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FSSAI GM REGULATION
PUTS HEALTH IN A SOUP

WORLD 8

WHO CHIEF WARNS AGAINST
TALK OF 'ENDGAME' IN PANDEMIC

MONEY 9

AMAZON CONCEALED FACTS
FOR RETAIL TAKEOVER: CAIT

BHOPAL, TUESDAY JANUARY 25, 2022; PAGES 12 ₹1.50

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KL RAHUL'S
LONG-TERM
CAPTAINCY PLAN
HITS ROADBLOCK
12 SPORTInvestors lose ₹9L cr
as markets plummetIn 2-month high
drop, Sensex
crashes by 1,546

PNS ■ NEW DELHI

Investors lost ₹9 lakh crore in a day as the Indian equity market on Monday logged the steepest single-day drop in about two months. The benchmark Sensex crashed nearly 1,546 points to crack below the 58,000-level due to panic selling across counters tracking.

Tech stocks were hammered due to heavy sell-off in the US tech stocks. Pre-budget nervousness, week quarter three results, and global factors are supposed to be behind the crash. The market was also jittery with the fear of the USA's Federal Open Market Committee (FOMC) taking some unpleasant decisions on the interest rate in its meeting starting Tuesday.

The BSE Sensex started the session on a weak note and got further overwhelmed by panic selling as the trade progressed and tanked over 2,050 points to touch the day's low at 56,984. Recouping some lost ground towards the fag-end, the index finally settled at 57,491.51 — clocking a massive 1,545.67 points or 2.62 per cent



drop.

Likewise, the NSE Nifty slumped 468.05 points or 2.66 per cent to settle at 17,149.10. This was the biggest single-session fall for both Sensex and Nifty since November 26 last year and also the fifth straight session of loss for the indices.

The market crash wiped out ₹9.15 lakh crore of wealth and total market cap of BSE-listed firms has slipped to ₹260.49 lakh crore. Investors have become poorer by ₹19.33

lakh crore in the market fall since Tuesday last week.

On the Sensex chart, Tata Steel was the top loser, shedding around 6 per cent, followed by Bajaj Finance, Wipro, Tech Mahindra, Titan, Reliance Industries and HCL Tech.

“The Indian markets have been under significant pressure in the past few days, correcting by 7 per cent from the recent highs, after a smart pullback seen since mid-December.

N-W, central India to shiver
for 5 days with 5°C plungeMercury to drop
by 3 to 5 deg in
central India too

PNS ■ NEW DELHI

The minimum temperatures in northwest and central India is likely to drop by three to five degrees Celsius over the next five days, leading to severe cold in Delhi and parts of Punjab, Haryana, Uttar Pradesh, Rajasthan, Gujarat and Maharashtra.

Cold day to severe cold day conditions are very likely over parts of Punjab, Haryana, Delhi, Uttarakhand, Madhya Pradesh, Uttar Pradesh, Rajasthan and Gujarat over the next two to three days, the India Meteorological Department (IMD) said on Monday.

Dense to very dense fog is predicted in parts of Punjab, Uttar Pradesh, Rajasthan, Haryana, Delhi, Bihar, West Bengal, Odisha, Assam, Sikkim, Meghalaya and Tripura over the next two to three days, it said.

Meanwhile, coastal Maharashtra and Konkan region witnessed haze due to dust storms in Gujarat and south Rajasthan days after the dust storm in Karachi in



Snow-covered Salgran village following fresh snowfall in Lahaul & Spiti district on Monday

PTI

Pakistan that crippled the normal life.

Due to this, Mumbai's Air Quality Index (AQI) on Monday rose to a whopping 502, as per the System of Air Quality Weather Forecasting and Research (SAFAR). An AQI of more than 500 indicates “severe-plus” or hazardous pollution levels and can have profound health implications.

On Saturday, the IMD forecast said that a massive dust storm headed towards Gujarat and south Rajasthan. On Saturday morning, Karachi was caught off guard when a dust storm from Pakistan's west dis-

turbed normal life, with visibility reduced to less than or about 500 metres.

On the other hand, north and north western States are reeling under cold day conditions. According to the IMD, a “cold day” is when the minimum temperature is less than 10 degrees Celsius and the maximum is at least 4.5 degrees Celsius below normal. A “severe” cold day is when the maximum temperature is at least 6.5 notches below normal.

In the plains, the IMD declares a cold wave if the minimum temperature dips to 4 degrees Celsius. A cold wave is

also declared when the minimum temperature is 10 degrees Celsius or below and is 4.5 notches less than normal.

