immediate reaction was to shift the classroom to homes using whatever technology was possible since people were locked in. There is a lot of thinking, planning, and execution happening in a hurry in every country, including India. Countries or regions or even schools that have more easy access to Internet-devices and learning resources in the appropriate medium of instruction seem to have made the transition to online learning rather quickly although not without some pain. How effective these transitions were and how good the relatively short experience was will have to be analysed not only educationally, but also socially and psychologically. Early reports from China do not paint a rosy picture. Although there are more mobile connections than people in China, only 59 per cent of the mobile connections are with internet and only 47 per cent households in China seem to have PCs or laptops. So, it must have been relatively easy for the Chinese to move to a home-based online learning system, but only for about half the population. I have not seen reports about what happened to the rest, which I suspect live in rural China or are on peripheries of the glittering Chinese economy.

In comparison to China, India has about a billion mobile phone connections. Available data indicate that of these, 87 per cent are pre-paid, which gives us a hint about the economic background of the people owning these connections. Of the billion mobile phones, 67 per cent are 3G or 4G internetconnected. Some of these owners also have laptops or desktops at home but they are limited to about 13 per cent households. Our ground-level experience matches with these numbers. In rural areas of Maharashtra, Rajasthan, and Uttar Pradesh although 90 per cent families have mobile phones, depending upon the state, about 40 per cent to 60 per cent of these are regular phones without internet access

So, the Indian population can be divided



turned to radio-television technology of the 1980s and '90s. They are trying to get teachers and students engaged with educational resources on portals through WhatsApp messages and so on. Most efforts are centred around school subject learning although this is really vacation time. In the best of times, the classroom is not effective as various assessments have shown. How effective these hurriedly put together home-learning efforts will be, especially for the lower 50 per cent, is a big question mark. Will the underprivileged lag further behind? If we are talking about "completing the portion", almost everyone will. But there are bigger problems to consider.

These are difficult and stressful times for all. Apart from the discomfort of forced lockin, there is the anxiety about the future among parents. Children can sense these tensions. I would not worry too much about school examination results during this period. Instead, our focus should be on creative learning activities that engage both children and parents and lead to other long-lasting lessons. Relief is needed, not more stress.

Whenever the schools reopen, the sheer relief of going back to schools may also mean there will be the desire to go back to business as usual. But experiences from the shutdown period could be used to modify the education system as we enter a new normal situa-

tion.

It appears now that the economy is going to change even more drastically. There will be more people dependent on agriculture and rural livelihoods. We need more productive land resources and more rural livelihoods. A large number of people have returned to villages. Some will go back to old jobs while others will need new skills to find work. The education system has to be sensitive to the immediate needs of the youth as we contemplate long-term reforms.

WHAT THE OTHERS SAY

"On Monday, global coronavirus cases passed 3 million, meaning one in three patients is in the US. The US government has failed its people and also failed the world.' - GLOBAL TIMES, CHINA

The ways out

Stimulus package must focus on rural areas and middle-income groups to help generate demand and kickstart virtuous cycle



SUNIL K ALAGH

BY NOW, we have all read about how unprecedented a crisis COVID-19 is - so I wish to get straight to the main issues, and possible solutions. We need to simplify our communication, present a sustainable plan and, above all, implement. Yes, we must continue testing, but I feel that we are sorely lacking in implementation.

There is no questioning the wisdom of Prime Minister Narendra Modi's strategy in ensuring a complete lockdown. While the Centre, RBI and states have announced a slew of good plans, why do we still hear of the stoning of doctors, the lack of following of the rules, non-availability of essential food and money for the poor. For me, the answer lies in inadequate communication and implementation. While we all must work in unified fashion, the main onus lies with our elected representatives, right down to the MLA. It is time they earned their votes and the trust that their constituents have placed in them. They must appear at least once a week before the public, after donning masks and gloves and adhering to social distancing norms, to explain in simple terms the government's policies. As the situation is dynamic, they must continuously update the general public of the changes. Making appearances on

TV and giving instructions is not enough. This is the need of the hour. Because the void of information is quickly filled by speculations and rumours, mainly through social media. Leon Festinger's theory of cognitive dissonance basically explains that people tend to look for consonance in their action – right or wrong. For instance, we are well-aware of the fact that smoking leads to cancer, but smokers bring about ill-advised consonance by following any 80-year-old doctor who smokes and has no cancer. And so it is, that when some MLAs, MPs and self-proclaimed leaders have weddings, and break the rules as VIPs, the average person wonders, "why can't i?" thus bringing about consonance to their wrong actions.

The eminent virologist Ian Lipkin has said that complete normalcy will return to the world after a vaccine is developed, which is about a year away. The economy, though, is floundering. So what do we do in the meantime other than communicate as outlined? We should have a very shortterm plan (three months) and a short-term plan (nine months), that will need to be frequently reviewed.

The very short term plan involves the

government having transparent discussions. All meetings that the prime minister has with the chief ministers should be open like in Parliament. The people are eager to hear not only what the prime minister has to say, but what their chief ministers are planning. Agriculture must be given the top priority - buying of farmers' goods, their transportation and storage. Export oriented industries need to be opened up. Whitecollar workers can work from home, but not the blue-collar workers. They are the backbone of the economy. Migrant workers are grappling with no income and crowded living conditions – with rents to pay and not enough food. They must be provided these basic survival resources. It will be difficult to get these workers back from their homes when the economy opens up. The current Rs 500 per month is not enough, and this should be increased to at least Rs 3,000. The total cost for this entire exercise would not be very high - about Rs 50,000 crore. This is a small price to pay when one considers alternate scenarios which may be disastrous.

In the short-term, a fiscal stimulus needs to be given directly to the rural areas, and taxes must be reduced for the middle-income group to incentivise them to spend and generate the much-needed demand. Stimulus must also be given to the MSMEs in order for them to pay their wages and reopen their operations. Lastly, support must also be given to large industries to open up with specific guidelines, but without any draconian laws or many impediments for either new or existing industries: Nobody will open up or enter if fear is drilled into them.

Where will the money for all of the above come from? We must empower the states to act within the broad guidelines framed by the Centre which cannot, and must not act as a police force. If alcohol is an inco me source, then let the states decide on it. The Centre spends far too little as a percentage of GDP when compared to other countries. Any stimulus must focus on the rural areas and the middle-income groups to not only tide over the crisis, but also generate demand to kickstart the virtuous cycle. Industry will not produce anything without demand, even if it is opened

As the PM said, "Jaan Hai toh Jahan Hai". The time has come to follow his motto in letter and spirit. A lot of the building blocks have been put in place by the PM. If a new stimulus package manages to keep/bring back workers, it will be an opportunity for us to get back on the path of growth. States, industry and citizens - all of us must support and act as Indians. The future is in our hands and our efforts can make all the difference between jannat (heaven) and jahannum (hell).

The writer is a business consultant

into several different categories. First, the highly privileged ones with home access to broadband through multiple devices. Second, those with internet access via smart mobile phones. Third, with mobile phones but without internet and finally, those without cell phones. Broadly, this is a problem of 10:40:40:10 division of the population with the ratios varying regionally. In response to this division, various state governments have

For example, it is observed that wherever less-educated parents have been invited to facilitate their child's learning, they have shown enthusiasm. Parents of young children today are mostly schooled if not educated and are eager to learn to help their children. Parents' role in children's education has to be enhanced by training them in a "continuing education" mode. This is especially true for the children in anganwadis and early

never have before. They loved the experience, even if grudgingly. There is going to be individual need to learn new work skills. Our experiences during lockdown are pointing us in the direction of necessary and possible changes. We should reflect on those and act.

primary age group where strong founda-

Increasing public access to Internet for

school-age learning by creating device li-

braries is a possibility. Investment in the cre-

ation of good contextualised content in

Indian languages is a need. Integrating tech-

nology in education often means creating

more attractive audio-visual textbooks that

are really one-way carriers of knowledge. There is a need to recognise that the new technology can do much more and create

It is said our economy and our society will

not be the same from here on. The need for

learning skills that will help to survive and

thrive in the new economy was already be-

ing discussed before COVID. It appears now

that the economy is going to change even

more drastically. There will be more people

dependent on agriculture and rural liveli-

hoods. We need more productive land re-

sources and more rural livelihoods. A large

number of people have returned to villages.

