

BHOPAL, SATURDAY SEPTEMBER 19, 2020; PAGES 12 ₹1.50

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IMPORTANT TO
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FARHAN AKHTAR
10 VIVACITY

Farm Bills anger farmers, protest spreads

Protests in Maharashtra, Punjab, Haryana, Telangana, Chhattisgarh, western UP; farmers' body plans rail roko from September 24 to 26



Farmers raise slogans during an ongoing protest outside the residence of former Chief Minister Parkash Singh Badal against three agriculture-related bills, at Badal village in Sri Muktsar Sahib, on Friday

PNS ■ NEW DELHI

A day after the Lok Sabha passed two contentious agriculture Bills, despite the opposition by BJP's oldest ally Shiromani Akali Dal terming it as an "anti-farmer" move, farmers' protests have spread in several States, including Maharashtra, Punjab, Haryana, Telangana, Chhattisgarh and western Uttar Pradesh.

A protesting farmer in Punjab on Friday tried to commit suicide by consuming poisonous substance. Farmers' organisations have decided to hold a "rail roko" agitation from September 24 to 26 in protest against the Bills. Thousands of farmers from western Uttar Pradesh held a sit in protest on the Delhi-Meerut expressway on Friday.

The Congress has announced to launch a nation-

THE ESSENTIAL COMMODITIES (AMENDMENT) BILL 2020

To remove commodities like cereals, pulses, oilseeds, edible oils, onion and potatoes from the list of commodities

To attract foreign direct investment

Big players to have an edge and are likely to dictate prices

Latest decision to ban onion export creates uncertainty over execution

wide agitation against the farm Bills and is in talks with other Opposition parties to corner the Modi Government. Punjab Finance Minister Manpreet Singh Badal on Friday said Punjab alone would suffer a loss of ₹4,000 crore every year due to these legislations that will lead to mass destruction of rural livelihoods, increase farmer distress.

"We have decided to hold a rail roko nationwide agitation from September 24 to 26 against the three agriculture legislations," Kisan Mazdoor Sangharsh Committee general

secretary Sarwan Singh Pandhar said. Already, different farmer organisations in Punjab have given a call for a "bandh" on September 25.

A protesting farmer has tried to commit suicide in Badal village, the hometown of the Badals, in Muktsar district. He ate poison on Friday morning around 6:30 and his condition is still critical.

Thousands of farmers are sitting on dharna in Muktsar, Amritsar and other areas in Punjab under the banner of Kisan Mazdoor Sangharsh Committee, Bhartiya Kisan

Union, All India Kisan Sangharsh Coordination Committee and Rashtriya Kisan Mahasangh. The farmers argue that the legislations would lead to the dismantling of the minimum support price (MSP) system, leaving them at the "mercy" of big corporates. According to Rashish Tikait, Bhartiya Kisan Union, thousands of farmers have protested at the Delhi-Meerut Expressway against the passage of farm Bills.

A member of Punjab Aartha Association, said, "These legislations will ruin the

The Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill 2020

PROVISIONS

To provide for the creation of an ecosystem where the farmers and traders enjoy the freedom to sell and purchase products outside mandi

To encourage interstate and intra state trade

Reducing marketing/transportation cost

CONCERNS

State govts will not be able to get mandi fee if farmers sell their produce to private players

The Bill is against Minimum Support Price procurement system

The role of commission agent is eliminated if farmers trade outside mandi

The Farmers (Empowerment and Protection) Agreement of Price Assurance and Farm Services Bill, 2020

To provide for a national framework on farming agreements that protects and empowers farmers to engage with agri

Access to modern technology

Farmers in a contract farming arrangement may find it difficult to negotiate

Monopoly of big players and exporters in the market

agriculture marketing infrastructure network created in the past five decades. Benod Anand of Rashtriya Kisan Mahasangh, an organisation of 62 farmers unions, he said, adding that farmers will hit the road on September 24 across India.

The Centre has brought the Bills without discussion with stakeholders, he alleged. "Agriculture falls in the State list of subjects," he said, adding that the Union Government's action impinges on the State's rights.

Traditionally at odds (farmers and arthies) are together in this one-on-one against the BJP-led Centre aided by Opposition parties, farmers' organisations and activists. Perhaps the real issue is too technical and the threat of new ecosystem rendering MSP irrelevant more impacting. In

Don't be misled by dalals' advocates: PM to farmers

Bills 'rakhsha kavach' to save interests of farmers, says Modi

PNS ■ NEW DELHI

Accusing the opponents of the agriculture Bills passed by the Lok Sabha of "standing with middlemen", Prime Minister Narendra Modi on Friday assured farmers that the Government's purchase of their produce and Minimum Support price (MSP) would continue.

He asked them "not to be misled by the lies" of those "who ruled the country for

decades".

Asserting that three Bills passed by the Lok Sabha on Thursday were aimed at "reforming agriculture", the Prime Minister said the legislation would "free" farmers to sell their produce anywhere in the country and fetch them more returns. He said new moves by the Government would provide farmers with "rakhsha kavach" and save them from brokers.

"But a few people who ruled the country for decades are trying to mislead farmers and telling lies. They had promised about the reform in their manifesto but forgot after reforms and when the

NDA implementing them, these people are creating misgivings," Modi said on the occasion of inauguration of Kosi rail mega bridge in Bihar while addressing through video conference.

Without naming the Congress, Modi hit out at the Opposition party for "double crossing" farmers and creating "disinformation".

Praising Bihar Chief Minister Nitish Kumar, Modi said, "Nitish understood what damage Agriculture Produce Market Committee (APMC), set up by States to regulate markets, had done to the farmers and 'removed APMC Act in the State'.

Dushyant meets Khattar to discuss way out

JJP leader Digvijay accuses Congress of misleading farmers, says coalition strong

MANOJ KUMAR ■ CHANDIGARH

A day after Akali Dal's Harsimrat Kaur Badal resigned from the Union Cabinet opposing the controversial farm Bills, Haryana Deputy Chief Minister and JJP leader Dushyant Chautala met Chief Minister Manohar Lal Khattar on Friday in a bid to find a way out of the vexed situation with farmers on the warpath in the State.

Sources said the State Government would reach out to the farmers and their organisations to take the message across that the Bills would actually help their cause.

JJP leader Digvijay Singh Chautala asserted that the

party's coalition with the BJP in Haryana is going strong and accused the Opposition Congress of trying to mislead the farmers. He downplayed reports that there was fissure in the alliance saying the Congress spreads rumours. Interestingly, JJP had earlier apologised for the lathicharge on farmers in Kurukshetra's Pipri last week when farmers were protesting against the three farm ordinances promulgated by the Union Government.

Asked if the JJP was facing any pressure in its alliance with the BJP after Harsimrat's resignation, Digvijay said, "Our tie-up is strong. Our responsibility is to ensure that farmers' crops are procured as per the MSP and we will ensure this in the upcoming procurement season. The biggest issue is the MSP. It is our commitment to farmers that we will not allow their crops to be procured below the minimum support price."

Row over Nehru barb, LS resumes only after Anurag says sorry

PNS ■ NEW DELHI

The Lok Sabha on Friday witnessed heated exchanges between the Congress and the BJP members, leading to four adjournments over Minister of State for Finance Anurag Thakur barb that Sonia "Gandhi family was cheating the public", during a debate on the tax laws amendment Act to include tax concessions to donations in PM Cares Fund. The Lok Sabha resumed only after Thakur apologised.

Chaos started after Congress MPs Shashi Tharoor, Manish Tewari and TMC MP Sougata Roy opposed the creation of PM Cares Fund and Finance Minister Nirmala Sitharaman allowed her deputy Thakur to reply to the Opposition charges.

Praising Prime Minister Narendra Modi and the fund,

Thakur started attacking the Opposition and alleged that "Gandhi family" fooled the people by including the Congress president in the PMNRF set up by Jawaharlal Nehru.

"Opposition opposing PM Cares Fund, just for the sake of it, is like they opposed EVMs & then lost many elections. They subsequently termed Jan Dhan, demonetisation, Triple Talag and GST bad. They find a defect in everything, truth is their intention is defected. Nehru ordered the creation of the Prime Minister's National Relief Fund in 1948 like a royal order but its registration has not been done even till today. How did it get FCRA clearance?," Thakur asked.

The Opposition leaders slammed Thakur and sought his apology.

Paytm back on Google Play store after being pulled down for policy violation on betting

PTI ■ NEW DELHI

Google on Friday restored the Paytm app on its Play store after removing it for a few hours for violating its policy on sports betting activities.

The app was back on the Google Play Store on Friday evening after the Softbank-backed Paytm removed the "cashback" feature from a recently-launched game on the application.

"Update: And we're back!" Paytm said in a tweet. On Friday morning, Google removed the Paytm app — which facilitates use of wallet and payments bank services — from the Play Store.

"The app was blocked for violation of Play policies — a clarification of our policy was released earlier today ahead of the IPL tournament," Google said in a response, adding that only the app availability on Play store was impacted.

Dubai's U-turn, AI Exp flights' schedule intact

15-day suspension slapped after two fliers tested Covid positive revoked

RAJESH KUMAR ■ NEW DELHI

Hours after the suspension of flights by Dubai Civil Aviation Authority (DCAA) from India to Dubai for 15 days after two fliers tested positive for coronavirus, Air India Express on Friday evening announced that flight operations will begin as originally scheduled from September 19.

The announcement was made by the Air India Express on its Facebook and Twitter pages late on Friday. "Attention passengers from/to Dubai! All Air India Express flights from/to Dubai will operate as per original schedule w.e.f tomorrow, September 19, 2020 (sic)," the airline tweeted.

Earlier on Friday morning,



the DCAA temporarily suspended India Express flights scheduled to resume from September 19 to October 2, for 15 days alleging that two coronavirus positive passengers flew on board the flights on two separate occasions despite having Covid-19 positive test results. A day before start of mega T20 cricket event 'Indian Premier League' in the UAE.

The Air India Express earlier submitted a letter to DCAA expressing its professed apologies and detailing various actions taken in association with the concerned ground-handling agents to guard against such lapse in the future.

Delhi schools won't reopen till Oct 5: Govt

STAFF REPORTER ■ NEW DELHI

The Delhi Government on Friday announced that in view of Covid-19, "all government and private schools will remain closed for all students till October 5. However, online teaching and learning activities will continue as usual".

The official order issued by the Directorate of Education (DoE) said school principals are authorised to call "staff as per requirement for smooth conduct of online classes or any other work".

3 killed in Shopian encounter were labourers: Army probe

PNS ■ NEW DELHI

An enquiry ordered by the Indian Army to probe a controversial encounter in which three unidentified "terrorists" were killed in Amshpora of Shopian on July 18 has concluded that the three of them were labourers from Rajouri.

They have been identified as Imtiyaz Ahmed, Abrar Ahmed and Mohd Ibrar. Army chief General Manoj Mukund Naravane on Friday said investigation into the lapses will be conducted with utmost care and will be taken to the logical conclusion. The Indian Army has ordered disciplinary proceedings under the Army Act against those found prima-



facie answerable.

Srinagar-based Defence spokesman Col Rajesh Kalra in a written statement said, "The enquiry has brought out certain prima facie evidence indicating that during the operation, powers vested under the AFSPA 1990 were exceeded and the do's and don'ts of Chief of Army Staff (COAS) as approved by the Supreme

Court have been contravened." On Amshpora had earlier come under the scanner after three Rajouri-based families lodged a missing report on August 10 at police post Peeru in Kotrakna tehsil claiming they were not in touch with their children, even since they had reached Shopian in search of work since July 17, 2020.

These families, had approached the police after images of the slain youths, killed in the encounter, were circulated in the social media along with images of three youngsters from Rajouri.

The Defence spokesman, however, added, their DNA report is awaited and the police are also investigating if they were in any way involved with terrorism or related activities.

CAPSULE

MEDIA CAN'T TARGET COMMUNITIES: SC

New Delhi: The Supreme Court Friday questioned Sudarshan TV over "Bindas Bol" programme, whose promo had claimed that the channel would show the "big expose on conspiracy to infiltrate Muslims in Government service", and asked whether media can be allowed to "target whole set of communities".

US BANS WECHAT, TIKTOK OVER NATIONAL SECURITY

Washington: The US will ban the use of WeChat Sunday to "safeguard the national security of the US." The Chinese app TikTok will also be banned by November 12.

CM transfers ₹4.6K cr into 22L farmers' a/c under PM crop insurance scheme

PNS ■ UJJAIN

Chief Minister Shivraj Singh Chouhan transferred an amount of ₹4,686 crore of Prime Minister Crop Insurance Scheme in the accounts of 22 lakh farmers of the State by single click at a programme held in Ujjain on Friday. Chouhan said that the Government of Madhya Pradesh is a farmers' friendly Government and the main focus of the Government is farmers and agriculture.

In every situation, the Government stands with the farmers. Speaking to the farm-

ers, who were present at the programme, he said that farmers are connected through web casting. Chief Minister Shri Chouhan said that as soon as they form the government, they have done the work of depositing the old instalment of Prime Minister Crop Insurance of the farmers.

The Chief Minister said that a decision has been taken in the interest of farmers that no mandi will be closed in Madhya Pradesh. The farmers of the state has been facilitated that either they can sell produce from their farms or also from their home.

Agriculture will be a profitable and to be able to ensure supply of Maa Narmada water to Malwa region. A Green Revolution Committee will also be set up for micro irrigation in the next three years, he added. Chouhan said that farmers are given gift of insurance money from the city of Baba Mahakal. Despite the economy affected due to the Corona crisis, no obstacle will be allowed to come in the interest of farmers. He said that the factory and industries were shut down due to the lockdown.

Continued on Page 3

Covid-19 IN INDIA

TOTAL

CASES: 52,83,641

DEATHS: 85,179

RECOVERED: 41,80,844

ACTIVE: 10,16,879

COVID-19 IN MADHYA PRADESH

Dists	Total Cases	Fresh Cases
Bhopal	14,239	224
Indore	18,717	386
Gwalior	8,720	264

STATES TOTAL CASES DEATHS RECOVERED

STATES	TOTAL CASES	DEATHS	RECOVERED
Maharashtra	11,45,840	31,351	8,12,354
Andhra Pradesh	6,09,558	5,244	5,19,891
Tamil Nadu	5,30,908	8,685	4,75,717
Karnataka	5,02,982	7,808	3,34,026
Uttar Pradesh	3,42,788	4,869	2,70,094
Delhi	2,38,828	4,907	2,01,671
West Bengal	2,18,772	4,242	1,90,021
Odisha	1,71,341	735	1,33,466
Telangana	1,67,046	1,016	1,35,357
Bihar	1,65,371	859	1,51,400
Assam	1,52,858	540	1,21,610
Kerala	1,26,383	502	90,085
Gujarat	1,20,498	3,287	1,01,201
Rajasthan	1,11,290	1,308	92,265
Haryana	1,06,261	1,092	83,878
Madhya Pradesh	1,00,458	1,901	76,952

CM inaugurates Covid ICU at Ujjain Civil hosp

PNS ■ UJJAIN

Chief Minister Shivraj Singh Chouhan visited the Government Civil Hospital at Madhav Nagar in Ujjain on Friday and dedicated the newly constructed Covid-19 ICU unit and took stock of the arrangements.

Chouhan said that the newly constructed ICU unit will facilitate the treatment of Covid patients to a great extent. The public will also get a lot of convenience from this. He congratulated the entire team of doctors for being on duty and providing services throughout the Corona period. Chouhan said that our doctors are doing a very good job. They should continue to work with the same spirit. Surely we will be successful in overcoming the pandemic.