A “severe” cold wave is when the minimum temperature dips to 2 degrees Celsius or the departure from normal is more than 6.4 degrees Celsius. When visibility due to fog is reduced to the range of 0 to 50 metres, it is categorised as “very dense” fog, between 51 and 200 metres, it is “dense” fog, between 201 and 500 metres “moderate”, and it is categorised as “shallow” if the visibility is between 501 and 1,000 metres.

Modi interacts with PM
Bal awardees, calls for
drawing energy from past

Prime Minister Narendra Modi with the Pradhan Mantri Rashtriya Bal Puraskar awardees, through video conferencing, in New Delhi on Monday

PTI

PNS ■ NEW DELHI

Prime Minister Narendra Modi on Monday interacted with “Pradhan Mantri Rashtriya Bal Puraskar” awardees via video conference and called for “drawing energy from the past” and “dedicating oneself to achieving great results in the coming 25 years of the Amrit kaal”.

Digital certificates were conferred on the awardees for the years 2022 and 2021 using Blockchain Technology.

This technology was used for the first time for giving certificates to awardees.

Union Women and Child Development Minister Smriti Zubin Irani and Dr Munipara Mahendrabhai, her Minister of State, were among those present on the occasion.

Interacting with Master Avi Sharma of Indore, the Prime Minister enquired about the secret of his prolific output with regard to various aspects of Ramayana. Master Avi Sharma said he got the inspiration by the broadcasting of the serial Ramayana during the lockdown. Avi also recited some couplets from his creation.

Covid spike in SE Asia
driven by India: WHOPositivity rate in
India rises to 21%

PNS ■ NEW DELHI

Amid rising Covid-19 positivity rate in India, the World Health Organization (WHO) on Monday noted that the increase in infections in South-East Asia is mainly driven by India, with 150 per cent increase in numbers in the last one week. To drive home its point, the WHO said that India reported 15,94,160 new cases in the week that ended on January 23 as compared to 6,38,872 cases it recorded the previous week.

On Monday, India reported over three lakh new Covid-19 infections for the fifth straight day, though in actual numbers it was almost 8 per cent less than the previous day. The daily positivity rate - the share of coronavirus tests that return positive and considered a key marker of the pandemic's status is up from 17.78 per cent to 20.75 per cent while the weekly positivity rate was recorded at 17.03 per cent.

The Omicron variant is also constantly moving north-



Medical workers scan codes on people's smartphones at a mass coronavirus testing site in Beijing on Monday

AP

wards with infection prevalent in almost all the States. The WHO also said that the Omicron variant of coronavirus has now been reported in 171 countries in the world.

Though the variant has a lower risk of severe disease and death following infection, the overall risk related to Omicron remains very high. INSACOG, the Government's research body has already said in its latest bulletin that the Omicron variant is in the community transmission stage in the country and has become dominant in several metros where new cases have been spiking exponentially.

DDMA to decide
on weekend curfew

New Delhi: Amid demands of lifting weekend curfew and odd-even system of opening shops by traders as well as the AAP and the BJP, Delhi's apex Covid-19 management body DDMA will meet on Thursday to review the pandemic situation in the city. The meeting of Delhi Disaster Management Authority (DDMA) to be chaired by Lt Governor Anil Bajjal is scheduled at 12.30 pm on January 27. Chief Minister Arvind Kejriwal is also likely to attend the meeting.

Capt gets 37 seats, BJP
65 in Punjab poll dealThird partner Dhindsa's
SAD to fight on 15 seats

New Delhi: The BJP in Punjab will contest on 65 assembly seats, the Punjab Lok Congress on 37 seats and the SAD (Sanyukt) on 17 seats, BJP chief J P Nadda said on Monday as he announced the seat-sharing agreement between his party and its allies for the February 20 state polls.

Nadda said Punjab is a border state and security is a very important issue as far as assembly elections are concerned.

Hailing Punjab as a “leader”, especially in defence and food security of the country, he said, “Today Punjab needs special attention, it needs a double engine government and a better coordination between the Centre and the State.”

Nadda announced the seat-sharing agreement at a press conference here at the BJP headquarters in the presence of Punjab Lok Congress supremo Amarinder Singh and Shiromani Akali Dal (Sanyukt) Sukhdev Singh Dhindsa.

“I am announcing a



broadier seat sharing agreement, BJP will contest on 65 seats, PLC on 37 seats and SAD (Sanyukt) on 15 seats,” Nadda said.

After the press conference, a BJP delegation led by Union Minister Gajendra Shekhawat met Election Commission of India officials to complain against Sidhu's principal strategic advisor Mohammad Mustafa for allegedly making communal remarks at a public meeting in Malerkotla.