Some will go back to old jobs while others

will need new skills to find work. The edu-

cation system has to be sensitive to the im-

mediate needs of the youth as we contem-

As the economy changes, the need for

lifelong learning is becoming more urgent

than ever. During the lockdown period, peo-

ple have learned things that they would

plate long-term reforms.

tional skills are learned.

non-linear paths of learning.

The writer is co-founder and president of Pratham. Views expressed in the article are personal



A new line of action

India can collaborate with the US and Germany in moulding a new world order

Ram Madhav

ONE HUNDRED years ago, there were no visas and passports for people to travel in Europe, America and their colonies. Then came World War I and things changed - national boundaries became rigid. Economic stagnation, and recession followed. Nationalism turned into ultra-nationalism, leading to another world war. After World War II, we created an interconnected and institutionalised global order. For the last 65 years, despite several hiccups, the world order has remained largely intact.

This pandemic threatens to undo that world order. Just as before, countries are turning inwards, becoming authoritarian. Some political scientists are predicting the rise of a more closed, narrow-nationalist world. Economists are writing off globalisation and free trade

Where does this pessimism stem from? From a coronavirus virion? Not really. Two countries, considered the most powerful, have shaken the confidence of the entire world. Niall Ferguson, the American historian from the Hoover Institution. had called them "Chimerica". For the last decade or more, China and America have created an economic relationship model that Ferguson compared with Nichibei, the US-Japan economic bonding prominently in existence until the end of the last century. Coronavirus has shown that Chimerica is just a chimera.

The Chinese leadership faces accusations of hiding facts from the world, allowing the virus to cross borders and turn into a pandemic. Till last week, their official figures

stood at 82,000 infections and 4,500 deaths. Derek Scissors of the American Enterprise Institute, a Washington-based think-tank, argues that the number of infections could be as high as 2.9 million instead.

Some countries don't follow any conventional course. China is one of them. It follows what is described as "historical experience". Whatever it is today, is a product of the long revolution that had culminated in Mao capturing power in 1949. The Chinese worldview is guided by three important principles: GDP-ism, China-centrism and Chinese exceptionalism - derived from that revolution.

Deng Xiaoping had reportedly declared in the 1980s that the most important logic is economic development. Chinese economists describe it as "GDPism". The second is Chinacentrism. Mao insisted on independence, autonomy and self-sufficiency. "Ode to the motherland", the famous patriotic song composed by Wang Shen that declares the "grand and beautiful" land of China "over the mountains, across the plains, across the Yangtze and Huang rivers" as the "dear home of ours", is entrenched in the psyche of every Chinese. Third, is Chinese exceptionalism. China doesn't believe in learning from others. China should follow its own wisdom for answers to its problems, its leaders insist.

The Chinese nationalist worldview has a parallel in history in pre-World War II Germany. Ethnic superiority, historical claims and the Aryan exceptionalism were all very familiar to the people of the world in the 1930s. When Hitler occupied Sudetenland, a German-speaking area of the former Czechoslovakia, Europe decided to appease him, rather than confront. Roosevelt was watching from afar when the European nations – like Britain, France and Italy - were celebrating the Munich Agreement. He even praised Hitler saying, "I am convinced that hundreds of millions throughout the world would recognise your action as an outstanding historic service to all humanity".

Unsurprisingly, Hitler violated his promise of "no further aggression" in less than one year, and World War II began. Where Britain was in 1939-40 is where America stands today. The US president Donald Trump allowed pronavirus to devastate its states before finally waking up. As late as February 28, Trump was asking his supporters in South Carolina to not heed warnings about the virus outbreak in America. He was blaming the media for "hysteria" and calling the corona threat "their new hoax". Now, the European nations, having cuddled up to China for "Belt and Road" benefits, are struggling to contain the pandemic fallout.

Interestingly, the countries that stood up to this contagion are mostly the Asian democracies. South Korea led the way, conducting more tests than America on a single day. Singapore undertook extensive testing, making a huge effort to track down any viral symptoms. Hong Kong and Taiwan, with their past experience of SARS fatalities, have taken timely measures to contain the virus effectively.

India, on the other hand, has set an ex-

ample of democratic activism in combating the corona challenge. Prime Minister Narendra Modi, together with his colleagues, is leading from the front, and has successfully implemented a lockdown and social distancing measures, with full popular support. A country with a population of about 1.3 billion has reportedly seen about 17,610 active cases. Modi did not resort to any arbitrary or authoritarian measures though there were deliberate acts of provocation and misinformation like Islamophobia. In the face of such provocations, Modi displayed enormous equanimity, calm and optimism. He proved that democracies with visionary leadership can tackle such challenges without compromising on liberal values.

In the unfolding new world order, India, along with countries like America and Germany, can play a pivotal role in building a world based on "human-centric development cooperation" as suggested by Modi. It is time for a new Atlantic Charter: Environment, healthcare, technology and democratic liberalism can be its foundations.

China has an opportunity today, even as it faces opprobrium globally and unrest within the country. The Chinese Communist Party has a phrase, "Luxian Douzheng" or line struggle. It means power struggle for some, but it also denotes the struggle for a new party line. There were several in the past. Can the world hope for a better one now?

The writer is national general secretary, BJP and director, India Foundation



LETTERS TO THE EDITOR

GLARING GAPS

THIS REFERS TO the editorial, 'Reset and reform' (IE, April 29). Inadequacies and deficiencies intrinsic in our health system and the absence of a support system, especially for daily wage workers, are attenuating our efforts to contain the Coronavirus. Though our government is seemingly making allout efforts to cope with this contagion, the initial delay in our response to it cannot be just wished away. Our taking shelter under the extenuating claims like the small death toll in our country as compared to those in other countries will only show our reluctance to learn from our mistakes. Tarsem Singh, Mahilpur

THIS REFERS TO the editorial, 'Reset and reform' (IE, April 29). Through Ayushman Bharat component of PM-JAY, the government has tried to improve tertiary healthcare access for the vulnerable who are insured under the scheme by taking advantage of the hitherto under-utilised private healthcare infrastructure. Public health infrastructure is indispensable for any government to improve the health of its people and over-reliance on private infrastructure won't suffice. This is evident from the examples of South Korea and Singapore, which have effectively contained the spread of COVID-19. Higher spending on public health in general and investment in public healthcare infrastructure, in particular, can't be delayed. Health, along with education, is a pillar on which the health of a society and country depends.

Dimpy Bhatia, Delhi

BETTER TOMORROW

THIS REFERS TO article, 'The other pollution' (IE April 29). The transition into schooling from home has given the younger generation a rightful claim to electronic devices such as mobile

LETTER OF THE WEEK AWARD

To encourage quality reader intervention, The Indian Express offers the Letter of the Week award. The letter adjudged the best for the week is published every Saturday. Letters may be e-mailed to editpage@expressindia.com or sent to The Indian Express, B-1/B, Sector 10, Noida-UP 201301.

phones with high-speed internet connections. Given their curiousity, children then access images and videos glorifying violence and bigotry. A young mind is a sponge and absorbs all this. Parents and the government an extra responsibility to imbibe outof-syllabus social concepts for the betterment of tomorrow's society and the prosperity of the nation.

Prashant Singh, Rae Bareli

VIRTUAL DISTANCE

THIS REFERS TO the editorial 'School's out' (IE, April 29). There is no way online education can replace physical classrooms, but such is the crisis and need of the hour that online education has become inevitable at all levels. And barring urban locations, online education still remains a distant reality due to various issues like poor internet bandwidth, lack of awareness among students and parents and poor skills of teachers. In both healthcare and education, the COVID-19 crisis has exposed huge gaps. Going forward, both the central and state governments must focus on infrastructure.

Bal Govind, Noida



THE INDIAN EXPRESS, THURSDAY, APRIL 30, 2020 12 THE OUTBREAK THE WORLD

NEW POLIO OUTBREAK IN NIGER

The World Health Organisation says Niger has been struck by a new outbreak of polio, after the suspension of immunisation activities during the COVID-19 pandemic. The UN health agency reported that two children were infected by the highly infectious, water-borne disease and that one was paralysed



WATCH I mn US cases, toll surpasses Vietnam War

In Bangkok. AP

THAILAND **Bangkok to** ease some

restrictions

Bangkok: Officials in Bangkok say they are preparing to ease restrictions that were imposed to fight the spread of COVID-19, including the reopening of restaurants under strict conditions. The Bangkok Metropolitan Administration announced Wednesday that it hopes to lift restrictions on eight kinds of establishments it had ordered closed through April 30. The city's plans call for the reopening of restaurants, markets, exercise venues, parks, hairdressers and barbers, clinics and nursing homes, animal hospitals and pet salons, and golf courses and driving ranges.