Chief Medical and Health Officer Dr Mahavir Khandelwal informed the Chief Minister that the National Health Mission has worked hard 24x7 to set up the ICU at Madhav Nagar Hospital in just 45 days keeping in mind the



Madhya Pradesh Chief Minister Shivraj Singh Chouhan inspects newly constructed Covid Intensive Care Unit centre after its inauguration at Madhav Nagar hospital in Ujjain, Madhya Pradesh on Friday. Pioneer Photo

continuously rising number of Corona cases. The ICU unit with 20 beds and 10 ventilators which is fully equipped with

state-of-the-art machines has been constructed at a cost of Rs 20 crore more 55 lakh. The unit also has oxygen and air

valves. The flooring here is shockproof and a negative pressure room, due to which Corona

and other viruses are immediately absorbed by the valve and get stored in a container, which has reduced the chances of infection outside the ICU ward.

Doctors and training doctors will be on duty round the clock in this unit. Serious patients of Covid-19 will now be given treatment in Madhav Nagar Hospital with the newly constructed ICU and there will be no need to refer them elsewhere. There is also a plan to develop Madhav Nagar Hospital as a good Respiratory Center in the coming years after the Corona period.

Meanwhile, it was informed that 50 such ICU units are being set up by the National Health Mission in the entire state so that Covid-19 patients can get better treatment.

Higher Education Minister Mohan Yadav, MLA Paras Jain, Member of Parliament Anil Ferozia, Divisional Commissioner Anand Kumar Sharma, IG Rakesh Gupta, Collector Ashish Singh, Superintendent of Police Savita Singh were present during the dedication of the ICU.

Various progs held on fourth day of Hindi fest 'Toornayad'

STAFF REPORTER ■ BHOPAL

Toornayad festival of Hindi organized by the Official Language Implementation Committee of Maulana Azad National Institute of Technology is wooing the students, Chakravayuh and Srijan two competitions were organized on the fourth day of the programme.

Chakravayuh, one of the most popular competitions of Turyanad, to test the logical and mental ability of the participants, was organized with grandeur this year as in previous years. Significantly, due to corona, this much-awaited competition was conducted completely online.

Under this competition, all the participants had to find the answer to the riddles on the website of Turyanad using their intellectual abilities in the post of Turyanad's Instagram. The next puzzle was available to the participants only after getting the correct answer. The participants were very excited about this online Chakravayuh and put all their strength in penetrating the Chakravayuh. As many as 400 participants participated in the competition.

Chakravayuh, one of the most popular competitions of Turyanad, to test the logical and mental ability of the participants, was organized with grandeur this year as in previous years. Significantly, due to corona, this much-awaited competition was conducted completely online

Rishi Chaudhary, MIT, Indore bagged first position, Vaibhav Sharma, GSITS, Indore and Raksha Tanwar, MPSC, Bhopal bagged second and this position respectively.

Along with Chakravayuh, another much awaited competition of Toornayad Srijan was also organized. Under this competition, the participants had to present their ideas on 'Self-reliant India' through painting and cinematography. The competition was held in two stages, in the first phase all the contestants sent their entries to Turyanad through Anuladk. The deadline for sending entries was 15 September. The exhibition of the selected entries in the final phase was conducted online.

More than 300 students from different schools and colleges participated in the exhibition. The fascinating and creative entries of cinematography and painting were seen in the exhibition. In both the competitions, students from various schools and colleges across the country participated extensively and showed their intellectual ability and their artistic skills.

Police seize country made liquor worth ₹27K

STAFF REPORTER ■ BHOPAL

Hanumananjali police have nabbed two miscreants near Loco Gate Chola mandir and recovered illegally transported 300 bottles of country-made liquor worth ₹27,000 and seized scooter used to transport liquor illegally on Thursday. According to the police action of a tip two youths were detained and when they were searched transported 300 bottles of country-made liquor were recovered from their possession.

The two accused were identified as Mohammad Nabeel (19) of Aishbagh and Mohammad Ulfaz Khan (22) of Islampur.

Police said that the two were carrying liquor and failed to produce license regarding the liquor and were nabbed. The source from which the liquor was obtained was also where it was scheduled to be

delivered would be investigated. Based on the information of illegally transport of liquor when the police started to search for the miscreants of the provided description the accused tried to escape the spot after the police personnel spotted the two accused but police managed to nab them.

Two gunny sacks were recovered from their possession in which 150 bottles each were found.

After the preliminary investigation a case under section 34(2) of the Excise Act was registered and further investigation has been started.

The scooter which the two were using to carry the liquor was without registration number which is worth Rs 50,000 was also seized by the police. The details of the scooter would be investigated in the further investigation, said police.

Sensation spreads after 1-year-old baby found dead in Upper Lake

STAFF REPORTER ■ BHOPAL

Sensation prevailed at Upper Lake after a one-year-old baby girl was found dead in the morning. Talaiya police have started investigation.

Police said panic prevailed after a body surfaced at Upper lake and police were informed immediately by the locals after they spotted the body.

Police said the body was of a baby girl who was around one year old and were trying to establish the identity of the body.

All the nearby police stations have been informed regarding the body which could help in establishing the identity of the deceased.

The post mortem report is awaited and after receiving the report and body could be ascertained.

After the preliminary investigation police registered a case under Section 174 of the CrPc.

Police said that the baby was having clothes which suggests that she was thrown into the water. The circumstantial evidences suggest that the baby was killed.

The other possibility of any sexual abuse could be ascertained after the post mortem report is received.

The investigation has been started and her identity was not revealed till the filing of the report. Meanwhile, a 76-year-old man died under suspicious circumstances after he was found unconscious near Bharat talks bridge under Mangalwara police station area on Thursday. The deceased, identified as Gopal Ahirwar of Kharaswan village, was found unconscious and when taken to hospital he was declared dead.

Police found that the deceased was suffering from problems in stomach and head and came to Bhopal for treatment. The reason of the death would be investigated and police involved in the burglary.

Bhojpuri play 'Bidesiya' screened on MPSTM's You tube channel

STAFF REPORTER ■ BHOPAL

A Bhojpuri play Bidesiya was presented under Abhinayan series on Friday. Directed by Jainendra Datta, the play was presented on YouTube channel of Madhya Pradesh State Tribal Museum.

Bidesiya is a Bhojpuri play by Bhojpuri playwright Bikhari Thakur. It is one of the several plays written by Bikhari Thakur on women empowerment, migration and poverty. Owing to its popularity it becomes the folk theatre style of Bhojpuri region.

The play depicts the condition of women in Bhojpuri Society in the 19th century, the problem of migration and poverty.

The play was composed and staged in 1912 and was published as a book in 1917. Notably, when Industrialization came into being in India, many villagers moved from their natives to towns to earn a better living. This story highlights the vow of a bride and her husband when they suddenly get departed and husband all of a sudden forgets his life in the village.

The husband goes off to

It is one of the several plays written by Bikhari Thakur on women empowerment, migration and poverty

Calcutta for work but, he never comes back to his family. The wife just waits for him or any kind of news from him but, in return she receives sadness. The husband does a second marriage in a town unknown to his first wife. After many years, he realizes his mistake and wants to go back home to his village. His decision of going back home forced the rest of the story.

The play took the audiences through the journey of passing time with the moods of lonely wife in response to various scenes. The music, songs and presentation enthralled the audiences. In this presentation, the artists presented their artistic skills to the audience by motivating them to do meaningful work and to be completely confident in human life.

House burgled in Indra Vihar Colony, valuables worth ₹1L stolen



STAFF REPORTER ■ BHOPAL

Valuables worth ₹1 lakh were burgled from Indra Vihar colony under Koh-e-Fiza police station area on Thursday.

According to the police, the victim Mayur Shah had gone to his house in Shamsabad and when he returned in the evening he found that the valuables were missing. A complaint was made by the victim with the Koh-e-Fiza police and in the complaint the victim had claimed that on his return he found that the locks were broken and on entering the house was found ransacked. Gold jewelry and Rs 95,000 cash were found missing claimed the victim.

In the burglary the almira which was having the valuables was targeted and the other valuables were not disturbed. The lock of the almira was broken and from a private college and gold jewelry were found burgled. The police have registered a case under section 457 and 380 of the IPC and have started further investigation.

The victim is pursuing MBA from a private college and lives in Indra Vihar colony.

CM transfers ₹4.6K Cr into 22 L...

From Page 1

Along with this, we will also give ₹470 crore of Bhavantar. The Chief Minister said that the government procured 1.29 crore metric tonnes of wheat from the farmers. In the wheat procurement, the survey was conducted to assess crop damage. He said that the damage that has been caused to soybean, urad and maize crops will be compensated, irrespective of whether he has to borrow the money from anywhere.

The Prime Minister has taken a pledge for an Atmanirbhar Bharat and a pledge for an Atmanirbhar Madhya Pradesh has been taken by the Atmanirbhar Madhya Pradesh will be made only with the cooperation of farmers. Chief Minister Shri Chouhan said that procurement at minimum support price will never be stopped.

no farmer will be deprived of Kisan Credit Card. Kisan credit cards will also be made for milk producing farmers. If a person takes a loan for cow progeny, then the loan facility will be provided to him/her at zero percent interest. Under the Swaminista Yojana, the villagers will be given land rights after survey was conducted to assess crop damage. He said that the damage that has been caused to soybean, urad and maize crops will be compensated, irrespective of whether he has to borrow the money from anywhere.

Chouhan said that now

HERO FINCORP LIMITED
Regd. Office: 34, Community Centre, Basant Lok, Vasant Vihar, New Delhi-110057

POSSESSION NOTICE
(Appendix IV Rule 8(1))

Whereas the Authorized officer of Hero FinCorp Limited (HFCPL), a Non-Banking Financial Company, under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFESI Act, 2002) (hereinafter referred to as "Act") and in exercise of the powers conferred under Section 13(2) of the Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 15.06.2020, which was published in local newspaper on 11.07.2020, calling upon:

1. **Mrs. Sanjay Taraswar (Borrower)** having office at 48, Sajan Nagar, Near Navlika, Indore, M.P.-452001.
2. **Mr. Dinesh Khandelwal (Guarantor)** Residing at 48, Sajan Nagar, Near Navlika, Indore, M.P.-452001.
3. **Mrs. Sunita Khandelwal (Guarantor)** Residing at 48, Sajan Nagar, Near Navlika, Indore, M.P.-452001.
4. **Mr. Nikhil Khandelwal (Guarantor)** Residing at 48, Sajan Nagar, Near Navlika, Indore, M.P.-452001.

to repay the amount mentioned in the notice Rs.3,26,86,198.11/- (Rupees Three Crores Twenty Six Lakhs Eighty Six Thousand One Hundred Ninety Eight and Eleven Paisa Only) as on 08.06.2020 along with the applicable interest and other charges within Sixty (60) days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, Notice is hereby given to the Borrower and the public in general that the undersigned has taken possession of the property described herein being in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with Rule 9 of the Security Interest (Enforcement) Rules, 2002 on 17th of September, 2020.

The Borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of HFCPL for an amount of Rs.3,26,86,198.11/- (Rupees Three Crores Twenty Six Lakhs Eighty Six Thousand One Hundred Ninety Eight and Eleven Paisa Only) as on 08.06.2020 along with the applicable interest and other charges.

The attention of the Borrower is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured asset.

DESCRIPTION OF IMMOVABLE PROPERTY/SECURED ASSETS AS UNDER:

Diverted land at Pawanika Housing No. 33 (C/D No. 20), Survey No. 229/1/1, Rakha 0.20 Hect. 229/1/1, Rakha 0.26 Hect. 229/1/3, Rakha 0.25 Hect. Total 0.71 Hect., Village Nagahad, Tehsil & District Dewas (M.P.)

East: Land of Survey No. 229/1 (Vinayakumar Malani)

West: Land of Survey No. 229/1 (Vinayakumar)

North: Land of Survey No. 229/1 (Sureshchandra)

South: Land of Survey No. 229/1/2, 229/1/2, 229/1/1/2

Place: Indore
Date: 17.09.2020

Authorized Officer
Hero FinCorp Limited

CIN : U74899DL1991PLC046774 | Tel: 011-49487150 | Fax: 011-49487197
Email: legal@herofinco.com | website: www.herofinco.com

DEVWAN HOUSING FINANCE CORPORATION LIMITED
National Office: H-11, Tower B, Wing, B-10, Anant Karam, Main Station Road, Bhopal
Branch Office: Dhing Bazar, Building 'A' Ground & 1st Floor, Beside Axis Bank, Opp. Monalisa Building, Agrah Road, Near New Centre, Nandwada, Near (West)-400002.

DEMAND NOTICE

Under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002. The undersigned is the Authorized Officer of Dewnan Housing Finance Corporation Limited (DHFL), a Non-Banking Financial Company, under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFESI Act, 2002) (hereinafter referred to as "Act") and in exercise of the powers conferred under Section 13(2) of the Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a Demand Notice dated 15.06.2020, which was published in local newspaper on 11.07.2020, calling upon:

1. **Mrs. Sanjay Taraswar (Borrower)** having office at 48, Sajan Nagar, Near Navlika, Indore, M.P.-452001.
2. **Mr. Dinesh Khandelwal (Guarantor)** Residing at 48, Sajan Nagar, Near Navlika, Indore, M.P.-452001.
3. **Mrs. Sunita Khandelwal (Guarantor)** Residing at 48, Sajan Nagar, Near Navlika, Indore, M.P.-452001.
4. **Mr. Nikhil Khandelwal (Guarantor)** Residing at 48, Sajan Nagar, Near Navlika, Indore, M.P.-452001.

to repay the amount mentioned in the notice Rs.3,26,86,198.11/- (Rupees Three Crores Twenty Six Lakhs Eighty Six Thousand One Hundred Ninety Eight and Eleven Paisa Only) as on 08.06.2020 along with the applicable interest and other charges within Sixty (60) days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, Notice is hereby given to the Borrower and the public in general that the undersigned has taken possession of the property described herein being in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with Rule 9 of the Security Interest (Enforcement) Rules, 2002 on 17th of September, 2020.

The Borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of HFCPL for an amount of Rs.3,26,86,198.11/- (Rupees Three Crores Twenty Six Lakhs Eighty Six Thousand One Hundred Ninety Eight and Eleven Paisa Only) as on 08.06.2020 along with the applicable interest and other charges.

The attention of the Borrower is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured asset.

DESCRIPTION OF IMMOVABLE PROPERTY/SECURED ASSETS AS UNDER:

Diverted land at Pawanika Housing No. 33 (C/D No. 20), Survey No. 229/1/1, Rakha 0.20 Hect. 229/1/1, Rakha 0.26 Hect. 229/1/3, Rakha 0.25 Hect. Total 0.71 Hect., Village Nagahad, Tehsil & District Dewas (M.P.)

East: Land of Survey No. 229/1 (Vinayakumar Malani)

West: Land of Survey No. 229/1 (Vinayakumar)

North: Land of Survey No. 229/1 (Sureshchandra)

South: Land of Survey No. 229/1/2, 229/1/2, 229/1/1/2

Place: Indore
Date: 17.09.2020

Authorized Officer
Hero FinCorp Limited

CIN : U74899DL1991PLC046774 | Tel: 011-49487150 | Fax: 011-49487197
Email: legal@herofinco.com | website: www.herofinco.com

RS passes Bill to cut MPs' salaries by 30% for yr



PNS ■ NEW DELHI

Parliament on Friday passed a Bill to reduce for one year the salaries of MPs by 30 per cent "to meet the exigencies arising out of the Covid-19 pandemic". The Bill was passed in Rajya Sabha with a voice vote while Lok Sabha had passed the Salary, Allowances and Pension of Members of Parliament (Amendment) Bill, 2020 Bill earlier this week. The Rajya Sabha also approved two Bills, replacing ordinances related to the Central Council of Homoeopathy and the Indian Medicine Central Council.