AGENCIES NEW YORK/WASHINGTON, APRIL 29

IT HAS been 100 days since a 35year-old man presented to an urgent care clinic in Snohomish County, Washington, with a fourday history of cough and fever and tested positive for the virus. His was the first case to be

detected. Since then, more than one million people had tested positive in the United States.

In that time, residents in most states in the country along with more than half of all humanity - have been ordered to shelter in their homes in the hopes of slowing the spread of the highly contagious virus and to try to keep hospital systems from being overwhelmed.

The death toll climbed above 58,000 on Tuesday, surpassing the loss of American life from the Vietnam War, as Florida's governor met with President Donald Trump to discuss an easing of economic restraints.

Epidemiologists have estimated that the true number of infections may be about 10 times the known number, and preliminary testing of how many people have antibodies to the virus seems to support that view. Similarly, the official death toll is likely to vastly underestimate the true number by at least sev-



Vice President Mike Pence during a visit to the Mayo Clinic in Minnesota. AP

eral thousand, according to analysis of mortality data by The

New York Times. While the timeline for the spread of the virus has shifted as public health authorities find evdence that the pathogen was spreading in communities earlier than believed, the speed at which the world has been trans-

formed is shocking. Masks are becoming an accepted part of public life, which is why there was such a backlash on Tuesday after Vice President Mike Pence flouted the Mayo Clinic's protocols on wearing a protective

face covering on a visit there. In the last 100 days, the

global economy has suffered such a swift and sudden decline that economists have had to reach back to the Great Depression for analogies.

Florida Governor Ron DeSantis, among the latest to lock down his state against the pandemic, has been weighing whether to join other states in a relaxation of workplace restrictions and stay-at-home orders that have been credited with slowing the contagion but which have battered the economy.



As the US looks at long-term plans and economic recovery initiatives, misinformation about vaccines is shaping to be a major concern before one is even ready.

US CONSIDERING

AIR TRAVELLERS

The US is considering

scanning of air travellers

from countries hit hard

Donald Trump has said.

Trump said this could

be done in coordination

government. "We're

of both," he said.

with either the airlines or

working with the airlines.

Maybe it's a combination

by the coronavirus to

stop its spread in the

country, President

SCANNING FOR INTL

The claims range from concerns that vaccine trials will be rushed, to conspiracy theories that Bill Gates wants to use the vaccine to inject microchips in people. Given that a vaccine is widely accepted as the best way to definitively end the pandemic threat, fake news-fuelled resistance to the use of vaccines could have devastating consequences.

Final journeys are getting lonelier, last goodbyes shorter

SRIRAM VEERA MUMBAI, APRIL 29

BEIT a graveyard in central Indore, a funeral home in the midwestern US state of Wisconsin or a cemetery in Italy's northeastern region of Friuli-Venezia-Giulia; the final journeys are getting lonelier and the last goodbyes shorter. At these three COVID-19 hot spots, continents apart, fear is getting the better of grief and even death doesn't provide an escape from

tery caretaker, says the most dis-

these days is to watch the coffin

crying," Hafiz says.

matorium, too, the pandemic's

shadow looms large. Cloth

pouches and steel boxes with

ashes hang from hooks or sit on

the floor. The lockdown means life

- and death — are at a standstill.

Family members of the de-

ceased aren't turning up to col-

a social activist from Indore.

In the US, meanwhile, funer-

als follow a strict protocol.

Wisconsin funeral director John

Wenig shares how his son was

left speechless by a lady who had

lost her husband after 60 years

of marriage to COVID-19. "She

told my son, 'Are you telling me

I can't even have a proper funeral

for my husband?' My son said he

couldn't even hug the lady who

social distancing. Indore's Hafiz Javed, a cemehad broken down. Rules and precautions, you see."

Bodies being buried in New

York's Hart Island. Reuters/File

Elaborate funerals featuring comforting moment for him tributes and sharing of memories are a thing of the past.

pushed, rather than lowered, into A US government advisory the grave. "Everyone stands some directs for COVID-19 deceased to be covered in two body bags, and distance apart from each other. At for the face to be covered with a times, there aren't enough peomask. "No one really knows if the ple to lift the body, so it is difficult to lower them softly. We have to virus is active and harmful after slide them into the pit," Hafiz says. death: so, these are precautions.'

With few relatives attending There is also a cap on the burials, the last rites finish number of mourners. A maxiquickly. "We instruct family mum of 10 relatives are allowed members to pile mud over the in the cemetery. Technology has body, and once that is done, we helped. "We started live-streamrush to finish the job. No one ing the final rites. I remember the hangs around, there is not much first time we had 38 people, second time it jumped to 167 friends At the Malwa mill region's creand relatives watching it."

In Friuli-Venezia-Giulia, in north east Italy, Cladio Prescherm is thankful that the worst seems to be over in his region. "All cemeteries are closed here. They are open only when a body is buried. No one is coming to cemetery to lay a rose in these times," Prescherm says.

lect the mortal remains. "Some are waiting for things to open so "Newspapers in Bergamo are filled with death notices, page afthey can travel for ashes immersion; others are paranoid about ter page. That tells you the real story infection," says Gauri Kailashpati, of how many people have died."

Prescherm's family have been funeral directors for 150 years now. "Scenes of death and grieving are familiar to me but this has been a strange experience. From fear to sorrow. everything has been different ... I think we, as a country, remain shocked by this and need to heal as a group... but first, this virus has to be stopped." FULL STORY ON

www.indianexpress.com

NEPAL 3 returnees of **Tablighi meet** test positive

Kathmandu: Nepal on Wednesday said that three persons, who returned from India after attending a Tablighi Jamaat gathering, have been tested positive, bringing the total number of the COVID-19 patients in the country to 57. The three men, who were staying in quarantine after returning from the Tablighi Jamaat gathering in Delhi's Nizamuddin area last month, have been brought to an isolation ward of Narayani Hospital in Birgunj for treatment, according to a government spokesperson.

SINGAPORE

UK now has 2nd-highest COVID-19 death toll across Europe

ANDY BRUCE LONDON, APRIL 29 THE UNITED Kingdom now has Europe's second-highest official death toll from the novel coronavirus pandemic, according to new figures on Wednesday that cover fatalities in all settings, in-

cluding in nursing homes. Some 26,097 people died across the United Kingdom after testing positive for COVID-19 as of April 28 at 1600 GMT, Public Health England (PHE) said. That means the United Kingdom has had more COVID-19 deaths than France or Spain



Failure to stop virus at Johannesburg residents gather in a stadium to be tested for the virus on Wednesday. South Africa will begin a phased easing

emerges as challenge

Govt warns of fake news

Singapore: Singapore on Wednesday warned against spreading fake news and videos about migrants workers, saying this could disturb law and order in dormitories where a large number of foreign workers, including Indian nationals, have been tested positive. Law and Home Affairs Minister K Shanmugam warned such videos can lead to serious law and order incidents. He said the authorities are watching those who spread the videos "very carefully". Warning those spreading fake news maliciously, he said, they will be charged if a crime was committed.

"These more complete data will give us a fuller and more up to date picture of deaths in England and will inform the government's approach as we continue to protect the public,' Yvonne Doyle, medical director at PHE, said.

have reported.

Such a high UK death toll increases the pressure on Prime Minister Boris Johnson's government which is facing criticism from opposition parties for being too slow to impose a lockdown and too slow to introduce mass testing

ment's chief scientific adviser said keeping the UK death toll below 20,000 would be a "good outcome"

the pandemic. **REUTERS**

THOMAS ERDBRINK & CHRISTINA ANDERSON STOCKHOLM, APRIL 29 SHE STOOD leaning on her cane, briefly resting among dozens of bubbly young Swedes out enjoying one of the first sunny spring

days of the year. In mid-March, the governclose to people," said Birgit Lilja, 82, explaining that she had left her house to pick up a new identity card in person. "But I trust

Although international comparisons are difficult, the new figures confirm Britain's place among the European countries worst hit hardest by

of its strict lockdown measures which have been in place since March 27, on May 1. It has over 4,360 cases and 86 deaths. AP

Picnickers in Stockholm

last week. NYT

'Life has to go on': How Sweden faced virus

their hands to slow the spread of the virus - without any mandatory orders.

Sweden's death rate of 22 per 100,000 people is the same as that of Ireland, which has earned accolades for its handling of the pandemic, and far better than in Britain or France.Yet, on this warm spring day, at least, there was little evidence that people were observing the protocols – adding further mystery to

wholesale lockdown to "flatten the curve" of the epidemic, public health officials pointed to trust as a central justification. Swedes, they said, could be trusted to stay home, follow social distancing protocols and wash placed no limits on public trans-

OTHER TOP GLOBAL STORIES

Boris, fiancee announce

after he returned to work

birth of boy, two days

Gatherings of more than 50 people are banned. Museums

have closed and sporting events have been cancelled. At the end of March, the authorities banned visits to nursing homes. That's roughly it. There are almost no fines, and police officers can only ask people to oblige. Pedestrians wearing masks are

generally stared at as if they have iust landed from Mars. Throughout the crisis Sweden's apparent success. Sweden has had enough inten-While other countries were slamming on the brakes, sive care units to deal with Sweden kept its borders open, Covid-19 patients, the minister allowed restaurants and bars to of health and social affairs, Lena keep serving, left preschools and Hallengren, said in an interview. "We have 250 empty beds right grade schools in session and now." NYT

going through hell: Trump port or outings in local parks. LALIT K JHA

WASHINGTON, APRIL 29

US PRESIDENT Donald Trump doubled down on China for failing to tame the coronavirus at its very origin, saying it has led to 184 countries "going through hell", as several American lawmakers demanded steps to reduce dependence on Beijing for manufacturing and minerals.

Trump has been publicly blaming China for the global spread of the "invisible enemy" and launched an investigation against it. He has also indicated that the United States may be looking at "a lot more money" in damages from China than

the \$140 billion being sought by Germany from Beijing for the pandemic.

source led to 184 countries

Leaders of the US, the UK and Germany believe that the deaths and the destruction of the global economy could have been avoided, had China shared the information about the virus in its early phases.

"It's in 184 countries, as you hear me say often. It's hard to believe. It's inconceivable. Trump told reporters at White House Tuesday. "It should have been stopped at the source, which was China. It should have been stopped very much at the source, but it wasn't. And now we have 184 countries going through hell." PTI

Clinton endorses Biden: 'Wish he were president right now'

LISA LERER, MAGGIE ASTOR & SYDNEY EMBER NEW YORK, APRIL 29

HILLARY CLINTON, the 2016 Democratic presidential nominee and a political veteran who knows firsthand what it is like to compete against President Trump, threw her support behind Joseph R Biden Jr on Tuesday, the latest party leader to make the case for returning the White House to Democratic hands in November.

"I've been not only a colleague of Joe Biden's, I've been a friend, and I can tell you that I wish he were president right now but I can't wait until he is - if all of us do our part to sup-



PRIMARIES:

THE DEMOCRATS

port the kind of person that we want back in the White House," Clinton said on Tuesday afternoon during a virtual town hall-style event with Biden about the impact of the coronavirus on women.

Accepting her support, Biden said: "I really appreciate your friendship. What a, just a wonderful personal endorsement."



all but confirmed the endorsement as she disclosed that she would be appearing with Biden. After Clinton endorsed Biden, the event turned into a

conversation about the coronavirus crisis. With an easy banter that recalled the breakfast meetings they both repeatedly harked back to, the two shared ideas to support women who were struggling because of the outbreak.

"I'm trying not to get too

Trust is high in Sweden – in

government, institutions and fel-

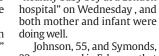
low Swedes. When the govern-

ment defied conventional wis-

dom and refused to order a

them to be careful with me."

"You've been way ahead on these issues for a long time,' Biden said to Clinton – a show of respect that was often returned. **NYT**



Johnson, 55, and Symonds, 32, announced in February that they were engaged and expecting a child together. At the time

ASSOCIATED PRESS

LONDON, APRIL 29



Symonds announced the birth of a son on Wednesday, just two they said the baby was due in davs after Johnson returned to early summer. No wedding date has been announced.

Symonds, an environmental campaigner and former Conservative Party staffer, also said she was sick for a week with COVID-19 symptoms, though she wasn't tested for the virus.

The baby is the third born to a sitting British prime minister this century. It wasn't immediately clear whether Johnson planned to take paternity leave.

PRESS TRUST OF INDIA LAHORE, APRIL 29 PAKISTANI MEDIA mogul Mir Johnson Shakilur Rehman, arrested on

charges of illegally obtaining government land here over three decades ago when Nawaz Sharif was the chief minister of Puniab province. has been sent to jail on judicial remand after the country's anti-graft body did not seek his further custody.

Mir Shakilur Rahman, the editor-in-chief of the Jang group which owns some of Pakistan's widely circulated newspapers and the Geo television network, was arrested on March 12 by the National Accountability Bureau (NAB) and was in its custody till

judicial custody in 34-yr-old case April 28. An accountability court on Tuesday sent Rehman to jail on judicial remand till May 12 after the prosecutor said the NAB did not

Pak media mogul remanded in

need him anymore for investigation, the Dawn News reported. The charges against Rehman relating to the purchase of sev-

eral plots of land in Lahore go back to 1986 when Sharif was the chief minister of Punjab province. The NAB alleged that Sharif allowed Rahman illegally acquire more government-

owned-land than he was alwed by law. On April 27, the anti-graft body had issued an arrest warrant against the embattled former prime minister Sharif in the land corruption case.

The 70-year-old supremo of the Pakistan Muslim League-Nawaz, is currently in London for medical treatment.

NAB officials said Sharif illegally leased the land to Rehman. At the outset of Rehman's remand hearing on Tuesday, NAB Special Prosecutor Asim Mumtaz told the court that he could not be brought for the hearing as he was admitted to a private hospital owing to bad health.

However, Presiding Judge Jawadul Hassan expressed displeasure over the bureau for not presenting the suspect and also refused to entertain the medical certificate of a private hospital. Later, the NAB brought Rehman to the court in an ambulance from the hospital.



International market data till 1900 IS

The deal consideration was

A GSK spokesman declined to

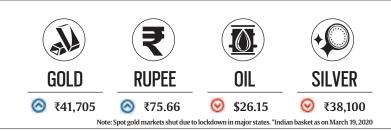
paid in cash and shares of HUL.

and was completed earlier this

position in India.

month.

THE INDIAN EXPRESS, THURSDAY, APRIL 30, 2020 13 ECONOMY



SENSEX: 32,720.16 ▲ 605.64 NIFTY: 9,553.35 ▲ 172.45 NIKKEI: 19,771.19 ▼ 12.03 HANG SENG: 24,643.59 ▲ 67.63 FTSE: 6,016.53 ▲ 58.03 DAX: 10,835.21 ▲ 39.58

FINAL REPORT OF TASK FORCE ON NATIONAL INFRASTRUCTURE PIPELINE **2020-25 infra funding pegged at ₹111L cr:** Energy, roads, railways to get lion's share

ENSECONOMIC BUREAU NEW DELHI, APRIL 29

EXPLAINE

ENERGY, ROADS, railways and urban projects would account for the bulk of allocations, involving total estimated infrastructure investment of Rs 111 lakh crore during the five fiscal year period 2020-25. This is according to the final report of the task force on National Infrastructure Pipeline (NIP) submitted to Finance Minister Nirmala Sitharaman on Wednesday. Of the total project capital expenditure, sectors such as energy (24 per cent), urban (17 per cent), railways (12 per cent) and roads (18 per cent) are pegged to contributed nearly 70 per cent of the infra investments in India.

While Centre and states are expected to have almost equal share in implementing NIP, private sector contribution is expected around 21 per cent, as per a statement by the Finance Ministry. The NIP captures all projects — greenfield or brownfield, under imple-

Aim is to boost infrastructure investments

AGGRESSIVE PUSH towards asset sales, monetisation of infrastructure assets, setting up of development finance institutions and strengthening the municipal bond market are some measures suggested by a government panel to boost infrastructure investments. The panel has drawn up a National Infrastructure Pipeline to bring greater focus in this area, which is crucial to boosting economic growth.

mentation or under conceptualito aid the process of galvanising insation – costing greater than Rs vestments in infrastructure sector 100 crore per project. in next five years.