While supporting the cuts in salaries, most Opposition members who participated in the discussion urged the government to review its decision to suspend the Members of Parliament Local Area Development (MPLAD) scheme for two years saying it

was necessary to carry out development works in their constituencies. The Bill was passed in Rajya Sabha with a voice vote while Lok Sabha had passed the Salary, Allowances and Pension of Members of Parliament (Amendment) Bill, 2020 and both bills were taken up simultaneously and passed by voice vote.

During the debate, Joshi said it did not matter how much money was being saved through salary cuts of members. "Charity should begin from home and that is the concept we have started. It is not ₹4 crore saving as said by DMK member but ₹53.9 crore per year for members' salary," he said. DMK member P Wilson had earlier during the discussion said the measure would entail savings of just ₹4

Indian genes helpful in battling coronavirus, reducing mortality rate: Study

PNS ■ NEW DELHI

Indian genes are helping battling coronavirus and reducing the mortality rate in comparison to the US and Europe, according to scientists including an expert from the Banaras Hindu University (BHU). The study is published in the PLOS ONE journal.

A team comprising distinguished geneticists from six institutions, led by Prof Gyaneshwar Chaubey of the BHU, analysed complete DNA data of the Angiotensin-converting enzyme 2 (ACE2) gene of X chromosome from various continental populations and found that it is the Indian genes that have protected the population and helped battle the deadly virus.

This explains why the mor-



ality rate of COVID-19 has been much higher in European countries and in the US, as compared to India and Southeast Asian countries, they said.

The scientists have provided

ed in the current global distribution of reported COVID-19 cases per 1,00,000 inhabitants.

The international team analysed complete DNA data of the ACE2 gene from various continental populations and found that certain mutations in this gene are helping South Asian and East Asian populations in successfully battling the virus and reducing mortality rate in comparison to the US and Europe.

There have been a few initial studies on the ACE2 gene by other research groups, but all of them looked for the presence or absence of various mutations, and while the studies used more powerful haplotype-based analysis (the method in which experts break the whole length of DNA into several pieces and make com-

parisons).

The second important finding is about two major mutations which are responsible for strengthening the entry point of the Coronavirus among South Asians. "Thus, this paper adds important potential implications to understanding the transmission patterns of Coronavirus in various populations across the world," said Anshika Srivastava, one of the authors of the paper.

Rudra Pandey and Prajwal Singh from BHU, Avinash Rasalkar, Pankaj Srivastava from Sagar Central University, Rakesh Tamang from Calcutta University and Pranav Kumar from National Centre for Disease Control (NCDC) were also involved in this research.

Homoeopathy Central Council (Amendment) Bill passed

PNS ■ NEW DELHI

Earlier in the day, the Homoeopathy Central Council (Amendment) Bill, 2020 seeking to further extend the time for the Central Council of Homoeopathy by a year and the Indian Medicine Central Council (Amendment) Bill, 2020 also seeking a year's time to reconstitute the central council and provide for a board of directors to exercise its powers in the interim period was passed in the Upper House after a debate.

Satav said "no one knows to whom it is caring". He also pointed out expenses by the government during the pandemic on projects such as Central Vista, Bullet train and a special ₹850 crore aircraft for the PM. The Union Minister Dinesh Trivedi said the bill for reduction of members' salaries was decided only by some MPs on whatsapp.

Cong to launch nationwide stir against farms Bills

PNS ■ NEW DELHI

The Congress on Friday announced to launch a nationwide agitation against the Centre's three agriculture-related Bills. It is in talks with other Opposition parties to come on board to corner the Modi Government on the farmer related issue which has also led to the resignation of Union Minister Harshvardhan Kaur of Shiromani Akali Dal, BJP's oldest ally in the NDA.

With farmers protesting against the bills, Congress alleged that Prime Minister Narendra Modi has misled the farmers and the country and Modi is a big liar.

"Person sitting on prime minister's post should not mislead farmers and country. The PM is lying at a time when the country is battling coronavirus and China is breathing down our neck," Congress chief spokesperson Randeep Singh Surjewala said

at AICC Press conference near Parliament.

Congress said any move to "disturb" the present procurement system may deepen "social unrest" amongst farmers of the state. "We urge upon the government to review and reconsider these measures as these are unlikely to deliver on the promises made to them. Agri-marketing should be left to the states as envisaged in the Constitution," the party said.

Congress again ques-

tioned as to why the Modi Government is trying to finish off MSP. "Both the Agriculture minister and the PM are saying that MSP will continue but when mandis will be finished, who will give MSP? Will FCI (Food Corporation of India) go to farmers' fields to give MSP?" Prime Minister Narendra Modi says now farmers can sell produce anywhere, 86.2 per cent farmers own less than six acres of land and 60

per cent own less than two acres of land. How can such poor farmers have access to far-off markets," Surjewala said. He was joined by his party colleagues and Parliamentarians Gaurav Gogoi, Rajeev Satav, Jasbir Singh Gill, Hibi Eden, and Amar Singh.

Surjewala further asked the Centre, "How can we farmers fight for rights against mega corporate?" "When APMC Act will no longer be there, how will small farmers, mandi workers and transporters earn their livelihood? The mandi fees helps development in villages," Surjewala said also announcing for the joint agitation against the decision.

AICC sources said that agitation being planned with other farmers' groups will be both physical and virtual.

Accusing the Congress of doubletalk, the BJP has been pointing out that the opposition party itself had in its manifesto for 2019 Lok Sabha elections promised the abolition of APMC Act and making agricultural produce free from restrictions.

But former Haryana Chief Minister Bhupinder Singh Hooda said his party will move a resolution against the legislations when the assembly session is convened. Talking to reporters later, Hooda said Haryana farmers are facing an existential crisis due to the three "black laws", which will "take away" the protection provided to them. It is important that all parties raise their voice in the interest of the State's farmers, he said, adding that they will not allow the implementation of the legislations in Haryana.

Corps Commander-level talks between India, China likely in next 3 days

PNS ■ NEW DELHI

Following the agreement between External affairs minister S Jaishankar and his Chinese counterpart Wang Yi on September 10 to defuse tensions at the Line of Actual Control (LAC) at the earliest, the next round of military level talks will see India urging simultaneous disengagement and de-escalation. The Corps Commander-level talks between the two armies are likely to take place in the next two to three days.

The Indian stance during

the forthcoming military level talks was discussed at great length for more than 90 minutes in the China Study Group (CSG) meeting chaired by National Security Advisor Ajit Doval here on Friday, according to the top defence brass including Chief of Defence Staff (CDS) General Bipin Rawat took part in the crucial meeting, they added.

The two commanders Lt General Harinder Singh and Major general Liu Lin have held five rounds of parleys so far since June 6 but no significant improvement took place

on the ground. The last round was held on August 2 when it was agreed to disengage and de-escalate.

However, China did not honour the commitment and in fact tried to unilaterally alter the LAC in south bank of the Pangong Tso (lake) on August 29 and 30. The aggressive action was thwarted by the Indian army.

Moreover, both the sides in the last fortnight fired more than 200 rounds in the air on at least four occasions thereby increasing tension at the already volatile border.

Sudarshan TV requests SC for live telecast of hearing on 'Bindas Bol'

PTI ■ NEW DELHI

Sudarshan TV, which is facing legal action for defaming the Supreme Court, has moved an application seeking a live telecast of the hearing of the plea, which has raised a grievance over its "Bindas Bol" programme, the promo of which had alleged that the channel would air a "big exposure" on the conspiracy to infiltrate Muslims in government service.

On September 15, the top court had restrained the channel from telecasting the episode of "Bindas Bol" and further orders, saying that the "intent" of the episodes "prima facie" appeared to "vilify" the Muslim community.

The application filed by Sudarshan News through its director and editor Suresh Chavhanke said, "It is respect-

fully submitted that the present case is one of the most important cases concerning the public at large as the question of freedom of press protected by Article 19(1)(a) of the Constitution of India is involved."

It said crores of viewers of the channel want to know about the legal proceedings and hear the points of arguments being raised by the parties.

"Direct for a live telecast of the proceedings of this case through audio-visual broadcast/telecasting universally by an official agency as the court may deem fit and proper," the application said.

A bench comprising justices D Y Chandrachud, Indu Malhotra and K M Joseph will take up the matter for hearing at 12 noon.


Apex court hikes damages for victims of road accidents

PTI ■ NEW DELHI

The Supreme Court has enhanced the compensation to a victim of road accident saying that courts should be mindful that a serious injury not only imposes disabilities but also inflicts deep mental and emotional scars.

The apex court said it has emphasised time and again that "just compensation" should include all elements that would go to place the victim in as near a position as he or she was in, before the occurrence of the accident.

The top court said that no amount of money or other material compensation can erase the trauma, pain and suffering of the victims.



Government of India
Ministry of Social Justice and Empowerment
Department of Empowerment of Persons with Disabilities (Divyangjan)
5th Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, Lodhi Road, New Delhi - 110003
SCHOLARSHIPS FOR STUDENTS WITH DISABILITIES

Department of Empowerment of Persons with Disabilities is implementing the umbrella scheme "Scholarships for Students with Disabilities" for their empowerment through education w.e.f. 1st April, 2018. There are six components of this scheme i.e. Pre-matric, Post-matric, Top Class Education, National Overseas Scholarship, National Fellowship and Free Coaching. The brief details of the umbrella scheme are given below:

S. No.	Components	Courses covered	No. of Scholarships per year	Parental income ceiling per annum (Rs.)	Rate of scholarship	How to apply								
1.	Pre-matric Scholarship for Students with Disabilities	Class IX and X	25,000	2.50 lakh	Scholarship of Rs.500 per month for day scholars and Rs.800 per month for hostelers plus book grant and disability allowance ranging from Rs.2000/- to Rs.4000/- per annum.	These three scholarships scheme are being implemented through National Scholarship Portal (NSP). Apply on-line on National Scholarship Portal (www.scholarships.gov.in). The portal has been opened for registration from 16th August 2020. Last date for submission and verification of applications on NSP is as under-								
2.	Post-matric Scholarship for Students with Disabilities	Class XI to Master's Degree or Diploma level	17000	2.50 lakh	There are different rates maintenance allowance for Post-Graduate, Graduate, Diploma, professional courses leading to degree, diploma etc. in different disciplines. It ranges from Rs.900-1600 p.m. for hosteller and Rs.550-750 p.m. for day scholars plus tuition fee (maximum ceiling Rs.1.50 lakh per annum), book allowance and disability allowance ranging from Rs.2000/- to Rs.4000/- per annum.	<table border="1"> <thead> <tr> <th>Levels</th> <th>Last Dates</th> </tr> </thead> <tbody> <tr> <td>Student registration</td> <td>31.10.2020</td> </tr> <tr> <td>Institute Verification</td> <td>15.11.2020</td> </tr> <tr> <td>State Verification</td> <td>30.11.2020</td> </tr> </tbody> </table>	Levels	Last Dates	Student registration	31.10.2020	Institute Verification	15.11.2020	State Verification	30.11.2020
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Student registration	31.10.2020													
Institute Verification	15.11.2020													
State Verification	30.11.2020													
3.	Scholarship for Top Class Education for Students with Disabilities	Graduate/ Post Graduate Degree or Diploma in 241 notified institutions of excellence	300	6.00 lakh	Monthly maintenance allowance of Rs.3000/- for hostellers, Rs.1500/- for day scholars, Rs.2000/- per month disability allowance, book grant Rs.5000/- per annum and tuition fee upto Rs.2.00 lakh per annum.	(*) For latest updates, please visit website: www.scholarships.gov.in								
4.	National Overseas Scholarships for Students with Disabilities	Master's degree and Doctorate degree in foreign universities abroad	20	6.00 lakh	Maintenance allowance of 9,900 Pound (Great Britain) per annum for UK and for other countries US \$15,400, plus tuition fees, Annual Contingency Allowance, cost of air passage, etc.	Receipt of application is open throughout the year. The proforma for submission of application is given on the website of the Department i.e. www.disabilityaffairs.gov.in . Application may be submitted in the prescribed proforma to Under Secretary (Scholarships), Department of Empowerment of Persons with Disabilities, Room No.519, 5th Floor, Pt. Deendayal Antyodaya Bhawan, Lodhi Road, New Delhi - 110003								
5.	National Fellowship for Persons with Disabilities	M.Phil/Ph.D in Indian Universities	200	No income Ceiling	Monthly Rs.31,000/- for JRF (first two years) and Rs.38,000/- for SRF. 3rd year onwards up to complete duration of the course) and Contingency Grant, Escort Allowance/Reader Allowance and House Rent Allowance (at applicable rates).	Selection is done by the University Grants Commission. The candidates may apply online as and when applications are invited by UGC. No application is required to be sent to Department of Empowerment of Persons with Disabilities								
6.	Free Coaching	For appearing in competitive examinations for jobs in Government/ Public Sector and admission to technical and professional courses	2000	6.00 lakh	Coaching fee shall be payable to empanelled Institute by this Department. Stipend and Special allowance for Disability @ Rs.7,000/- per month for outstanding candidates and Rs.4,500/- per month for local candidates shall be payable.	The Coaching Institute may send the proposal in the prescribed application form with the recommendations of concerned State Govts./UTs and having registration certificate under the Rights of Persons with Disabilities Act, 2016 for empanelment of the Coaching Institute.								

All the above scholarships are applicable to students with 40% & above disability and having a valid disability certificate to this effect issued by the competent medical authority. Disability is as defined in the Rights of Persons with Disabilities Act, 2016.

For further details, please visit: www.disabilityaffairs.gov.in

dasp 38117/1/0014/2021

PNS ■ NEW DELHI

As the Covid-19 battered world continue to search for vaccine to combat the deadly virus, States in India are banking on herbal immunity boosters among other safety norms like masks and social distancing to keep the pathogen at bay which has so far infected 54 lakhs people and claimed 83,000 lives across the country.

While Tamil Nadu is distributing Siddha-based herbal immunity boosters like 'Aithimathuram' and 'Kabasura Kudineer', Karnataka is supplying ayurveda-based immunity enhancing tablets and decoction to the locals as part

of the fight against coronavirus. So is the case with Delhi and Punjab where cops are being armed with the formulation based on medicinal plants and essential oils to fight the virus from the front.

Punjab has recently announced doling out its kits having medical gadgets like mask, oximeter besides medicines and an herbal immunity booster Amynity Plus to combat the virus. Nearly 3,800 police personnel have tested Covid positive in the State.

The herbal formulation is extract of around 51 herbs like harad, Neem, Amla, Sunthi, Ashwagandha, Gudduchi

besides eight essential oils to empower immunity of the body system.

R Sanchit Sharma, Executive Director of AAIL Pharmaceuticals which has developed the herbal brew, noted that not only a strong immune system but multi-system immune defence comes to the perfect solution to tackle the infection which has brought the world standstill.

Like in Punjab, police personnel in Delhi are being distributed Ayuraskha Kit comprising of 'Kudhi' concoction (herbal tea), 'Samsanam' tablet (made from Giloy), oil to be used as nasal drops and pack of Chyawanprash while Tamil Nadu is offering the concoction like 'Aithimathuram' and 'Kabasura Kudineer'.