Besides strengthening the mu-The task force, headed by Economic Affairs Secretary Atanu nicipal bond market, an aggressive push towards asset sales, moneti-Chakraborty, has also recomsation of infrastructure assets, mended setting up of three comdeepening of corporate bond marmittees: a panel to monitor NIP kets, and setting up Development progress and eliminate delays; a Financial Institutions for infrasteering committee in each infrastructure sector, are among the structure ministry for following up implementation; and a commitmeasures that have been recommended by the government panel tee in Department of Economic Affairs for raising financial resources for the NIP.

Out of the total expected capital expenditure of Rs 111 lakh crore, projects of Rs 44 lakh crore (40 per cent of NIP) are under implementation, projects worth Rs 33 lakh crore (30 per cent) are at conceptual stage and projects worth Rs 22 lakh crore (20 per cent) are under development. The task force was set up after Prime Minister Narendra Modi, in his Independence Day speech last year, highlighted Rs 100 lakh crore worth of infra investment over the next five years to make India a \$5-

trillion economy. The summary report for 2019-2025 was released by Sitharaman on December 31, 2019. The final report has revised up NIP from earlier Rs 100 lakh crore "in light of additional/amended data provided by central ministries/state governments since the release of summary NIP report," the Centre said. In its summary report, the panel had suggested effective dis-

pute resolution, contract enforce-

ment and asset monetisation among other reforms for achieving infra investment targets. A critical step in addressing dwindling private sector participation in infrastructure can be institutionalising dispute resolution mechanism to efficiently resolve disputes related to PPP projects. Investments

must be made in the institutions created under The Commercial Courts Act 2015, The Specific Relief (Amendment) Act 2018 and the New Delhi Arbitration Centre Act

2019 for speedy resolution, it said. The RBI's latest credit growth data shows that year-on-year growth in credit outstanding to the infrastructure sector fell to a 19month low of 3.3 per cent. FY20 saw a decline in banks' appetite to lend to infrastructure companies. Data shows in the 11-month pe-

riod ended February 2020, credit outstanding for the infrastructure sector as a whole shrank from Rs 10.55 lakh crore in March 2019 to Rs 10.18 lakh crore in February 2020, thereby contracting by 3.5 per cent.

GlaxoSmithKline Plc is planning

REUTERS

BRITISH

BENGALURU, APRIL 29

DRUGMAKER

to Bloomberg News. In December 2018, Unilever a sale of its \$3.7-billion stake in comment on the matter. Unilever Ltd's listed India unit, struck a deal to buy GSK's Horlicks Hindustan Unilever did not imnutrition business for \$3.8 billion, Bloomberg News reported on mediately respond to a request Wednesday, citing people familboosting the Anglo-Dutch group's for comment.

'GSK plans to sell HUL stake'

GSK plans to offload part or all

of its 5.7 per cent holding in

Hindustan Unilever Ltd through

a series of block trades, according

iar with the matter.

US GDP contracts 4.8% in Ql, sharpest fall since Great Recession

the lockdown in California

"If the economy fell this hard in

on April 26. Reuters

REUTERS WASHINGTON, APRIL 29

THE US economy contracted in the first quarter at its sharpest pace since the Great Recession as stringent measures to slow the spread of the novel coronavirus almost shut down the country, ending the longest expansion in

the nation's history. The decline in gross domestic product(GDP)reflected a plunge in economic activity in the last two weeks of March, which saw millions of Americans seeking unemployment benefits. The Commerce Department's snapshot of first-quarter GDP on Wednesday reinforced analysts'



rate last quarter, weighed down by sharp decreases in consumer spending and a drawdown of in-

ventory at businesses. That was the steepest pace of contraction in GDP since Q4 of 2008 - the height of the Great Recession. A deepening downturn in investment by businesses was another major factor in the slump last quarter, helping to overshadow positive news from a shrinking import bill, the housing market and more spending by the gov-

Snapdeal, 4 shopping complexes figure in US Notorious Markets List

LALITKJHA WASHINGTON, APRIL 29

SNAPDEAL, ONE of India's largest e-commerce companies, along with four Indian shopping complexes have figured in the US' 2020 edition of the Notorious Markets List for counterfeiting and piracy.

Other than Snapdeal, the four markets are Tank Road in Delhi, Heera Panna in Mumbai, Kidderpore in Kolkata and reported that they had received a Millennium Centre in Aizawl. counterfeit product from Snapdeal.

In all, the US Trade Representatives' (USTR) annual list has 38 online markets and 34 physical markets that are reported to engage in or facilitate substantial trademark counterfeiting and copyright piracy.

"Snapdeal, one of India's largest e-commerce platforms, is known as a place to purchase counterfeit watches and shoes," the USTR said.

The other four are Tank

Road in Delhi, Heera

Kidderpore in Kolkata

Delhi's Tank Road market was

in the Notorious Markets List

(NML)in 2019. "Right holders con-

firm that this market continues to sell counterfeit products, includ-

ing apparel and footwear.

Wholesale counterfeit goods are

also reportedly supplied from this

market to other Indian markets in-

cluding Gaffar Market and Aimal

Khan Road (in Delhi)," it said, PTI

Panna in Mumbai,

in Aizawl

former Finance and Millennium Centre According to a November 2018 survey, 37 per cent of its customers

> Mehul Choksi and Vijay Mallya. Hitting back at Finance Minister Nirmala Sitharaman who had said wilful defaulters were beneficiaries of phone banking under the UPA regime and the Narendra Modi government is chasing them to recover the dues, he also asked the Government break up the NPAs into pre-2004, 2004 to 2014 and post-2014" arguing that it "will give us an idea

List of defaulters: Chidambaram accuses FM of taking shield behind technical rules

EXPRESSNEWSSERVICE

NEW DELHLAPRIL 29 THE WAR of words between the Congress and the BJP government over the list of wilful defaulters escalated on Wednesday, with Minister Chidambaram accusing Finance Minister Nirmala Sitharaman of taking shield behind technical rules and asking the government why it has taken the technical loan write-off route for fugitives like Nirav Modi,

when the loans were given and

Former Finance Minister P Chidambaram. Express file

which loans have become NPA." "You keep on throwing these accusations that all these loans were given during the UPA regime. Is the government seriously suggesting that no loans were given after 2014? Or that all the loans given after 2014 are performing loans? I mean, what do they take the people of India for? We may be stupid, we're not so stupid. Loans have been given after 2014, loans were given prior to 2004 also. Give the breakup?," he said.

Responding to Sitharaman's statement that no loan is waived off and that provisions are made

Impact will be larger since the

receivables is likely to increase

cash stuck in inventory and

in such a scenario

for NPAs as per the four-year provisioning cycle laid down by the RBI. Chidambaram accused her of taking shield behind the technical rule and asked why is she applying the technical rule to those who have been declared a fugitive or an absconder. "We understand the technical rules of the RBI. We are prising and ironical?" not on the technicality ... There are defaulters, there are wilful default-

ers, there are wilful defaulters who are staving back in India facing inquiries and trying their best to pay back and there are wilful defaulters, who have fled India and are being declared fugitives." "Your RBI rule can apply maybe to the first, second and

third categories. After four years of full provisioning is made, you can technically write off the loan. That you can do for defaulters, wilful defaulters and wilful defaulters who have stayed back and trying to face an inquiry. But why do you apply that rule to a wilful defaulter who has fled India and your government has declared him a fugitive?...Why does this rule apply to the Nirav Modis and the Vijay Mallvas and the Mehul Choksis. he said. Taking a dig at the FM, he said "a FM who was silent for the last 37 days has suddenly sprung to life and sprung to the defence of these fugitives. Isn't that a little sur-

On Sitharaman's remark that scheduled commercial banks had written off Rs 1.45 lakh crore in the UPA period, he said: "I am sure between 2004 and 2014, banks were applying the rule and technically writing off 1.6 lakh crore, but by the same token, between 2014 and 2019, Modi government has written off 6.66 lakh crore. So, when you mention 1.6 lakh crore should not the FM also mention the 6.66 lakh crore rupees that her government has written off between 2014 and 2019.....But the point we are asking is, these are fugitives. They fled India under your nose. You have declared them fugitives and absconders. Why are you applying this rule to them?" he said.