These are not a cure for Covid-19 but for boosting the immunity of an individual," said Chief Minister Edappadi K

Palaniswami launched the scheme by distributing the immunity boosting personnel. Similarly, Karnataka Government is offering ayurveda-based immunity boosting tablets and decoction to lakhs of families in Shivamogga under an initiative to go to the rural areas. Karnataka Rural Development and Panchayat Raj Minister K S Eshwarappa as part of the fight against Covid-19. Likewise, Uttar Pradesh too is pushing herbal immunity boosters to light the virus.

In fact, scientists from Government organisations too are doing their bit in this regard. For instance, Dr Sanjay Jackach, scientist from Researchers from National Institute of Pharmaceutical Education and Research (NIPER) in Mohali, Punjab has developed an immunity booster herbal tea—a combination of six herbs such as Ashwagandha, Giloy, Mulethi, Tulsi and GreenTea—to strengthen the body and build physical resistance to the virulent infections.



GOVERNMENT OF HARYANA TENDER NOTICE

S. No.	NAME OF BIDDING COMPANY	NAME OF WORK NOTIFICATION	OPENING DATE	APPROX. VALUE	REGISTER TO THE BOARD	MOBILE OFFICE/CONTACT INFORMATION
1.	RAJESH SHARMA	REPAIRING ROAD, KARNATAKA ROAD, GATE NO. 1, KARNATAKA ROAD, GATE NO. 1, KARNATAKA ROAD, GATE NO. 1	20.09.2020	2.00 LAKH	www.haryana.gov.in	9810000000
2.	PTI SHARMA PRAKASH	REPAIRING ROAD, KARNATAKA ROAD, GATE NO. 1, KARNATAKA ROAD, GATE NO. 1, KARNATAKA ROAD, GATE NO. 1	20.09.2020	2.00 LAKH	www.haryana.gov.in	9810000000

FOR FURTHER INFORMATION KINDLY VISIT: www.haryanaprojectprocurement.gov.in or www.tenders.hry.nic.in

RO NO. 82888

Farmers' woes

The farm Bills may claim to open up the agricultural sector but the implied corporatisation may engulf farming communities



Corporatisation of agriculture in the US, where factory farming birthed an uninterrupted chain of "farm to fork," has wiped out rural communities, their organic methods, their unique produce, their relevance and independent existence. It all began in the 1970s to realise a dream of becoming big enough to command the world's food market with industrialised processes, merging of lands and shifting priorities to commodity crops. But in no time there was a glut due to over-production, farmers could never get the commensurate prices and were driven to debts. They had no option but to foreclose and sell out. Now farmers do not even make

up a quarter of the total US agricultural production. Buying into the promise of "making it big," they stretched their resources and were subsumed by food giants. This is exactly the scenario that our farmers fear following the passage of farm Bills, which began as ordinances during the lockdown, in the Lok Sabha. Yes, structurally, they may seem to streamline the agricultural processes but the farmer is not willing to give up his right to exist on his terms. Worse, he fears that these could ultimately reduce the current system of open-ended FCI procurement by the State. Little wonder then that farmers have taken to the streets across North India despite the Prime Minister's assurance that the new Bills would "empower" them by giving them direct linkages to the market and that their minimum support price (MSP) would still be guaranteed. Such has been the cascading effect of their anxieties that regional parties that sustain on the rural votebank, namely the Shiromani Akali Dal (SAD) and the Jannayak Janata Party (JJP), are under pressure to withdraw support to the ruling BJP as allies. The farmers have made it very clear that there would be no political future for parties and MPs that voted with the Government. So the lone SAD Minister, Harsimrat Singh Badal, resigned as Union Minister of Food Processing Industries while in Parliament Sukhbir Singh Badal warned that the proposed laws would "destroy" the 50 years of hard work done by successive Punjab governments to build the farm sector. While the Government insists that the new laws will help create "one nation, one market" and remove trader barriers so that farmers can sell their produce outside notified grain markets, the latter fear that in an open, competitive market, they would not get the minimum support price that the Government has promised to continue. Besides, they feel that entering into contracts with corporations would willy-nilly give the latter negotiating rights and greater control that would impinge on their autonomy and decision-making. And that although the older system would continue, as a weakened parallel mechanism, it would ultimately crumble before emerging monopolies. It is the implication behind the grandiloquence of a prosperous countryside and the devil in the detail that have our farming community up in arms. For example, the Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill 2020, allows buys and sales outside the notified Agricultural Produce Market Committee (APMC) mandis, thereby limiting their cartelisation tendencies. It also prohibits State Governments from collecting the fee, cess or levy for trade outside the APMC markets. A licence won't be required to trade in farm produce and anyone with a PAN card can now buy directly from growers. Hence they want clarity on what "outside" means and contrary to perception that they want middlemen out, they actually have a trusted bond with their existing commission agents, as their licence is proof of their credibility and delivery abilities, and would not want to experiment with an untested model. With most of them not literate enough about exercising their rights, dispute resolution could also end up being loaded against them. Besides, they would want direct payment as banks could deduct amounts as loan recovery. State Governments like Punjab are obviously upset that access to another market would dry up their own revenue from APMC mandis and are seeing this as an affront to federal controls. The Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Bill, 2020, seeks to bring uniformity in contractual farming rules and State APMC acts. So the farmer can now enter into a contract with a corporate entity at a mutually agreed price. The problem here is that the mechanism for price fixation is not codified and farmers fear that corporations could use their institutional heft to manipulate or browbeat them into accepting their terms. Finally, the Essential Commodities (Amendment) Bill, 2020, aims to remove cereals, pulses, oilseeds, edible oils, onion and potatoes from a regulated list, which is being seen as a major threat to the food security of the poor. The Government argues that as a food-surplus nation, we don't need it anymore but the pandemic-induced crisis has shown us how supply chain disruptions and local level hoarding can lead to a price spiral.

Farmers are not entirely without reason, battling as they are bad loans and non-payment of sugarcane debts in Uttar Pradesh and Rajasthan. They do not want to be swamped. Many experts would argue that it is easy enough to push reforms in a sector that anyway makes a very small portion of our GDP. But farmers make up 60 per cent of the country's population, a voter base that no political party can ignore. Both the SAD and JJP owe their political legitimacy to farmers and have no option but to advocate their rights. Besides, both represent States that are heavily dependent on procurement at MSP. The Bills may well turn out to be the BJP's Achilles' heel provided the Opposition is quick enough to mount a united campaign.

Flight of fancy

Aerial sightseeing has become very popular as several nations still have travel restrictions on incoming arrivals



It began with some intrepid folks chartering planes to fly around. Then airlines such as Singapore Airlines and Australia's Qantas caught wind of the idea and ran with it. What are we talking about? The concept of "flights to nowhere in particular" seems to have taken off, literally. Qantas' recent trip, involving low-flying, aerial survey of the Great Barrier Reef, was sold out. Airlines are happy as this allows them to fly their aircraft relatively full, thus keeping some jobs safe and their expensive assets, the planes themselves, flying. Of course, scenic flights that operate in and out of the same airport are not a new concept. Qantas itself has run seasonal flights to Antarctica for several years every southern summer. But 2020, as we all know, is not like any other year, with several nations still putting travel restrictions on incoming arrivals, some not even allowing non-citizens to return and others instituting strict quarantine regulations, even for travel within a country.

As a result the global aviation business is hurting, thousands of pilots, cabin crew, ground crew and aircraft maintenance engineers have already lost jobs and unless things change dramatically, several thousand more will lose their jobs in the coming months. Many airlines have already shut for good and many more are in deep financial distress. It is not a good time to be an airline or be employed by one. So yes, while these flights of fancy might seem extravagant and a waste of money and resources, even adding pollution, their popularity means that airlines will probably survive as well as regain some overall confidence in flying. Let us not forget, these flights are being bought by people, who after six months of being grounded, want to get back in the air. They want to experience airport security and airline food for better or for worse. The very frequent flyer might have celebrated the first couple of months of no flying but almost every single person in that category misses that experience now and these flights, pointless as they might seem, allow these people to get a fix. There are many willing to take off in India as well and maybe a scenic flight to two around the Himalayas or the wonderful coastal areas may not be a bad idea here.

Presumption of innocence

The media overlooked the principles of ethical juridical coverage while tracking Sushant Singh Rajput's death and its sordid aftermath



HIRANMAY KARLEKAR

Media, particularly television, coverage of Sushant Singh Rajput's suicide — I will call the manner of his death so until established otherwise — and its aftermath has raised questions. Avoiding the mutually accusatory statements that have been doing the rounds, I would rather focus on some deeper issues involved. The first is whether the extent of coverage extended to it is justified.

The event, doubtless, was most tragic. A young man, who has given much to Indian cinema, and could have given more, has been snatched in his prime. The unnatural nature of his passing, the allegations and counter-allegations ranging over it, the controversy about who should investigate it, the Centre's decision to put the CBI in charge, the Supreme Court's verdict endorsing the transfer and the subsequent developments, certainly merited media coverage. But did it have to take up huge chunks of prime-time coverage on most channels since June 14 when the alleged suicide occurred?

The question is relevant when the country is facing a serious threat of Chinese aggression, a raging and escalating COVID-19 pandemic and an economy in crisis — to mention three of the most important challenges. The argument that there has been a loss of attention raises the question: Is the attention of the deserved quality and extent? The question can be countered by two arguments. First, any answer, in the negative or affirmative, will involve a large measure of subjective judgement and, hence, cannot be regarded as definitive. The second can be that viewers want the kind of coverage provided.

As to the first, all judgments on all issues are subjective in the nature of things. The quality of the evidence, a person or a group must assess it and come to a conclusion. The assessment is by individuals who have their own predilections and orientations, which they may or may not be able to overcome. But then, a society, would not have been able to function if it did not proceed by accepting as valid judgements that, under the normative criteria embedded in its underlying social contract, passed the tests of rationality and morality.



Here, rationality dictates the question: Whether Rajput's death and its sordid aftermath has greater relevance to the lives of the country and its people than the Chinese aggression, the COVID-19 pandemic and/or the economic crisis? One can argue that the aftermath's importance can hardly be under-stated because it is leading to the unravelling of the Bollywood drug network, which in turn may lead to the eradication of the drug trade's tentacles throughout the country. Against this, one has the Union Minister of State G. Kishan Reddy's written reply to a question by a Congress MP, K. Sudhakar, in the Lok Sabha on September 15 stating, "Narcotics Control Bureau (NCB) carries out search, seizure, arrest and investigation continuously throughout the year on the actionable inputs developed on its own and/or on receipt from other sources. During the period of COVID-19 lockdown, no such actionable inputs were received by the NCB revealing the nexus between people in the film industry and drug traffickers." He, however, added, "However, a case in this regard has been registered by NCB Mumbai zonal unit on August 28, 2020. Till date, in this case 10 persons have been arrested. Drugs such as Ganja, Hashish, Tetra Hydro Cannabinol and Lysergic acid Deethylamide have been seized in the operation."

Clearly, one has to see what the NCB produces. Until then it would be a bit too much to cite the possibility of its unearthing a pan-India drug racket to justify the massive coverage given to the train of events following Rajput's death. This leads to the second justification cited above: Viewers want it. This may be true given that the titillation and voyeuristic pleasure that a very large number of people get from watching the lives of celebrities unscramble or the aftermath of a shocking tragedy unfold.

The mere fact that people want to see something does not make it acceptable. Time was when nothing was considered wrong with masses assembled in Rome's Colosseum roaring in applause as a gladiator killed another or a lion. Even now, many in Spain are happy to witness bullfights in which matadors kill bulls in unequal combat, and thousands participate in jallikattu in South India in which bulls suffer horribly.

Clearly, popular participation or viewing does not by itself justify an event or its extensive and approbatory coverage — especially when it diverts attention from critical issues facing a country and trivialises discourse in what the German social philosopher, Jürgen Habermas, calls the "public sphere". The latter, he states in *The Structural Transformation of the Public Sphere* (1962), is a virtual or imaginary community which does not necessarily exist in any identifiable space. In its ideal form, the public sphere is "made

up of private people gathered together as a public and articulating the needs of society with the state." It is a space where private individuals discuss public matters, which mediates between society and the state, leading to a critical consensus translating itself into a coherent public opinion, which makes the state accountable to citizens. The media has a critical role in providing information for discussion in the public sphere. It, however, also has a responsibility to ensure that investigations proceed along "right lines". Investigating and prosecuting agencies charged with delivering criminal justice are known to make mistakes and even frame innocent persons, often when under pressure to solve a crime. This writer's decision to become a journalist has been significantly influenced by his witnessing, as a school student in the early 1950s, the film *Call Northside 777*. Directed by Henry Hathaway, it was based on the real life efforts by a *Chicago Daily Times* reporter, James McGuire, undertaken at the behest of the city editor, Karin Walsh, that led to the release of Joseph Majczek, wrongly convicted of murdering a police officer and serving a 99-year prison term.

One, however, must proceed with extreme caution. Pressures on investigative agencies to produce results can make probes go horribly wrong, leading to prolonged, rough interrogation, arrest and prosecution of innocent people whose lives are dev-

asted in the process even if the judiciary exonerates them in the end. The matter reminds one of the title of Malcolm Feeley's much-discussed book, *The Process is the Punishment: Handling Cases in a Lower Criminal Court*, first published in 1979. Doubtless, the book deals with lower criminal courts in the US and not India. Also, we are talking here not just about lower criminal courts but the entire process. It can be a long haul, involving expenses in the form of lawyers' fees and transport, time spent in preparations, media pressure led to him/her being pronounced guilty? This does not mean that investigative journalism should not extend to cases under investigation. But it does mean scrupulous observation and fair play and integrity and two cardinal principles of democratic, libertarian jurisprudence, wedded to respect for human rights.

Should a person, eventually proved innocent, have been treated all this because of media pressure led to him/her being pronounced guilty? This does not mean that investigative journalism should not extend to cases under investigation. But it does mean scrupulous observation and fair play and integrity and two cardinal principles of democratic, libertarian jurisprudence, wedded to respect for human rights. The first is enshrined in Article 11(1) of the Universal Declaration of Human Rights adopted by the United Nations in 1948. It reads, "Everyone charged with a penal offence has the right to be presumed innocent until proved guilty according to law in a public trial at which he has had all the guarantees necessary for his defence."

It is also incorporated in the European Convention for the Protection of Human Rights, originally Convention for the Protection of Human Rights and Fundamental Freedoms, which came into force on 3 September 1953. It states in Article 6(2), "Everyone charged with a criminal offence shall be presumed innocent until proved guilty according to law."

The famous English jurist, William Blackstone, articulated the second principle when he wrote in *Commentaries on the Laws of England*, "all presumptive evidence of felony should be admitted cautiously, for the law holds that it is better that ten guilty persons escape than that one innocent suffer." Benjamin Franklin, one of the founding fathers of the United States, went further and said, in a letter in March 1785, "That it is better 100 guilty Persons should escape than that one innocent Person should suffer, is a Maxim that has been long and generally approved."

Journalists should remember both, always. (The writer is Consultant Editor, The Pioneer, and author)

SOUNDBITE

I have always enjoyed watching Dhoni play because of the style he has. The aggression...I really like that. It has influenced me in my game, too, as football is a game where you need to be tough.

Footballer
—Anirudh Thapa



Farming is the soul of Punjab. Wounds on the body can heal but wounds of the soul will not be tolerated and condoned.

Congress leader
—Najot Singh Sidhu



Since the beginning of the Coronavirus pandemic, Asian-Americans have been forced to endure demeaning and disgusting acts of bigotry and hate.

US Congresswoman
—Grace Meng



No matter how hard you work and what you do, the President is going to do something that is detrimental to keeping the Americans safe.