'Govt has to step in to protect 11 crore Indians, give hope to MSMEs'

ernment.

EXPRESS NEWS SERVICE NEW DELHI, APRIL 29

THE CONGRESS Wednesday asked Prime Minister Narendra Modi to take urgent steps and announce a financial assistance package to protect the wages and salaries of about 11 crore people working in the Micro. Small and Medium Enterprises (MSME) sector, and a paycheque protection programme on the lines of what the US had announced for another 1 crore employees with income of less than Rs 3.5 lakh a year.

Addressing a press conference, former Finance Minister P Chidambaram lashed out at the NDA government for remaining "non-committal on everything", be it an exit strategy after the lockdown, financial assistance to states or a financial package or assistance for businesses. He said monetisation of the fiscal deficit should not

"The time to make bold decisions to save MSMEs is now. If businesses do not see hope, they will decide to close"

PCHIDAMBARAM FORMER FINANCE MINISTER

be seen as a "no-go area".

"The time to make bold decisions to save MSMEs is now. If businesses do not see hope, they will decide to close. The government has to step in today to protect 11 crore Indians and give hope to MSMEs. It is bewildering that there has been absolutely no financial package or assistance announced for businesses since the onset of COVID-19," he said, asking the government to announce Rs 1 lakh crore as wage protection assistance to help MSMEs pay wages and salaries for April and another Rs 1 lakh crore for credit guarantee fund for MSMFs

BRIEFLY -

predictions that the economy was already in a deep recession. "The economy will continue to fall until the country opens back up," said Chris Rupkey, chief economist at MUFG in New York.

the first quarter, with less than a Americans call for the end of

US adds 5 of Amazon's foreign operations to list

ASSOCIATED PRESS WASHINGTON, APRIL 29

THE UNITED States for the first time added five of Amazon's overseas operations to its list of "notorious markets" where pirated goods are sold. The e-commerce giant dismissed the move as part of the Trump administration's "personal vendetta" against it.

The Office of the US Trade Representative on Wednesday added the Amazon.com Inc. domains in Canada, France, Germany, India and the United

Kingdom to its annual blacklist. USTR cited complaints from US businesses that consumers can't easily tell who is selling items on the Amazon platforms and that the e-commerce company's procedures for removing counterfeit goods "can be lengthy and burdensome."

> Amazon fired back with a statement Wednesday: "We strongly disagree with the characterization of Amazon in this USTR report. This purely political act is another example of the ad-

ministration using the US government to advance a personal vendetta against Amazon."

'27 of top 100 companies can't sustain current salary bill'

As many as 27 of the top 100 companies listed on the National Stock Exchange will not be able to sustain current wage bill if revenue dips 30 per cent or more, a Deloitte study said

METHODOLOGY Deloitte conducted a study of the top 100 companies listed on the NSE in terms of market capitalisation

11 of the 27 vulnerable Temporary solution: Dip into cash companies have a debt to balance or borrow in short term equity ratio of more than 1

All the companies covered have an ability to pay their fixed opex, interest and compensation cost from cash and cash equivalents for about 5.5 months at the median, it said

US places India on 'Priority Watch List' for IP protection

PRESSTRUSTOFINDIA WASHINGTON, APRIL 29

THE US on Wednesday placed India on the 'Priority Watch List' for lack of sufficient measurable improvements to its Intellectual Property framework on the "longstanding" and "new challenges' that have negatively affected American right holders over the past year

The US placed 10 countries, including India and China, on the list, alleging that enforcement of the intellectual properties have deteriorated or remained at inadequate levels and the Americans who rely on their protection have difficulty with fair and equitable market access. The countries placed on the list by the Trump administration $on \, Intellectual \, Property (IP) related$ issues are Algeria, Argentina, Chile, China, India, Indonesia, Russia, Saudi Arabia, Ukraine and Venezuela.

"The Trump administration is committed to holding intellectual

LACK OF MEASURABLE IMPROVEMENTS'

The USTR said India had been placed on the

'Priority Watch List' for lack of sufficient measurable improvements to its IP framework.

able and to ensuring that US innoprotection of IP rights.

right holders over the past year.

REUTERS

property rights violators account-

vators and creators have a full and fair opportunity to use and profit from their work," said US Trade Representative Robert Lighthizer after the release of annual Special 301 Report on the adequacy and effectiveness of trading partners'

In its report, the USTR said that India had been placed on the 'Priority Watch List' for lack of sufficient measurable improvements to its IP framework on the "longstanding" and "new challenges" that have negatively affected US Fed sticks to zero rate pledge, vows to utilise tools to help economy

WASHINGTON, APRIL 29

US FEDERAL Reserve policymakers on Wednesday left interest rates near zero and repeated a vow to do what it takes to shore up the economy, saying the ongoing coronavirus pandemic will "weigh heavily" on the near-term outlook and poses "considerable risks" for the medium term.

'The Federal Reserve is committed to using its full range of tools to support the US economy in this challenging time, thereby promoting its maximum employment and price stability goals," the US central bank said in a statement at the end of a two-day policy meeting held via videoconference because of the coronavirus pan-

demic. With so much uncertainty around the economic outlook, the



27 companies won't be able to sustain current wage bill from cash profits, if their revenue dips by 30 per cent or more



Sidbi launches liquidity window for MSMEs, SFBs, **NBFCs and MFIs ENSECONOMIC BUREAU**

MUMBAI. APRIL 29

SMALL INDUSTRIES Development Bank of India (Sidbi) has launched a special liquidity scheme for micro, small and medium enterprises (MSMEs), small finance banks stitutions (MFIs) through banks.

nancial support to banks, NBFCs and MFIs by way of term loans to ensure operational continuity and promote onward lending to MSMEs. The tenor of these loans will be 90 days.

Mohammad Chairman and Managing Director of Sidbi said, "We were provided a special liquidity window of Rs 15,000 crore by the RBL... The funds will be channalised to MSMEs through eligible banks, NBFCs and MFIs.

(SFBs), non-banking financial companies and microfinance in-The scheme would provide fi-

Mustafa,

Sensex rises 606 points on easing of curbs, Fed meet

ENSECONOMIC BUREAU MUMBAI, APRIL 29

DOMESTIC INDICES rose on Wednesday as global markets edged up ahead of US economic growth figures and a Federal Reserve rate decision while investors seemed buoyed as more governments, including India, planned to ease anti-virus controls and allow some businesses to reopen. The Sensex rose 606 points, or 1.89 per cent, to 32,720.16 and the NSE Nifty Index gained 172 points at 9,553.35 The rupee strengthened as

much as 52 paise against the dollar to move above the 76 mark to 75.66 in the wake of the improvement in global risk environment. Analysts said markets contin-

ued their momentum for the third consecutive session and ended with strong gains tracking encouraging global cues.

Oil prices surged after US crude stockpiles grew less than expected and gasoline posted a surprise draw.Brent crude futures were up \$2.23, or 11 per cent, at \$22.69 a barrel by 12:05 p.m. EDT (1605 GMT). US WTI futures soared \$3.58, or 29 per cent, to \$15.92 a barrel.

contending the returns they had

filed, the refund need not be

processed immediately. The said

Vodafone Idea had sought tax

its tax returns between AY2012

and 2017 had not been processed

by the authorities despite repeated

process Vodafone Idea's tax re-

for AY2015-16, which is stuck in

Though the SC directed I-T to

reminders on the same.

litigation.

SC turns down Vodafone Idea plea for immediate tax refund of ₹4,759 crore

AASHISHARYAN NEW DELHI, APRIL 29

tax refunds between AY2012 and IN A setback to Vodafone Idea, the 2017 have been withheld by authorities for various reasons, such Supreme Court (SC) Wednesday rejected the telco's plea, asking the as transfer pricing adjustment, Income Tax (I-T) Department to capitalisation of license fees. 3G process and deposit tax refunds spectrum fees, and asset restoraworth Rs 4,759.7 crore. The apex on obligation. court said the authorities were justified in holding back refunds unrefunds of Rs 4,759.7 crore from til tax returns of the company was the I-T department, claiming that

perused by the authorities. The SC, however, asked the I-T department to take a decision on the pending tax refunds as soon as possible

I-T department authorities have kept tax refunds of the company between assessment year (AY) 2012 and 2017, in abeyance, claiming that the returns of the company for these years were "under scrutiny" and since a notice had been issued to the company

Ex-Fin Secy is PESB chief

New Delhi: Ex-finance secretary Rajiv Kumar has been named PESB chairperson. PTI

ILO: 305 million jobs may be lost

Geneva: The ILO estimated 305 million full-time jobs could be lost in Q2. AP

ADB approves \$346 mn loan

New Delhi: The Asian Development Bank on Wednesday said it has approved a \$346-million loan to the government to provide reliable power connection in rural areas of Maharashtra. The loan will support the state government's high voltage distribution system programme for new grid-connected rural agricultural customers across the state, said the multi-lateral funding agency. PTI

NMC founder on private probe

Dubai: NMC Health founder BR Shetty said a probe conducted by his own advisors has found alleged fraud at the firm and Finablr.