Ex-White House Aide
—Olivia Troye



LETTERS TO THE EDITOR

Question Hour matters

Sir — Question Hour is the liveliest hour in Parliament and lends a certain depth to proceedings. MPs ask questions to hold the Government and its Ministers accountable. It is a sacred parliamentary device meant for exercising legislative control over executive actions. Unfortunately, the ruling party has watered down the Question Hour for this monsoon session. This decision erodes the constitutional mandate of parliamentary oversight over executive actions as envisaged under Article 75 (3) of the Indian Constitution.

Noor Ahmad
Hyderabad

Tension continues to simmer at LAC

Defence Minister Rajnath Singh's statement on "developments on the border in Ladakh" in Parliament hasn't made us any wiser. As was to be expected, the Minister was effusive in eulogising Prime Minister Narendra Modi, coincidentally on his birthday. Still, the fact remains that the PM denied Chinese incursions earlier on and still refuses to name China as an errant.

What Rajnath Singh left unsaid conveyed more than what he said on the floor of the Parliament. Former Defence Minister AK Antony succinctly remarked that protecting the territorial integrity of the nation entails the restoration of the status quo ante as in April which is not the same as maintaining the present status quo. The People's Liberation Army (PLA) should retreat from "inner areas" they occupied and allow patrolling by Indian troops up to the point they used to occupy. Diplomatic efforts should continue to persuade China to see reason and agree for the restoration of the status quo. The situation along the LAC is now so volatile that



recurring frictions could escalate anytime. The Defence Minister underlined the state of preparedness of Indian troops for any eventuality. At the same time, he sounded statesman-like when he observed that there are many ways to start a war, not many to end it. Hence, it is axiomatic that cooperation is better than confrontation.

G Madhan
Maruthanode

Stranded Indians

Sir — It was heart-wrenching to watch the viral video on social media, which claimed that thousands of Indians, mostly from UP and Bihar, are lodged in jails of Saudi Arabia for more than six months now. With the lockdown eased, many Governments have evacuated their citizens as has ours. But somehow we have been callous about these helpless

migrants, who have not been able to articulate their plight.

AMS Nadwi
Lucknow

Biased investigation

Sir — The ongoing investigation into the Delhi riots of February 2020 has begun to assume a farcical character. The focus of the

investigation has shifted from the perpetrators of the riot and its instigators and turned towards only civil society dissenters and protesters of Government policies. In effect, the conspiratorial net has been cast so wide as to capture anyone who opposed the Citizenship (Amendment) Act (CAA), be it a student activist, political leader or voluntary worker. The investigation must

be thorough, fair and transparent, and deemed as such.

Bhagwan Thadani
Mumbai

China's digital theft

Sir — The collection of digital data on our President, Prime Minister, politicians, judges, military officers, industrialists and other dignitaries by China is a

matter of national security. An English newspaper report said that a company associated with the Chinese Government and the military is monitoring the Internet and social media activities of about 10,000 distinguished Indians and their close ones. It is clear from this that along with strategic and economic aggression, the digital breach is also a part of China's hybrid war against India. Along with the expansion of information technology and the Internet, the issue of data security is a matter of grave concern.

Bhupendra Singh
Haryana

Classes resume

Sir — The Telangana Government has announced that senior students of classes IX to XII should start attending school with 50 per cent teachers. However, with many parents unwilling to pay the fees for the month of June, the State Government must arrange the necessary amount from its Treasury to get the system rolling.

SM Arif Hussain
Hyderabad

Send your feedback to: letterstopioneer@gmail.com

FIRST COLUMN

The expanding judicial remits

Over the years, the courts have changed the face of justice in India and focussed on issues where the executive has failed in its duty



VK BHAGUNA

In any system of governance, the judiciary is always an essential part of civilised life. In Indian history, too, kings played a very important part in dispensing justice. In the days of yore, population pressure was less, crimes were few as people were more law-abiding, resources were available in abundance and the system of justice was not stretched like it is today. By and large the judicial system followed the dictates of the rulers and it sufficed. However, with the advent of democracy, modern jurisprudence developed. Independent jurisprudence got a big boost after the Magna Carta was signed by the King of England in 1215. Now, people in most parts of the world recognise the judiciary as an independent pillar of Government. It is complementary to the executive and the legislature but independent from the other branches of Government, as judicial accountability enshrines the principle of neutrality.

The beginning of codified common law in India can be traced back to 1726 when a Mayor's Court in then Madras, Bombay and Calcutta was established by the East India Company. Needless to say, the courts changed the face of justice in India and focussed on issues where the executive failed in its duty. This judicial assertion started from the Kesavananda Bharati case when it ruled that basic features of the Constitution cannot be changed. The enunciation of the doctrine of Public Interest Litigation (a relaxation on the traditional rule of *locus standi*) by Justice PN Bhagwati opened the courts to socially-disadvantaged sections of society and course correction in the functioning of the executive.

In the recent past, many landmark judgments in the field of environment have endeared judges to the people of the country. Notable among them were Justice Kuldip Singh and Justice AN Verma. The 1996 Godavari case turned the trajectory of forest and wildlife management in India. Despite the enactment of the Forest Conservation Act, 1980 and the Wildlife Protection Act, 1972, the lackadaisical attitude of the Central and State Governments put forests and biodiversity at great risk. Interventions by courts in the last 24 years forced executive agencies to act for the smooth implementation of constitutional provisions for the conservation of forests and wildlife resources.

India was one of the earliest nations in the tropical world to implement working plan provisions for managing forests sustainably. However, the working plans were almost forgotten by it. The Supreme Court, through its interventions, streamlined forest management in the country and forced respective governments to prepare and regulate management of forests through working plans. Now the results are visible on the ground.

Similarly, rampant mining in forest areas is being closely monitored by the apex court. This positive action of the Supreme Court struck a balance in restoring the constitutional obligation of the executive. Yet another instance of excellent intervention relates to declaring Ganga River a life entity by the Uttarakhand High Court. Such decisions have touched the lives of millions of our citizens. What is most significant in this regard is the recognition of the rights of those who cannot speak for themselves like trees, animals and rivers which are crucial for sustaining life on Earth. The establishment of the Compensatory Afforestation Fund Management and Planning Authority (CAMPA) in the country, which now has an impressive collection of nearly ₹50,000 crore in its kitty, was possible on the direction of the Supreme Court.

In yet another epoch-making intervention, the apex court came down heavily on the real estate-politician-bureaucrat nexus in Noida. A Supreme Court Bench, headed by Justice Arun Mishra, sent a stern message to those involved in the Annapali housing projects. The builder Anil Sharma, who was allegedly in league with politicians and officers of the Noida Authority, swindled more than ₹8,000 crore of homebuyers' hard-earned money. This crime was perpetrated under the noses of those who were supposed to protect the interest of the people. The problem with our governance system is such that it gleefully ignores the sufferings of the people at the hands of criminals and the corrupt. The Supreme Court has been relentlessly trying to restore faith in the rule of law among the 40,000 hapless homebuyers while the executive with all its power has failed miserably on all counts. The court had appointed a receiver for the case, tied up funds from banks and asked the National Building Corporation to complete the projects. The promoters of Annapali are cooling their heels in jail for the last six months and their properties are under auction.

The vital question is why does the executive fail in its duty and why does the judiciary have to step in? The answer lies in the lopsided democracy we follow, wherein only vote-fetching and Government formation are a priority of our political masters and public interest takes a back seat. Because of this the remits of the judiciary are being redefined. The judiciary, however, also needs to reinvent itself on certain issues concerning quick delivery of affordable justice so that it does not fall into the same rut like the executive.

(The writer is a retired civil servant)

YOU LOOK AT COUNTRIES. IN AUSTRIA THEY LIVE IN THE FOREST. AND THEY DON'T HAVE FIRES LIKE THIS. AND THEY HAVE MORE EXPLOSIVE TREES.

—US PRESIDENT
DONALD TRUMP

POINT COUNTERPOINT



AUSTRIA IS A COUNTRY WHERE PEOPLE DO NOT LIVE IN THE FOREST, BUT RATHER WITH THE FOREST AND IN A CLOSE, SUSTAINABLE RELATIONSHIP WITH NATURE.

—AUSTRIAN AGRICULTURE MINISTER
ELISABETH KOESTINGER

A matter of interest

If borrowers get interest relief during the moratorium period, bank investors and depositors would stand to lose unless compensated by the Govt, like it happens in farm loan waivers



SUBHASH CHANDRA PANDEY

Responding to the pandemic, the Reserve Bank of India (RBI) had 'permitted' banks to grant moratorium on payment of instalments of term loans due after March 1 up to August 31. A similar dispensation was "allowed" on recovery of interest on working capital. The moratorium was initially permitted up to the end of April and 55.1 per cent of customers of Scheduled Commercial Banks (SCBs), accounting for 50 per cent of outstanding credit, had availed this facility. In Public Sector Banks (PSBs), 80.3 per cent of all individual customers, accounting for 80 per cent of total outstanding individual loans, opted for the moratorium. A whopping 74 per cent of Micro, Small and Medium Enterprise (MSME) borrowers and 28.8 per cent of corporate borrowers, covering 81.5 per cent and 58 per cent (by outstanding amount in category loans), availed the facility.

For private banks, 41.8 per cent of individual customers, accounting for 80 per cent of outstanding individual loans, and 20.9 per cent of all MSME customers opted for moratoriums, comprising 42.5 per cent of outstanding loans to MSMEs. About 21.6 per cent of corporate borrowers, covering 19.6 per cent of total outstanding corporate loans, had availed the facility.

The Supreme Court has extended the moratorium and the Central Government has appointed an expert panel to look into the issue. Exactly how many loans accounts and what loan amount is under moratorium are not known. Some borrowers may have decided against seeking the moratorium facility due to uncertainty about relief on interest. Had the interest relief been announced upfront, almost all borrowers would have instantly opted for the moratorium, except possibly for borrowers too proud of their financial standing to seek any relief.

Since the moratorium was extended till August 31, it was the borrowers' call to take a wager on the verdict and decide whether to opt for a moratorium or not. It is unclear if the relief, if and when granted, would be available only to those availing of the moratorium. Overall, the system lacks incentives for those remaining fully compliant while the non-compliant people may have to get some relief. Had the interest relief been a matter of legal right under the Banking Regulation or Disaster Management Acts, it would have been through by now. The Disaster Management Act (DMA), empowering the Government to take immediate relief and rescue measures, cannot be overruled by the non-compliance of the RBI. Legally binding orders regarding timely payment of salaries, non-recovery of rent and school fees and so on could not be issued for this reason. Appeals to good conscience is a different matter.

Likewise, the Banking Regulation Act (BRA) would by itself not confer any rights on the RBI to mandate any alteration in the 'POSHAN Abhiyaan' entered into by the banks unless supplemented with legal remedies under the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act (SARFAESI Act) or the Insolvency and Bankruptcy Code (IBC). Appropriately, the RBI has 'permitted' grants of moratorium while extending regulatory forbearance on recognition of the non-performing assets (NPA). The BRA Act does not empower the RBI to mandate

“IN THE ABSENCE OF FULLY DISAGGREGATED DATA ON DIFFERENT TYPES OF LOANS UNDER MORATORIUM, A BACK-OF-THE-ENVELOPE QUANTIFICATION OF THE IMPACT OF INTEREST RELIEF CAN BE ₹1 LAKH CRORE PER MONTH ASSUMING INTEREST RELIEF TO BE ABOUT ONE PER CENT PER MONTH ON TOTAL PRE-PANDEMIC OUTSTANDING CREDIT OF ABOUT ₹100 LAKH CRORE. EVEN DIRECT FISCAL RELIEF TO THE GENERAL POPULATION IS NOT OF THIS MAGNITUDE



changing loan terms already contracted. Loan contracts can be changed only on the orders of insolvency courts. Mandatory moratorium requires more than the BR Act.

There are no free lunches in economics except those paid for by others. If borrowers get interest relief during the moratorium period, bank investors and depositors would stand to lose unless compensated by the Government. Like it happens in farm loan waivers, Charity at others' expense is systemic. Relief to borrowers at the expense of depositors is akin to relief to consumers ending up suppressing remunerative market prices for farmers. The bank depositors are also adversely impacted by the pandemic-induced fall in interest rates that stand to benefit non-borrowers as well as the borrowers who are able to refinance high-cost old loans. The post-outbreak rate cuts and liquidity infusion by the RBI, aided by rising foreign exchange reserves, has caused a precipitous fall in interest rates. Some are offering record-low home loan interest rates under seven per cent per annum with new products of repo-linked home loans on offer. Low interest rates bring cheer to borrowers but gloom to depositors.

There are no fiscal guarantees to depositors on minimum interest rates and the IBC haircuts have been too costly in some cases. When corporate borrowers get a tax reduction bonanza, they don't share the booty with lenders as they are not obliged to. When farm loans are waived, Governments provide fiscal support to banks but at present the Centre does not seem able and willing to compensate the banks for interest relief.

In the absence of fully disaggregated data on different types of loans under moratorium, a back-of-the-envelope quantification of the impact of interest relief can be ₹1 lakh crore per month,

assuming interest relief to be about one per cent per month on total pre-pandemic outstanding credit of about ₹100 lakh crore. Even direct fiscal relief to the general population is not of this magnitude.

Financial stakes on the Supreme Court's verdict are very high. The interest relief has been sought from the highest court of justice precisely because it is not a legal right. The golden balance of justice is being watched by distressed borrowers and anxious depositors. All borrowers are not equally distressed by the pandemic. Some differentiating criterion based on quantum of liability outstanding on March 1 and purpose of loan (whether educational, for first home/car or second one, for the Economically Weaker Section or affordable housing, past credit history) and proven impact of the contagion on income can be evolved to give relief to a truly needy class of borrowers. The relief even to this subset should not be entirely a burden on bank depositors. Ideally such relief is best provided by governments under fiscal stimulus paid by taxpayers, current or future.

The need to maintain the health of banks can hardly be overemphasised. Deep-rooted socio-cultural beliefs stigmatising indebtedness (debted person embarrassed and lenders reviled) continue to change worldwide.

Post World War, the wheels of growth are lubricated by the continuous supply of credit. India joined the borrow/spend bandwagon in the 80s. Lending by Scheduled Commercial Banks rose from ₹8,64,300 crore (30 per cent of the Gross Domestic Product (GDP)) at the end of March 2004 to ₹67,35,200 crore at the end of March 2014 (60 per cent of the GDP). At present, bank lending is only about 50 per cent of the GDP.

As on July 31, the total deposits of SCBs stood at ₹14,61,680 crore (₹12,44,583 crore a year ago); outstanding credit was

₹102,65,888 crore (₹97,29,002 crore a year ago) and investments were ₹42,78,294 crore (₹35,57,063 crore a year ago). The combined effect of risk aversion of banks to lend and predominantly domestic financing of fiscal deficit is that only about two-third of deposits get lent to non-Government entities.

We have made great strides in terms of expanding the reach of banking services and financialisation of savings but high-profile delinquencies by those who can afford to pay continue to eclipse these achievements.

The gross NPA of SCBs that had peaked to 11.2 per cent in 2017-18 has been brought down to 8.5 per cent by March. This achievement is a great cost to bank investors/depositors on account of hefty haircuts following not-so-competitive slump sales of distressed companies under the conventional, single round bidding system being followed under the IBC. The RBI has assessed that the gross NPA of all SCBs may increase from 8.5 per cent in March to 12.5 per cent by March 2021 and even to 14.7 per cent if the adverse economic impact of the pandemic is very severe. Seeing the plight of forecasting tools, the economic fallout of the contagion is hard to predict and measure.