'Groups urge delay in digital tax'

New Delhi: Lobbying groups have urged India to delay a new digital tax that will hit firms like Facebook and Google. **REUTERS**

funds worth Rs 733 crore for AY2014-15 within four weeks the relief could be short lived. The department had raised additional tax demand of Rs 582 crore

Mumbai

US Fed Chair Jerome Powell, File Fed said it expects to maintain the

target range for its benchmark overnight lending rate "until it is confident that the economy has weathered recent events and is on track to achieve its maximum employment and price stability goals.

During two emergency meetings in March, the central bank cut its benchmark rate to a range between zero and 0.25 per cent.

THE INDIAN EXPRESS. THURSDAY, APRIL 30, 2020 **14** SPORT

BOOKIE IN SHAKIB CASE BANNED

ICC handed a 2-year ban to Deepak Agarwal, a franchise owner in the 2018 T10 League held in the UAE, after he admitted to obstructing an ongoing investigation. The Indian businessman was named as the man involved in Bangladesh all-rounder Shakib Al Hasan getting banned last year.

'Difficult' to host Olympics if pandemic not contained: Abe

AGENCE FRANCE-PRESSE TOKYO, APRIL 29

JAPANESE PRIME Minister Shinzo Abe said on Wednesday that the Tokyo Olympics could not take place next year unless the coronavirus pandemic is contained, as the city's governor called for an extension of the nationwide state of emergency. The International Olympic Committee and the Japanese government last month postponed the Games until July 2021 because of the coronavirus crisis. With the epidemic's worldwide infection rate climbing and experts suggesting a vaccine is a long way off, doubts have been raised about the chances of holding the huge event next year.

"We've been saying the Olympic and Paralympic Games must be held in a complete form, in that athletes and spectators can all participate safely. It would be impossible to hold the Games in such a complete form unless the coronavirus pandemic is contained," Abe said in response to an opposition lawmaker.

Abe's summary of the situation was later underlined by IOC President Thomas Bach.

"The IOC fully agrees with the position of Prime Minister Abe," Bach said in response to a question from Reuters. "From the very beginning of this crisis, we established the principle that the Olympic and Paralympic Games can only be organised in a safe environment for everyone involved. This principle has driven all our decisions so far, and we remain committed to it in the future." Abe has staked part of his legacy as Japan's longest-serving premier on holding the Games and was hoping for a boom in tourism and consumer spending. Japan has gathered some \$3 billion in domestic sponsorship, an Olympic record, and spent close to \$13 billion on preparations.

The prime minister said on Wednesday that the Olympics "must be held in a way that shows the world has won its battle against the coronavirus pandemic," and cautioned that Japan should "brace for a protracted battle".

Tokyo confirmed 47 new infections on Wednesday. The national tally stands at 13,895 infections, including 413 deaths, national broadcaster NHK said.

Abe's comments echoed statements made by other senior Japanese officials this week. Tokyo 2020 president Yoshiro Mori told Nikkan Sports on Tuesday that the Games would be "scrapped" if they could not take place in 2021.

The head of the Japan Medical Association (JMA), Yoshitake Yokokura, told a news briefing on Tuesday that "unless an effective vaccine is developed, I expect hosting the Olympics will be difficult."



MIHIR VASAVDA NEW DELHI, APRIL 29

LEGAL EXPERTS and market-watchers, assessing the impact of the COVID-19 pandemic on sports, feel that the cancellation of this year's Indian Premier League might be the best-case scenario for all stakeholders.

Advising against delaying or shortening of the season, they say that by considering 2020 as a 'zero year', the broadcaster, Star, and BCCI will be able to deal with the present economic uncertainty better and also benefit in the long run.

"Since the pandemic will result in a change of timelines or loss of a season, broadcasters will need to review their contracts with event organisers. They may consider extending the term of their contract to include an extra season where a season has been cancelled," a paper produced by lawyer Nandan Kamath's firm LawNK says.

However, BCCI hasn't yet given up on the IPL idea. Earlier this month, BCCI secretary Jay Shah had said: "The BCCI will continue to monitor and review the situation regarding a potential start date in close partnership with all of its stakeholders and will continue to take guidance from the Government of India, state governments and other state regulatory bodies."

On the impact of the pandemic on the Star-BCCI deal, a top BCCI official said: "We will keep consulting the government and, based on their inputs, it will be decided if the IPL can take place or not. As for the Star deal, it's too early to talk about it."

However, with most mega sporting events around the world - Olympics, Grand Slam tennis. European football championship - getting cancelled or postponed by a year, the chances of IPL Season 13 taking place seem bleak.

This, according to lawyer Anish Dayal, who specialises in sports law and IPL contracts, is "a clear situation of force majeure". Explaining the legal term, he says, "Force majeure allows the suspension of obligations and this will help both, the BCCI and franchises, to mutually dis cuss mitigation of the loss that arises."

However, the tricky problem for the BCCI will be the implementation of the 'force maeure' clause in the broadcasting deal with Star that has promised to pay the Indian board 16,347.50 crore over five years till 2022.

As part of their 2020 obligation, Star has already paid the BCCI approximately ₹1,500 crore as an advance for this season's IPL, BCCI officials insist that in the case of cancellation, and the enforcement of 'force majeure', the board will return the advance payment. "Of course, we will return the amount," said an official

Sports lawyer Vidushpat Singhania, managing partner of Krida Legal, says none of the parties may have to pay any penalties if the force majeure clause is invoked. Additionally, they can consider Season 13 as a 'zero year', and negotiate to add an extra year at the end of the contract to recover losses.

"It depends on how the contract is worded. If it is a yearly restriction, they will have to neAs part of their 2020 obligation, Star has already paid the BCCI approximately ₹1,500 crore as an advance for this season's IPL. Those in the know say that in the case of cancellation, and the enforcement of 'force majeure', BCCI is expected to return a part of or the full advance payment.

Star to re-negotiate deals with advertisers who have already booked IPL slots keeping in mind the original April-May slot. An IPL later in the year could see them changing their minds. A product launch or promotion of seasonal goods can't be expected to be showcased on-air if the IPL's schedule changes.

"In such scenarios, they may be forced to renegotiate on existing bookings, rates and packages," Kamath, who has previously advised the BCCI and other stakeholders on various issues, says.

Another predicament that Star could face is the drop in advertising spending in the coming months because of the COVID-19-forced economic slump. There are those who feel that even BCCI might face the same problem. "In case they somehow do hold Season 13 in September-October this year, as it has been proposed, within months they will have to hold Season 14 in April, 2021. These back-toback IPLs will dry up the advertisers. A market dealing with a slowdown will not be conducive for another IPL," says a BCCI member. He goes on to add that the Board, in case it holds an IPL this year, will have to start the process of inviting bids for a new broadcaster in 2021. "The financial slump will mean they won't get good money for the TV deal. Delaying the tender process and pushing back the broadcast rights auction will be a wise decision."

How suspension of obligations through force majeure can mitigate losses

What is force majeure?

time of entering into an agreement - in the present circumstances, the COVID-19 pandemic.

Is the pandemic a force majeure event? To trigger the clause, the BCCI will have to prove that it wasn't just inconvenient, but impossible, for them to hold the tournament because of events beyond their control. According to lawyer Anish Dayal, who specialises in sports law and has advised on IPL contracts, the present situation - the COVID-19 pandemic and the government imposed lockdown - "is clearly an event of force majeure".

What happens if force majeure is invoked?