Since bank lending is only about 50 per cent of the GDP and post-pandemic recovery would require a heavy dose of credit, it is imperative to maintain incentives for financial savings.

Erosion of bank profitability runs the risk of dire consequences of de-financialisation or informalisation of savings, derailing the hard-won recovery. The banking system needs calibrated support to prevent relapse into transmitted sickness.

(The writer is a retired IAS officer and former Special Secretary, Ministry of Commerce and Industry.)

Fight hunger with an inter-sectoral strategy

The 'POSHAN Abhiyaan' seems to have made some headway with an ambitious target of achieving a malnutrition-free India by 2022



SUNIL RAJPAL

It is disconcerting that every second child in India suffers some form of nutritional failure in India. Over the years, Government data have borne witness to how many people, especially women and children, do not get three square meals in a day. Worryingly, the potential disruptions caused by the lockdown may make the varied forms of malnutrition a lasting reality. However, the launch of the Government's flagship programme 'POSHAN Abhiyaan', seems to have made some headway, with an ambitious target of achieving a malnutrition-free India by 2022.

It also aims to reduce stunting in children aged between zero and five

years from 38.4 per cent to 25 per cent during the same period, along with reducing the level of anaemia and low birth weight in children.

With inter-sectoral convergence being the key strategy, the programme makes a shift from the existing approach of making planning and implementation the responsibility of one Ministry. Instead, it rightly notes the various critical components of success and makes 'POSHAN Abhiyaan' a multi-ministerial initiative. While the Ministry of Women and Child Development acts as the nodal office, the Ministry of Drinking Water and Sanitation is responsible for the Swachh Bharat Mission (SBM) that ensures cleanliness and hygiene and the Ministry of Education is responsible for the Mid-Day Meal Scheme (MDMS).

Two other Ministries, that of Health and Family Welfare, and the one responsible for Rural Development, are looking after health programmes such as Mission

Indradhanush for immunisation coverage and rural income schemes such as MGNREGA, respectively. The LPG distribution scheme by the Ministry of Petroleum and Natural Gas enabled safe and hygienic cooking in underprivileged households.

But will India accept malnutrition as everyone's problem? The copious fund allocation for the 'POSHAN Abhiyaan' and its increase in the past three years have shown the Government's sincerity in taking the mission to its intended conclusion. From ₹950 crore in 2017-18, the current allocation for the 'POSHAN Abhiyaan' reached a sum of ₹3,400 crore for the financial year 2019-20. However, the potential challenge can be bringing social and behavioural change towards malnutrition at the community level. Ensuring equitable nutrition to build a healthier nation will require the following.

Eating local and seasonal food: This comprises a part of the trend known as 'sustainable eating' and has

been proven to be an economical solution to the food crisis globally. This saves time and the cost of transportation while promoting the use of fewer preservatives. Such food items are also suitable to fulfil the nutritional needs of the people in a way that is commensurate with the local environment.

The concept of introducing kitchen gardens in schools to fulfil some part of the requirements under the MDMS is an innovative step. In the coming days, introducing more steps, such as promotion of local, nutritious millet and crop diversification to promote traditional millet will be the right steps to complement this ongoing effort. Recent studies have observed that investing \$1 in nutrition-related interventions will have economic gains of about \$19 to \$22.

Addressing intrinsic social and cultural biases: In his paper 'POSHAN Abhiyaan: Making Nutrition a Jan Andolan', NITI Aayog member Vinod K Paul and co-

authors observe that despite the Procreative Child Marriage Act, 2006 mandating the legal age of marriage at 18 for girls, 30 per cent of them are married before that age and eight per cent are already pregnant by the time they are 15-19 years of age. Facing intra-household deprivation due to their sex and age, poverty, these young girls often forego necessary nutrition, care, and rest even during their pregnancy, thus delivering low birth weight babies. For these babies, the cycle of malnutrition has already begun, they note.

This long-standing social bias deepens with socio-economic nuances. For example, in tribal households, the overall amount of food is anyway low and the men, by tradition, get the larger share of it, considering the physical labour they must undertake. A male child may get less to eat than his father, but is likely to get more than his mother, grandmother or sister. There is a need to free nutrition from the perceived requirement of the

receiver. Disseminating a scientifically-validated diet chart according to age and sex to the Panchayat level can help in spreading awareness and help households modify their practices.

Clear and visible measures for better accountability: Owing to the possible institutional leakages, Government initiatives should be monitored by some metric for accountability. For this, an enhanced information and process system is crucial. Monitoring, surveillance, and evaluation remain critical to all Government initiatives not only to firm up the people's trust but for better outcomes as well. Understanding ground-level realities will not only enrich policymakers' understanding, it may help in building a positive perspective among beneficiaries about public interventions. Public consultations, surveys among beneficiaries and social audits are some of the most effective ways to do this.

Building a case against hidden hunger: Few realise that malnutrition

is not exclusively a rural phenomenon. Many people, especially children, in the cities, too, suffer from malnutrition, albeit of a different kind. Since a good part of their diet is filled with refined and finished items, not to mention the large amounts of salt, sugar and trans-fat they consume, the children lack micronutrients such as iron and zinc. Traditional crops and millet, marked as anti-cereals that should have been part of our diet, are fast becoming a favourite of the educated and wealthier part of the society. However, as companies produce fast-moving consumer goods look to the rural market to revive from the economic effect of the pandemic, it is important to ensure that rural consumers do not acquire the habits of cities. The onus is on the Government to ensure that the learnings from the cities reach the villages before it is too late.

(The writer is Associate Professor, Health Economics, IIMHR University, Jaipur)

Age: 58+ Years. Complexion: Fair, Height: 5' 8"; Face: Round; Build: Thin, Wearing: Blue Colour Top and Blue Colour lower. Sincere offers have been made by the local police to trace out her but no clue has come to light so far. If anyone has any information about the missing/Kidnapped child then please inform P.S. Subud Mandi Delhi following Tel No./e-mail: ccibci.gov.in Website: http://ccibci.gov.in Ph: 011-24368638, 24368641 Fax/011-24368639 D/PA/47141/IN02		Sd/- S.H.O. P.S. Subud Mandi, Delhi Ph: 011-23823161, 9582608911	
NORTH RAILWAY			
TENDER NOTICE			
Invitation of Tender/ for E-Tendering (E-Procurement Systems)			
N.I.T. No.	07/20-21 dated 17.09.2020		
1 Name of work with its location	Comprehensive housekeeping for NRCH including supply & sanitation work, and supply linen its washing and distribution, exceptional etc for one year in the section of ADE/MNRCH under D/REC/O&M/Min/RCH.		
2 Approx. Cost of work	INR 3235.37		
3 Earnest Money	[It should be in the form of net banking or payment gateway. Only Note - FDR will not be accepted as EMD for tender. Invit on IREPS as per Railway Boards letter no. 2015/ICE-VCT/51 dated 31.08.2016]. 49050.00		
4 Completion period of Work	365 Days		
5 Cost of tender on cashless post	[It should be in the form of net banking or payment gateway. Only Note - FDR will not be accepted as EMD for tender. Invit on IREPS as per Railway Boards letter no. 2015/ICE-VCT/51 dated 31.08.2016]. 11600		
6 Date and time for submission of tender and opening of tender	Upto 15.00 hrs on 13.10.2020 Opening of tender at 16.00 hrs. On 13.10.2020		
7 Website particulars notice board location complete details of tender can be seen and address of the office from where the tender form can be purchased.	Above tender available on IREPS site i.e. www.reps.gov.in		
123-W26290E/2012-T1NRC/CH/NT of 07.09.2020		20/10/2020	
SERVING CUSTOMERS WITH A SMILE			

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NHM Help Line for Jammu Division: 1800180014, Kashmir Division: 1800180012

Notice Inviting On-line Proposals from ICMR approved Labs for undertaking RT-PCR Testing, alongwith reporting as per ICMR Testing Protocols of Samples from J&K for COVID-19 on 'As & When Required Basis'

For and on behalf of the Lt. Governor of Jammu and Kashmir, online proposals are invited for on-line proposals) are invited from ICMR approved labs for undertaking RT-PCR testing, and reporting, of samples from J&K for COVID-19, in time-bound manner, on 'As & When Required Basis', as per the terms & conditions mentioned in the Notice Inviting Proposals available on the website(s) www.jktenders.gov.in and www.jknhm.com :
S.No. 1. Date of Publishing SBD :- 19.09.2020 at 1400 Hrs
S.No. 2. Start Date of Downloading SBD from Website :- 19.09.2020 from 1400 Hrs
S.No. 3. Websites for Downloading SBD :- www.jktenders.gov.in / www.jknhm.com
S.No. 4. Last Date of Downloading SBD from Website :- 29.09.2020 upto 1400 Hrs
S.No. 5. Seek Clarification Start Date :- 19.09.2020 from 1400 Hrs
S.No. 6. Seek Clarification End Date :- 28.09.2020 upto 1600 Hrs
S.No. 7. Pre-Bid Meeting :- No
S.No. 8. Website for Submission of Bids (Technical as well as Financial) :- www.jktenders.gov.in
S.No. 9. Start Date for Submission of Online Bids :- 19.09.2020 from 1400 Hrs
S.No. 10. Last Date for Submission of Online Bids :- 29.09.2020 upto 1400 Hrs
S.No. 11. Date of Opening of Technical Bids :- 30.09.2020 at 1100 Hrs
S.No. 12. Place of Opening of Technical Bids :- State Health Society, NHM, Regional Institute of Health & Family Welfare, Near Saalnik School, Kandoli Nagrota, Jammu - 181221 (J&K)
S.No. 13. Date of Opening of Financial Bids :- 30.09.2020 at 1400 Hrs
S.No. 14. Place of Opening of Financial Bids :- State Health Society, NHM, Regional Institute of Health & Family Welfare, Near Saalnik School, Kandoli Nagrota, Jammu - 181221 (J&K)

Sd/- Mission Director,
National Health Mission, Jammu Division

MO. DIP/KP-NB-241520

SHORT CIRCUITS



NORA FATEHI

I feel lucky that I have been chosen to perform on Neha's (Kakkar) songs. Whenever I get a song, I get very excited knowing that it's hers as we know it will be a big hit. I will be performing on a beautiful voice, not all artists get a chance to do that. There are other singers with amazing voice but she has something which cannot be explained.



ANKUR BHATIA

Crackdown is a gallant project. I am playing the Pakistani Army Chief. It's a difficult character, totally contrary to what I am as a person. It is based on the secret services across borders. I think the level that web series are setting on OTT is commendable. It's important especially during the lockdown.



AKSHAY OBEROI

I've launched myself into the preparation and I'm going to be stationed in Dubai for 25 days. I'm super excited to be facing the camera after being quarantined for so long. I am glad to go back to the usual shooting drill in this beautiful city (Dubai)! We are all taking the required precautions and doing our best.



SONA MOHAPATRA

Calling others gold digger, mafia bimbo, sasti copy? Playing the messiah of the masses by using a tragic death is the worst act of opportunism. This doesn't make you the pillar of virtue, justice or the flag-bearer of Hindu Cultural values. It highlights the worst side.

PARIS HILTON

I see little girls nine and 10 years trying to get the perfect selfie, they're putting the filters on, they can't even look at themselves in the phone without putting a filter. I can't even imagine being a 13-year-old girl today.



VOGUE 45 MINUTES



The pandemic and then a series of lockdowns, that followed shortly after, gave us a moment to hit pause on our fast-paced lifestyles. There was enough time to reflect on our actions, relationships, beliefs, the power of art, fashion and creativity. We could discover a narrative that stirs the existing dialogue of love, where the boundaries are patched, corridors of division are narrow, cults and definitions are pushed far and wide to make space for love — the only thing that matters. This is what fashion designer Gaurav Gupta's muse turned out to be while he worked on his collection for the FDCI India Couture Week 2020, the digital version. He said, "Through our theme — *Name is Love* — we aim to put all the light on love; for self, all genders, all body shapes, all ethnicities, all sexualities, and most importantly, for inclusivity."

During the process of casting models for the show, which kickstarted online yesterday, he discovered "beautiful stories" where differences and sexualities were not just accepted but celebrated. Said Gaurav, "We were enamoured by every individual's sheer optimism. Their experiences felt familiar and bold. And I realised that their stories needed to be told."

A young, proud lesbian couple Anjali and Manauti living with their parents; Vee, an 18-year-old trans-male student; Anjali Lama, the first Indian trans-female supermodel, and many other models who earned a name in unconventional setups, became the designer's many ways to represent the varied forms of love. "I hope that this message resonates and connects with millions who are facing prejudice or feel inhibited to express themselves due to the pre-conceived societal norms," said Gaurav and emphasised, "We're celebrating uniqueness."

In these desperate times when humans have become more agile and vulnerable, the designer was glad that technology could make the Couture week happen. Said he, "It was the need of the hour to keep the show going, lighten up the mood and make things more celebrative. It has given me hope. It's so nice to see that millions of people around the world can view the show and our collections."

Well, the show is definitely different under the shadow of the novel Coronavirus but what's new this time? "We have presented 50 new women's wear, 20 men's wear and 50 jewellery pieces. I wanted my collection



THE SHOW MUST GO ON

As the India Couture Week kicks off digitally, designer GAURAV GUPTA's collection revolved around the themes of love and inclusivity and presented wedding fashion in sophisticated shades. By SAKSHI SHARMA

to reflect me and my choices. It had to be very 'Gaurav Gupta'. I also discovered new colours like Cerise, Bright Emerald, Berry Pink, Snow Pink, Shadow Pink and more. I wanted to give a new life to these sophisticated colours. I also wanted to do a whole Black-and-White line. It was very new and cool for me. I also played with a lot of organza giving rise to new forms," he said.

Another notable thing about his collection, he pointed out, was the indigenous technique of sculpting which was reinvented in the form of structured wings, graphic spiralling ruffles and architected waves. "We have also incorporated dramatic shimmers, sheer fabrics, 3D floral applique, intricate hand embroideries along with pearls and metallic sequins," said Gaurav.

The designer's men's wear was refined with embroideries and mystical motifs. Said he, "We have introduced full Bordeaux velvet

suits with the house's signature sculpting techniques, punctuating the looks and creating perfect statement pieces for a cocktail or reception."

The garments, sharply tailored and accented with ornate hand embroideries, gave a meticulous and detailed look — coming all the way from the crisp 'Downtown Abbey' shirt in Egyptian cotton. The collection was further elevated with timeless accessories across all categories like pocket squares, bow-ties and loafers.

Gaurav's collection also found their way to the couture jewellery. The line was expressed through five distinct elements of infinity, classic, pearl, feather and forest and

featured pieces created with rare diamonds, rubies, emeralds, opals and tanzanite — sourced from Burma, Botswana, Colombia and Hyderabad.

The handmade collection was created with precious stones, crafted in shades of white and rose gold. It was rendered with details of a custom wedding gown. The jewellery was inspired by the Indian heritage integrated with the influences of the Victorian era. Said Gaurav, "We have taken this ideology to construct and reinvent these jewels."

What makes our jewellery couture unique is a distinct approach, where each diamond is individually cut according to the design." His latest collection included necklaces, bracelets, rings, earrings and ear-cuffs.

Talking about whether the festive market is trending more than the wedding one, the designer chose the latter. He said, "The wedding market is more in trend and will always be. Brides are looking for authentic sculptures and that 'wow' factor, something timeless that they can wear even after four to five



years. They can also mix and match a lot of things from my collection. They wear our lehenga blouses with saris because there's so much detail in each element that one is able to play it up as and when they want to."

When we talk of the Couture Week, it is imperative to know the consumer behaviour as the buying pattern internationally has undergone a drastic change. The gulf countries are purchasing more as they are comparatively less affected from COVID-19. Added Gaurav, "But slowly and gradually, the international markets are coming back into line. We have a big market in the gulf all across UAE and Middle East. Earlier, they used to fly down and have couture appointments but this time they're all purchasing our products online, even couture. They do video consultation with our stylists and get garments fitted virtually."

TRIBUTE

A woman who knew men

As fashion designer SHARBARI DUTTA breathed her last, netizens remember her immense contribution to ceremonial menswear

Fashion designer Sharbari Dutta was found dead inside the bathroom of her South Kolkata's Broad Street residence on the intervening night of Thursday and Friday.

As per police sources, Dutta was found dead inside her bathroom at around 12.15 am on Friday. Officials of local police station and the Kolkata Police headquarters' Lalbazar's homicide branch reached the spot at night.

Her family members said Dutta (63) was last seen during the dinner on Tuesday. After that she also went uncommunicated.

Primary investigation suggests that she died of a sudden cardiac attack in the toilet. But Dutta's family members claim that she was otherwise keeping fine and had no such chronic ailment.

Kolkata Police's homicide branch will carry out the investigation to find out the actual reason of the designer's sudden demise.



Dutta's body was sent for the post-mortem examination.

Daughter of celebrated Bengali poet Ajit Dutta, Sharbari Dutta was a popular name in the costume designing industry for over past few decades, and was the only women designer to work on men's ethnic fashion wear. It was Dutta who had introduced coloured Bengali dhitis and designer Punjabi kurtas to the mainstream fashion world with her exclusive touch on bright colours along with embroidery works.

The fashion mogul has also styled present Prime Minister of Pakistan Imran Khan and cricketer Sachin Tendulkar.

Dutta has shattered stereotypes defining men's ethnic fashion over the years. Well, through a flood of condolences from models, actors and people from the film industry for her family on social media, we can certainly see how significantly she contributed to the Indian fashion at large.

—With inputs from agencies

STUDIO CHAT 15 MINUTES

Farhan kickstarts IPL

Actor Farhan Akhtar will open Star Sports' Live Broadcast on 'Cricket Live', ahead of the opening match of Dream 11 IPL 2020. The nation has been going through tough times due to COVID-19, making this season even more special since it gives a reason for people to come together to watch our very own tournament.

Farhan will set the tone of the tournament by introducing 'Cricket Live', before the much-anticipated clash between Mumbai Indians and Chennai Super Kings. He will be addressing today's testing times, and how we need to ride over this crisis.

Speaking on this, Farhan said, "These are trying times and our nation continues to persevere and move forward. With the world picking up pace in the new normal, the announcement of the IPL was a breath of fresh air. I have been looking forward to some sporting action, and Live Indian cricket is back after a long hiatus. There's much to learn from the journey of a team or an individual in it. To rise after you fall, to learn from one's mistakes and most importantly, to stay grounded and humble in victory. I resonate with this feeling even more after working on my forthcoming film *Toofaan* in which sport is the backdrop, made on sim-



ilar ethos. It is important to stay resilient, optimistic and ready to battle all odds for a better tomorrow. Personally, it also is an absolute pleasure to open the maiden show. Looking forward to a grand opening game."

(Watch the actor on Star Sports' pre-show Cricket Live from 6 pm onwards on September 19.)

CONVERSATION 60 MINUTES

Change the pace of change

Architect-author GOONMEET SINGH CHAUHAN tells AYUSHI SHARMA that his book, *Invertonomics: Eight Ideas to Transform India*, presents innovative yet pragmatic ideas for solving some of India's most fundamental and chronic problems. He has ways to deal with social inequity, cleanliness, safety of women, education and a sharply declining economy



India has made a remarkable progress in several areas over the seven decades since Independence. But at the same time, it has been beset by some fundamental and chronic problems. There is poverty and inequity, the air in many cities is unbreathable, the streets are littered with garbage, women feel unsafe, levels of basic education are low and the economy is sharply declining. The problems have lasted so long that they seem unsolvable in a lifetime.

Architect-author Goonmeet Singh Chauhan argues that they can actually be solved decisively. To achieve this, he presents a new methodology that he calls *Invertonomics* in his eponymous book, which inverts problems into economic opportunities. The book identifies eight persistent problem areas and proposes well-resolved and, in some cases, successfully-implemented models for tackling them. It presents innovative yet pragmatic ideas that will have a direct impact on our lives and help us realise the dream of an advanced India. We speak to him to find out how. Excerpts:

How did you conceptualise it?

I have always enjoyed solving problems, especially the stubborn ones. A three-pronged strategy typically works for me. It begins with analysing the problem and its key drivers in a manner where we can measure the critical root causes and their impact. Then, the process of solutioneering begins on how the 'whole relates to the parts', and simultaneously, how the 'parts relate to the whole'. It may seem abstract but the key to problem-identification typically lies in the parts, while the solution lies in the whole. Once the key stone and the king pin have been identified, the final step begins. The third leg of the exercise is imagining a new ecosystem approach, wherein all parts work synergistically to achieve a newer, brighter and beautiful possibility.

As architects, we have a free hand in creating newness within the limits of a land. Sometimes, we look at urban design and try to impact the quality of lives of people. But our interventions tend to be more physical in nature. This book is a response to my inner calling to go beyond the physicality so that true transformation can happen. It has ideas that use money, technology and common sense to solve some real, hard problems of our country.

What research went into it? And how long did it take you to complete?

I started thinking about it 10 years ago. I wanted to write 21 ideas but when I got to the research part and assessing the practicality of each solution, it turned out to be an exhaustive process and every idea took more than a year each to be accomplished. The book project relied on a team effort for research, which was based on



three methods — physical measurement and secondary data collection on ground, internet-based research to inform us of interventions that spread across geographies and time, interviews with informed persons in civil society and the bureaucracy to gauge the practicality of our solutions proposed. Every chapter starts with a general narrative of the problem — for this, we used internet-based research to find out about the history of the problem across geographies and time. For instance, we studied how honking was a public issue in post-World War I London and in Hitler's Germany. We studied the solutions that various governments and NGOs had attempted earlier; successful case studies that could be scaled up to be applied across a national scale; a lot more. It took seven years to complete the book including a year-long process of edits and updates.

Your book lists some successfully-implemented models that you've designed. Can you elaborate on them?

A few of the book's ideas have been or are being implemented with some initial success and a lot of promise. ◆ **The Wise foundation (World Initiative for Service and Education):** This idea looks at establishing free residential schools for underprivileged children, who seek out a living foraging through garbage. These kids would now be housed in free residential hostels-cum-schools and receive love and care. They would grow up in campuses called Sanctuaries, which would be set in suburban fringes of the cities and would impart value based education based on *Sewa* and *Samridhi*.

These sanctuaries would be set up and run by educational trusts and the entire capital and operational expenditure would be paid by the trust. However, the government would step in as a regulator and funding agency. They would pay a fee for each child like a parent would pay for a residential school. This fee would enable the educational trust to receive a return on investment for the educational trust, thereby allowing this project to scale up. We are imagining a project of one million children across 500 centres in 30 states. The Delhi Government has also expressed its eagerness to adopt this model and are looking to establish the first such school in Delhi soon.

◆ **Clean and dry toilets:** Six months before the Commonwealth games, the Municipal Corporation of Delhi took on the challenge of building public toilets of international quality in the city. They were in need of ₹100 crore for the project and struggled to get provision for the funds.

At this point, we suggested a model wherein new toilet complexes would be created on a PPP model and sited adjacent to existing MCD governed marketplaces within their parking lots. A concessionaire would build on a 2,000-square foot plinth, modern toilets with a frontal entrance into a reception area that would be manned to collect charges and lead to separate, clean and dry toilets with dedicated attendants. These would be flanked by two kiosks for ice-cream/flower/ATMs and on top of this structure would be a coffee shop of 2,000 square feet. The janitors and operations of the entire complex would be managed by the concessionaire. The revenues from pay and use toilets would far exceed the operational expenses and we recommended the

concessionaire would pay an annuity to the market association in addition to paying a upfront bid money to acquire the rights to build to the municipality.

The proposal was implemented and 28 new international-quality toilet complexes were constructed and the Municipality earned significant sums in revenue. The project has been hugely successful and can be easily replicated across India.

How can invertonomics be used widely in India, including the remote and underprivileged areas?

Invertonomics imagines a rejuvenated Bharat and proposes three mega interventions in India's rural hinterland.

◆ **Office of Bharat:** The office of Bharat would be like a central business-cum-administrative district centre, one each for India's 650 districts. This 100-acre development would have within it a new administrative set up including civil administration, police, district courts, disaster management centre. Social infrastructure such as educational facilities, health facilities, cultural complex, sports centre, vocational training centre and business centres including an international logistics oriented agricultural *mandi*, ware housing, cold storage, food processing plants, commercial office centre, rural hotels, hostels, rural shopping centre etc. A new centralised powerhouse like this will spur the dormant administrative, commercial and socio-economic energies of our hinterland into action. This nucleus would infuse capital into the district economy and act like a catalyst of commerce and social change.

◆ **Cocoons:** The Cocoon Corporation of India shall provide post-paid containers (called cocoons) to the farmers to store their produce and support with facilities for digital trade of their agri-commodities. This facility would help the farmers and allow them to fetch a better price for their produce and significantly empower them financially both in terms of revenue as well as the ability to raise capital at lower interest rates. The corporation shall also run a proper logistics centre to ship these cocoons (containers), which are rodent, dust and weather-proof, and even refrigerated in case needed for their trade destinations. The platform would radically empower farmers, making agriculture the engine of rural economy once again, not remittances from rural folk living in cities.

◆ **Money and technology:** *Invertonomics* uses a carrot and stick approach by offering each individual monetary incentives or disincentives for expected citizen behaviour. For assessing individual behaviour, it uses non-invasive technology to gauge behaviour to the public domain. For example, to manage the incidence of honking on our roads, the book proposes an auditory charge of ₹1 for every instance of honking beyond a threshold of say 30 free honks a month. It further levies a charge of ₹10,

which both in terms of revenue as well as the ability to raise capital at lower interest rates. The corporation shall also run a proper logistics centre to ship these cocoons (containers), which are rodent, dust and weather-proof, and even refrigerated in case needed for their trade destinations. The platform would radically empower farmers, making agriculture the engine of rural economy once again, not remittances from rural folk living in cities.

◆ **Residential development around the office of Bharat:** A true socio-economic revival shall happen around these offices of Bharat as new residential developments, schools, hospitals, cultural complexes, etc, will enable jobs, livelihood and quality life for the rural folk. It will decongest our cities too as villages would become preferable places to live, learn and work.

◆ **Long-term solutions such as sensitising the public through education and awareness campaigns have always been there. Do you think this approach would lead to faster and more effective means of modifying citizen behaviour?**

The book promises to change the pace of change. So far, we have been cutting butter with a chainsaw, while all we need is a butter knife called *invertonomics*! I feel citizen behaviour can be altered using a three-pronged approach, including creating an inspired citizenship wherein individuals act in the interest of collective good.

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say for honking near a hospital or a night within a colony. It also incentivises the least honkers by measuring their relative performance to peers in the same city. Such positive citizens may receive recognition or rewards or corporate discounts, while non-compliant citizens would pay hefty fee. They would also receive surrogate tutorship on how to improve their citing behaviour by adjusting to acceptable behaviour.

◆ **Measurement, transparency and connectivity:** More complex issues like safety in cities and equity would require an ecosystem level shift, which shall be achieved using measurement of some key parameters, tabling them in a transparent, technology-driven manner and then publishing the data real-time on public platforms so that all the stakeholders are connected with that data. Such awareness and collective intelligence of the ecosystem shall raise the median performance of all systems and accelerate the transformation to higher ground.

In a country as diverse as ours, how difficult do you think it is to catalyse change?

When demographics are diverse, one has to work out simple and binary solutions where expected behaviour by citizens is understood by all. Like the Odd-Even scheme of the Delhi Government was easily understood by an auto driver as well as a financial analyst because the expectation was binary. The compliance was high.

In India, we tend to obfuscate the law and the poor citizen often finds himself on the wrong side of it, forcing him to use unfair means to extricate himself out of the situation. This phenomenon has led to the incremental lowering of the median of citizenship, with citizens adopting a sort of flexible morality that suits their convenience. *Invertonomics* proposes the use of very simple laws and the new ecosystem would lay down binary expectations. Also incentives in terms of money are easily understood by all. Money is like a universal language that possibly rivals music in its universal appeal! Money-based systems shall ensure that any change in the demographic-agnostic manner, successfully.

◆ **You've mentioned in the book, "In India, we are in a negative cycle as far as citizen participation for common good is concerned. This shift can only come from policy change and legislation aligned towards the creation of definitive goals." How do you think this can be acted upon in India, where it might take years to change policies and laws or create a new one?**

Change is always bottom up. While it's always been the case, the instruments like new legislations, new institutions and a new ecosystem, the demand for it is always propelled by the need for it. It takes civil society and thought leaders to articulate a vision that gradually alters the popular narrative. Thereafter, the course of transformation can be taken through a series of small, incremental route, depending upon the willingness of the political dispensation and the strength of the advocacy to take a hard look at issues and seek convenient and strong resolutions.

We need conversations around inspired citizenship, and local-level leadership to demonstrate action in areas, which can be handled locally like segregation of garbage, pedestrian safety and much more. For this, we have also set up the *Invertonomics Foundation for India*, which promises to take up issues from the book and pursue them to make sure that they get implemented and how.

GALLERIA 15 MINUTES

PAPER TOWN

Jharkhand artist VIVEK DAS uses the traditional papier-mâché process to create sculptures that leave more than a floating memory. By UMA NAIR

Last month, I discovered the power of paper in the hands of an artist sculptor. I was looking at a lantern. One that was sliced vertically and had a surreal flavour. Suddenly, the object had become subject through an interplay of colours and the contours. Master sculptor Vivek Das from Jharkhand is expanding the paper's potential through the time worn art of papier mache.

POWER OF PAPER

Paper oscillates through time and tide. Paper has been the greatest invention for an artist, it has been a symbol of possibility and an abacus for writers, researchers architects, designers, artists and sculptors ever since its invention in China around 105 A.D. We think of Leonardo da Vinci's drawings, we think of Rembrandt, Raphael, Rembrandt, Van Gogh and the ultimate Picasso. Paper is more than a medium, more than a material, it is the most humble of tools in an artist's hands.

Vivek Das's lantern tells us that paper has a vast potential as a material for sculpture. Not only is it versatile: it can be featherweight and translucent while being heavy and rigid like papier-mâché. But most importantly, it's non-toxic, it's not so expensive and is accessible to everyone. Vivek says, "I try to create sculptures all the time in the hope that I can convert these into bronze."

Curves, curls, convex and concave surfaces all come into play as he creates sculptural wonders that celebrate the malleable magic of papier mache. Vivek brings back the words of the great French writer and poet Rainer Maria Rilke who in his Book of Hours said: "Go to the limits of your longing... Let everything happen to you: beauty and terror."

In that universal cadence, Rilke assures us to "just keep going" for "nearby is the country they call life." Das exemplifies this and more in his brilliant works. Says he, "Whenever I try to pick out a subject to create, I find there is a



co-existence of life with things that connect — for instance, the lantern connects with life and light. I didn't want to create a portrait of the lantern as it is. That would be too common, I wanted a unique portrayal."