It will give IPL stakeholders - BCCI, broadcasters, franchises, players, and advertisers temporary reprieve as they would no longer be tied down by their contractual obligations. This can possibly help the parties arrive at a negotiated settlement by coming to the table with a clean slate, not burdened by strict clauses. "Force majeure allows the suspension of obligations and this will help both, the BCCI and franchises, to mutually discuss mitigation of the loss arising," Dayal says.

as part of the deal, the broadcasting behemoth already paid BCCI close to ₹1,500 crore - half of this season's installment.

On the face of it, in case the "force majeure" clause comes into play and IPL gets cancelled, the BCCI will have to refund the advance payment to Star. However, it is open to interpretation. Chances are the BCCI might just return a

part of the advance bringing in the image rights clause. Those in the know also say that there is also a SIMPLY possibility that the amount could be carried over to next year and considered as an advance for next season.

Will Star get an extra year in case this

That's the best-case scenario for Star in the present circumstances. Experts say that in case the tournament does not take place this year. Season 13 can be considered a 'zero vear'. An extra year would mean Star getting another season to recover its losses.

the IPL by the BCCI is likely to be treated as force majeure in the context of player contracts. Unless the BCCI decides otherwise, payment obligations to players will stand suspended," says noted lawyer Nandan Kamath.

What happens if the season is postponed and truncated?

According to Vidushpat Singhania, managing partner of Krida Legal,

if the IPL is postponed "the player can still perform his duty, which means the franchises will have to pay the player his full fees".

In case of a truncated season, it will depend on whether there is a clause relating to variable pay. However, it is likely that there will be a pay cut across the board - from player salaries to broadcast payments - in case the IPL season is shortened and/or held behind closed doors.

As per a paper produced by Kamath's firm LawNK, broadcasters might also face re-negotiation and refund requests from their adver-

Counting the zeroes in 'zero year'

Experts feel cancelling IPL 2020 will benefit all stakeholders but BCCI not too keen to add extra year to Star contract



The decision won't be so straightforward as a host of other commercial aspects will be decided on whether the season is cancelled or truncated as well as possible visa restrictions, which could have an impact on viewership and sponsor interest. BCClfile

It's an event beyond the control of a party; something that could not be foreseen at the

PUT

season is cancelled?

We've been saying the Olympic and Paralympic Games must be held in a complete form, in that athletes and spectators can all participate safely. It would be impossible to hold the Games in such a complete form unless the coronavirus pandemic is contained."

SHINZO ABE, JAPAN PRIME MINISTER

gotiate another year. However, if it is seasonwise, then the contract will continue till the particular number of seasons are played," inghania says

The idea of contract extension hasn't found takers in the BCCI. "That might not be possible. We will go for a fresh tender once the Star deal ends in 2022," an official said.

However, if the tournament is held in October - an option the BCCI is exploring - it could result in Star losing out on advertising revenue due to a combination of factors, including the gloomy economic outlook, while still having to pay the entire rights fees.

A truncated and postponed IPL will force

What happens to the BCCI-Star deal?

The fate of this deal has worried all IPL stakeholders the most. As is the case with all sporting leagues, it is the media rights revenue that keeps cricket's biggest brand running. In 2017, Star India bought the broadcasting rights of the tournament and promised to pay BCCI ₹16,347.50 crore over five years. Earlier this year,

Will the franchises have to pay the players if the season is cancelled?

The franchise-player contract has two main payment conditions: the player needs to pass a fitness test and has to get a bonafide no-objection certificate from national boards. According to those in the know, the contract does not contemplate cancellation of a season. In a normal season, a franchise has to pay 60

per cent of a player's fee by April 30. So far, none of the players have been paid for the season. However, if the season is cancelled because of the pandemic, the franchises will probably not have to pay the players. "The cancellation of

tisers, who have already booked spots. This means that the advertisement sales for a specific period (for example, a mobile phone launch or summer-specific products) may no longer be relevant if the tournament is held in, say, October. "In such scenarios, they may be forced to renegotiate on existing bookings, rates and packages," Kamath says. Another predicament Star could face is the drop in advertising spending in the coming months. According to reports, before the crisis hit, the broadcaster was selling a 10-second advertisement slot for ₹13-14 lakhs. The slowdown could impact these estimates in case the tournament is held this year. **MIHIR VASAVDA**

DR ANTHONY FAUCI

'Don't have to act on impulse... we are not ready to have all sports back'

JAMES WAGNER & KEN BELSON APRIL 29

DR. ANTHONY S. Fauci, the leading public health expert on President Trump's coronavirus task force, said this week that it might be very difficult for major sports in the United States to return to action this year. "Safety, for the players and for the fans, trumps everything," he said. "If you can't guarantee safety, then unfortunately you're going to have to bite the bullet and say, 'We may have to go without this sport for this season."

Dr. Fauci, the director of the National Institute of Allergy and Infectious Diseases since 1984, is an avid runner who grew up playing basketball and baseball, is a fan of the Washington Nationals and the New York Yankees. He says he will feel comfortable returning to a stadium when the level of infection is far lower than it is now. Excerpts:

Wagner and Belson: When and how can sports return?

What we need to do is get it, as a country and as individual locations, under control. That sometimes takes longer than you would like, and if we let our desire to prematurely get back to normal, we can only get ourselves right back in the same hole we were in a few weeks ago.

We've got to make sure that when we try to get back to normal, including being able to play baseball in the summer and football in the fall and basketball in the winter, that when we do come back to some form of normality, we do it gradually and carefully. And when cases do start to rebound - which they will, no doubt - that we have the capability of identifying, isolating and contact tracing.

Sports are a business, and they have a financial imperative. Some governors and mayors have discussed the possibility of sports returning without fans. But there are still hundreds of staff members who have to run the stadium, the clubhouse. What needs to be done to make sure they're also safe?

The things we need to do to the best of our ability are try and keep the six-foot distance and wear face coverings. And do the kind of pure hygiene things you do to prevent the spread of respiratory infections: washing hands frequently; wearing gloves, particularly food service, and they do that anyway; changing gloves frequently. And if you are in a stadium, make sure that if there are people there, they maintain



Anthony Fauci, the leading public health expert on US President Donald Trump's coronavirus task force, said that return of sports must happen gradually. Reuters

that physical distance because the virus doesn't travel that much farther than that. If you can do that, it isn't completely free of risk, but you diminish the risk substantially. The density of the infection in the community will dictate the degree to which you can loosen up. I've said that many times that the virus decides how quickly you're going to get back to normal.

All sports aren't created equal. Golf might be more suited to maintaining distance, but it would be harder in basketball or hockey. What can be done?

You've got to be really creative. That's going to be more difficult and more problematic. But you know, there have been some suggestions that if you want to have a situation where play-

ers are going to have to come into contact, like basketball, there are certain things you can do. It may not work. I'm not saying this is the way to go, but you want to at least consider having players, if they're going to play, play in front of a TV camera without people in the audience. And then test all the players and make sure they're negative and keep them in a place where they don't have contact with anybody on the outside who you don't know whether they're positive or negative.

That's going to be logistically difficult, but there's at least the possibility of doing that. In other words, we said that for baseball, get the players in Major League Baseball, get a couple of cities and a couple of hotels, get them tested and keep them segregated. I know it's going to be difficult for them not to be out in society, but that may be the price you pay if you want to play ball.

Is it even fair to think about sports leagues and teams getting broad access to testing if the general public or other industries aren't getting the same?

I hope when we get to that point, when we're going to try and get the sports figures tested, then we will have enough tests so that anybody who needs a test can get a test.

Sports are an unusual business because athletes are in close quarters for many months. What kind of runway do leagues need to start up again?

That's the reason I stress the idea of testing everybody and having available for them tests from which you can get a result immediately... I don't want to make this conversation sound like it's going to be an easy thing. We may not be able to pull this off. We're going to have to see: Is it doable? Do we have the capability of doing it safely? Because safety, for the players and for the fans, trumps everything. If you can't guarantee safety, then unfortunately you're going to have to bite the bullet and say, "We may have to go without this sport for this season.

Some people are clamouring for sports to resume, including Mr. Trump. Do you think that is the correct impulse?

There's a difference between an impulse and what you're going to do. You don't have to act on every impulse. I would love to be able to have all sports back. But as a health official and a physician and a scientist, I have to say, right now, when you look at the country, we're not ready for that yet. We might be ready, depending upon what the sport is. But right now, we're not. NYT

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