The lantern born of Vivek's many moorings and thoughts is a metaphor for the existence of man through thick and thin, for his spirit of being that lives through the times rendered both within and without. "Beauty has no other origin than the singular world, different in every case, hidden or visible, which each man bears within himself," said the French writer Jean Genet. Vivek's sculptures are about solidity and an inner life-force, their undulating forms conveying "tension, force and vitality."

UNTOLD HISTORIES

Vivek says, "I'm touching upon untold histories, as well as highlighting its parallel to my own identity." He appreciates the paper's malleability and explores the medium in various ways. "It's a practice that's very practical to follow," he says. "No kiln, foundry, or harsh

chemicals are necessary." He approaches the medium with empathy. "It's about assessing the composition I want to make, responding to it, and giving it what it needs," he explains. "My approach is to treat papier mache like a complex yet beautiful contextual composition with a dynamic, hidden life."

PAPER'S TACTILE FERVOUR

Using the traditional papier-mâché process to shape his sculptures, he models and occasionally carves the paper to achieve the desired shape, creating a sort of hybrid of sculpture and drawing. His admiration for paper's tactile qualities, the subtlety of its colour and the softness of its shadows evokes a sense of physical space.

The lantern seems to speak of a psychological space and time through the layering of paper. Looking at Vivek's works we realise that papier mache is innovative and inventive, there are endless ways that paper can be drawn on, cut, embossed and manipulated, both two-dimensionally and sculpturally to create masterpieces.

LET THE SHOW BEGIN

Glitz IPL marks start of Indian sporting events in Covid times



MI vs CSK
Live from 7:30pm IST
STAR SPORTS 1 & 3

PTI ■ ABU DHABI

Mahendra Singh Dhoni's poker face, Virat Kohli's raw emotions and Rohit Sharma's effortless handling of his Gujarat's will be back to charm cricket fans across the globe with the Indian Premier League starting on Saturday, promising to be a happy distraction in a world scarred by Covid-19.

Rohit's defending champions Mumbai Indians will be locking horns with Dhoni's Chennai Super Kings in what is likely to be a fittingly exciting opening showdown here.

The tournament, which has been shifted to the UAE due to five million plus Covid cases in India, is a "TV-only event," expected to be lapped up by all and sundry who crave for cricket and Bollywood in equal measure during prime time.

Bollywood had its share of prime time in the past few months but rest assured, the next 53 days would belong to Dhoni's CSK, Kohli's RCB and Rohit's Mumbai Indians challenged by young pretenders comprising KL Rahul's KXIP and Shreyas Iyer's Delhi Capitals among others.

IPL happening in foreign shores is not a new phenomenon, not even the shift to the Emirates but as Indian sports hits the restart button with the billion dollar cricketing extravaganza, the hugely popular event to be



held closed doors in a bio-secure environment will be a new experience.

David Warner or Chris Gayle's towering sixes welcomed by artificial crowd cheer will be the new normal and the deafening roars during Super Overs will be missing but no one can complain as at least the show will go on in amid a devastating health crisis.

A look at the teams would indicate that Mumbai Indians by a distance is the most formidable with Rohit, Pandya brothers — Hardik and Krunal, the indomitable Kieron Pollard and the "King of Death" bowling Jasprit Bumrah giving it a menacing look.

The perennial Dad's Army Chennai Super Kings can never be counted out till that man with 'Hawk Eyes' uses his peripheral vision behind the stumps.

Experience can't be bought and the likes of Shane Watson, Dwayne Bravo, Faf du Plessis and Ravindra

Jadeja have given their blood and sweat for the 'Yellows' and it would be no different this time.

For Kohli, winning a tournament as a captain would reaffirm his status even as naysayers question his style of leadership. The team is a shade better with presence of Aaron Finch, Chris Morris and the wonderfully gifted Devdutt Padikkal, who if all goes well, is destined to become a big name in years to come.

Delhi Capitals, with their new found vigour and more pragmatic new owners, found their mojo last year and would like to go one better under an enormously talented skipper in Shreyas Iyer, who can be matched in skills by a Prithvi Shaw or a Rishabh Pant.

Seasoned brains like Ravichandran Ashwin would be ideal foil for the team's youthful exuberance.

KXIP's KL Rahul is a class act and how he shapes as a leader could also create a narrative for the future

MSD is fresh, engaged & determined after break: Fleming

PTI ■ ABU DHABI

He is sabbatical from the game has done Mahendra Singh Dhoni a world of good, Chennai Super Kings coach Stephen Fleming said on Friday, asserting that the enigmatic skipper is "mentally engaged and determined" to encounter the challenges of a "tactically different" IPL.

Dhoni's CSK will take on Rohit Sharma's Mumbai Indians in the tournament opener on Saturday, Fleming, a former New Zealand captain, stressed that his team's experience of winning big matches will come in handy during the next 53 days.

Dhoni retired from international cricket last month after being on a break for over one year and when asked about the 39-year-old's preparedness for the IPL, Fleming said, "It has been no different. He's very fit and mentally, he's been very engaged and determined."

"In some ways the break can work for the experienced and older



players that we have. MS is fresh and ready to go," Fleming said in a pre-tournament interview to CSK's official website.

The three-time champions are banking heavily on their 35-plus players, including Dhoni himself, Shane Watson, Dwayne Bravo, Kedar

Jadhav, and Imran Tahir to name a few.

"...Experienced players identify key times and that's why they've done so well in their careers. They can turn games, absorb pressure or just sum out the situation. That's what experience is about and that's why we value it so highly," said Fleming.

"And that's why we've been able to get over the line in so many close games because the key players have been one with a lot of experience. And you also mix that with skill. You are conscious of having a skilful side and adding youth when we can and with that get the balance pretty right."

Starting against a quality side like MI is certainly an exciting prospect, who wants his men to have a crack at the defending champions after their agonising last-ball loss in the previous edition.

"The first game is always full of anxiety, nerves and excitement, and Russell is certainly an extra excitement for us. We'll be nervous and we enjoy that. We've earned the right to play the

eventual champions.

If Ben Stokes is the world's best all-rounder across formats, Andre Russell probably is a bit more destructive in this format as he hit 52 sixes during their horrendous last edition.

The 2018 U-19 World Cup stars — Shubman Gill, Shivam Mavi and Kamlesh Nagarkoti — add a dash of youth and vigour. Their leadership skills that might prove to be handy in case of a normally inconsistent Dinesh Karthik misfires.

Rajasthan Royals is the weakest team lacking quality in the Indian line-up but expect Jos Buttler, Steve Smith and Jofra Archer to be the heavy lifting in Stokes' absence. Stokes is currently in New Zealand to be with his ailing father.

quota of foreigners.

For CSK, the core has remained the same save for Suresh Raina, who was injured in a pre-tournament match and has pulled out citing personal reasons this year. His replacement Ruturaj Gaikwad remains in quarantine having tested Covid-19 positive at least five times.

But there is Watson, Ambati Rayudu, Ravindra Jadeja, and Bravo, who have all won matches from hopeless situations.

Lynn banking on T10 form in UAE to fire in for MI

Abu Dhabi: Going through a poor run of form, Australian top-order batsman Chris Lynn is banking on his exploits at last year's T10 tournament in UAE to turn things around and contribute to his IPL team Mumbai Indians.

Lynn, a hard-hitting opener, had a poor run at the recently-concluded Caribbean Premier League having scored less than 150 runs in nine games for St Kitts and Nevis Patriots.

However, the 30-year-old was the highest run-getter at last year's T10 league in UAE. He amassed 371 runs for the Maratha Arrians and also smashed the highest individual score of 91 off 30 balls.

"I have got some really good memories from the T10 tournament last year here in Abu Dhabi, so hopefully just reconnect with that work ethic for me there and hopefully put some performances on the board," he said.

However, Lynn will find it difficult to break into the MI's playing XI with coach Jayawadeya already making it clear that he will not tinker with the opening combination of Rohit Sharma and Quinton de Kock.

The Australian said he is ready to bat at any position that Mumbai Indians coach Mahela Jayawadeya deems fit. "Rohit" what a world class player, "Quinton" what a world class player, "De Kock" what a world class player, "Lynn" said on the board, on and off the field what he's contributed to Mumbai is something really really special. And

Quinn (De Kock) has been outstanding with the gloves and bat in hand," Lynn said in a video posted on Mumbai Indians' official Twitter handle.

Injured Osaka withdraws from French Open



AP ■ PARIS

Newly crowned US Open champion Naomi Osaka pulled out of the French Open with a sore hamstring on Friday, in a fresh blow to the coronavirus-hit Grand Slam which is already missing world number one Ashleigh Barty.

Japan's Osaka made the announcement just days after lifting her third major title behind closed doors in New York.

"Unfortunately I won't be able to play the French Open this year," Osaka said in posts on Instagram and Twitter. "My

hamstring is still sore so I won't have enough time to prepare for the clay — these two tournaments came and close to each other for me this year."

The French Open is due to start on September 27 at Roland Garros, rescheduled from earlier in the year because of the coronavirus pandemic.

Osaka, who has never made it out of the third round of the French Open, did not say when she will play next. She did assure her fans they would see her "sooner than later."

The withdrawal of third-ranked Osaka means Roland Garros will be missing two of the

Sindhu pulls out of Denmark Open

New Delhi: Olympic Silver medalist PV Sindhu on Thursday pulled out of the Denmark Open tournament scheduled to be held in Odense from October 13 to 18. "Sindhu is not playing in Denmark, she has pulled out," a source in the Gopichand Academy told PTI.

The BAI had on Tuesday written to the players who have sent their consent letters for the Denmark Open, stating that they would be "travelling or participating at their own responsibility due to the current pandemic" and "have to send their consent within September 17".

Though Sindhu decided against travelling to Denmark, she plans to participate in the Asia Open-I and Asia Open-II scheduled to be held in November. Kidambi Srikanth, Lakshya Sen and Subashini Dey were among those players who have sent their consent letters and will be participating in the super 750 event.

Saina Nehwal and Parupalli Kashyap have also sent their consent letters but will take a final call nearer to the date of the tournament.

Variety in spin, will give CSK edge in UAE conditions: Lee



New Delhi: Former Australian speedster Brett Lee has tipped three-time champions Chennai Super Kings to win the 13th IPL, saying the variety in their spin department gives them an advantage in the UAE conditions.

"They (CSK) are up there. I have picked them to win and I think CSK have a good chance because of their spin attack," Lee said

on Star Sports show Game Plan.

"With Santner, Jadeja needs to step up and be the No 1 spinner and CSK have got great variety and depth of the spinners. It's the same, so they are at an advantage for the conditions in the UAE as the tournament progresses."

Four-time winners Mumbai Indians will miss the services of their bowling spearhead Lasith Malinga who opted out of the tournament citing personal reasons.

However, the 43-year-old Lee said he has no doubts that Jasprit Bumrah will be able to fill in the shoes of the experienced seamer.

"I am always Bumrah's fan since he burst onto the scene some years ago. He has got a decent bowling action, he pushes the ball in, and he swings the ball both ways. He is good with the new ball but I like him with the old ball and that's why he can fill the shoes of Malinga and can bowl at death overs," he said.

"He can bowl at 140kmph and zoom the ball in at the batsman's feet. He is bowling the yorkers consistently and there are very less bowlers like that, so he can fill those shoes."

Lee, who has 310 wickets in 76 Tests and 380 runs in 221 ODIs, said he considers Mumbai Indians in his top four.

Halep extends her perfect record

AP ■ ROME

Top-seeded Simona Halep improved to 7-0 in tennis on Saturday as she defeated Dayana Yastremska in four sets to reach the Italian Open quarters.

Halep, who is actually on an 11-0 run overall stretching back to February, recovered an early break in the opening set and then overpowered her 29th-ranked opponent the rest of the way.

Having won a title in Dubai before the coronavirus pandemic, Halep marked her return with another trophy in Prague last month. She then skipped the US Open due to health concerns amid the pandemic.

Halep, who lost two straight finals in Rome to Elena Svitolina in 2017 and 2018, will next face either 10th-seeded Elena Rybakina or Yulia Putintseva. Also on the red

clay courts of the Foro Italico, defending champion Karolina Pliskova defeated Russian qualifier Anna Blinkova 6-4, 6-3 on Saturday.

Elise Mertens, who eliminated Montenegro qualifier Danka Kovinic 6-4, 6-4.

In men's action, 15th-seeded Grigor Dimitrov ended his run of 19-year-old Jannik Sinner with a 4-6, 6-4, 6-4 win.

Sinner, the Italian who had beaten third-seeded Stefanos Tsitsipas in the previous round, missed an easy overhead smash into the net on Dimitrov's fifth match point. The tournament has been played without fans so far due to the pandemic, although the Italian Govt announced Friday that up to 1,000 spectators will be allowed in to watch the semifinals and finals.

Spurs avoid embarrassing exit

AFP ■ LONDON

Tottenham scored twice in the final 10 minutes to avoid a humiliating Europa League exit to Lokomotiv Plovdiv as Jose Mourinho's men came from behind to beat the nine-man Bulgarians 2-1 on Thursday.

Harry Kane's penalty and Tanguy Ndombele's winner five minutes from time ensured the 2019 Champions League finalists did not fall at the first hurdle of their Europa League campaign to a side that have never progressed beyond the qualifying stages of European competition.

"I think it was a helluva experience for the players. Sometimes in football miracles happen and when you play a knockout, one-leg it is the perfect scenario for a miracle to happen," said Mourinho.

"Everyone on their side had the moment where they dream and we had the moment where we believed a nightmare could arrive."

Mourinho named a strong side featuring Kane, Hugo Lorris and Son Heung-min with just four changes from Sunday's 1-0 defeat to Everton to start their Premier League campaign.

But there was more evidence



why Spurs are desperate to secure Gareth Bale's return on loan from Real Madrid as they struggled to beat Plovdiv down and went behind to Georgi Minchev's header 19 minutes from time.

The tie swung back in Spurs favour nine minutes later when Momchil Tsvetanov punched clear off his own line and the referee had no option but to point to the top of the net.

Birsent Karagaren was then also



shown a second yellow card before Kane dispatched the spot-kick into the top corner.

Ndombele has struggled for game time under Mourinho despite being the club's record signing.

But the Frenchman, who was introduced on the hour mark, proved the match winner by bundling home from close range.

A trip to Macedonia next week to face KF Shkëndija faces Mourinho's men in the third qualifying round.

Liverpool finally signs Thiago

AP ■ LIVERPOOL

Liverpool completed the signing of Thiago Alcantara from Bayern Munich on Friday, bringing in one of the world's most technically gifted players to add another dimension to the English champions' midfield.

The 29-year-old Thiago ended his seven-year spell at Bayern by moving for an initial fee of 20 million pounds (\$26 million), with a potential additional 5 million pounds (\$6.5 million) later.

"My decision is purely of a sporting nature," the Spaniard international said in a video announcing his departure from Bayern.

"As a football player, I seek new challenges to develop myself further. Bavaria will always be my home."

Thiago, whose father is former Brazil midfielder

German in the Champions League final in August. He also won seven straight Bundesliga titles with Bayern.

"When the years are passing, you are trying to win as much as you can — and when you win, you want to win more," Thiago said.

"I think this club describes what I am as well. I want to achieve all of the goals, win as many trophies as possible."

At Liverpool, he will add a more creative edge — nurtured at Barcelona under Luis Enrique — to a midfield that currently is more notable for its energy and intensity through hard-running players like Jordan Henderson, Georginio

Wijnaldum and James Milner.

Thiago — with his technique, touch and vision — will provide Liverpool with more control in midfield, too, allowing manager Jurgen Klopp to adopt a different approach in certain games.