The former Punjab DGP has been booked for promoting enmity between different groups on grounds of religion, race and other identity markers to score gains in election. The FIR came a day after a video showing him making the alleged remarks was cir-

culated on social media. We have urged the ECI to act against Mustafa for giving a provocative speech in Malerkotla on January 20, Shekhawat said.

Addressing the conference, Singh said for the sake of national security and welfare of the state, all three parties have come together.

COVID IN MADHYA PRADESH			
Cities	Fresh Cases	Total cases	
Bhopal	2128	144997	
Indore	2665	186216	
Gwalior	459	61973	

Diggy was leading farmers' agitation
without knowledge of Kamal Nath

STAFF REPORTER ■ BHOPAL

It was a flop show by senior Congress leader Digvijay Singh, as he was leading the agitation for the cause of farmers without knowledge of Pradesh Congress Committee (PCC) Chief Kamal Nath.

A political drama continued in Madhya Pradesh for around three days and came to an end on Sunday, after both Congress leaders Kamal Nath and Digvijay Singh met Chief Minister Shivraj Singh Chouhan.

Actually, as Digvijay Singh claimed, he had been seeking appointment to meet the chief minister for past one month, but could not get the time. Finally, an appointment was fixed for January 21, but it was cancelled a day before.



After Nath came into the picture, the appointment was fixed, but this time the meeting held in the presence of PCC Chief Kamal Nath.

Now, on Monday, a video of Nath at Digvijay Singh's dharna site went viral. In the video, there is a discussion between Nath and Singh. Nath says that three days ago before going to Chhindwara, he had met Singh, but he did

not mention anything regarding the problems of farmers and his raising the issue. On this, Singh tries to clarify saying there was no need to inform him (Nath) over the issue.

This clearly suggests that Digvijay Singh was trying to lead the agitation alone by his own, without taking his commander (PCC Chief) in confidence.

AI's handover to Tatas
expected on Jan 27

RAJESH KUMAR ■ NEW DELHI

Debt-laden Maharaja (Air India) is expected to be handed over to the Tata group on January 27. The closing balance sheet as of January 20 was provided to the new owner (Tata Private Limited, a subsidiary of the Tata groups holding company) on Monday so that it can be reviewed.

Sources said the final handover date was not finalised but the Government aims to hand over the airline by Thursday. The remaining formalities regarding the deal are likely to be completed in a few days.

After a competitive bidding process, the Government



had on October 8 last year sold Air India to Talace Private Limited for ₹18,000 crore.

In a message to the employees on Monday, Air India's director (finance) Vinod Hejmadi said the divestment of the national carrier is now decided to be on the January 27. “The closing balance sheet as on 20th Jan has to be provided on Jan 24th so that it can be reviewed by Tatas and any changes can be effected on Wednesday,” Hejmadi said in the message on instant messaging platform.

Delhi slashes
dry days to 3,
down from 21

New Delhi: The Delhi Government under its new excise policy has reduced the number of dry days to just three from 21 last year, according to an official order issued on Monday.

The licensed liquor shops and opium vends will remain closed on Republic Day, Independence Day, and Gandhi Jayanti, the order issued by the Delhi Excise department stated.

“In pursuance of the provisions of Rule 52 of Delhi Excise Rules, 2010, it is hereby ordered that the following dates shall be observed as “Dry Day” in Delhi by all the licensees of the Excise department,” it said.

Indian bizman blackmailed
me with cocaine for spot
fixing: Zimbabwe cricketer

PNS ■ NEW DELHI

Zimbabwe cricket star Brendan Taylor on Monday came out with a shocking revelation that he was given cocaine by an Indian businessman during his India visit and was blackmailed with videos of his inebriated condition. Taylor has alleged that the businessman put pressure on him to engage in match fixing.

In a detailed four-page letter uploaded on social media, Taylor said he confessed to ICC and going to visit a rehabilitation centre. “In late October 2019, I

was approached by an Indian businessman requesting that I attend India to discuss sponsorship and potential launch of a T20 competition in Zimbabwe and was advised that I could be paid US\$ 15,000 to make journey... We had drinks and during the course of the evening they openly offered me cocaine, which they themselves engaged in, and I foolishly took the bait. I've gone over it a million times since and still feel sick to my stomach reliving that night and how they played me,” said Taylor.

MP opens 23 lakh accounts in Sukanya Samriddhi Yojana

STAFF REPORTER ■ BHOPAL

Chief Minister Shivraj Singh Chouhan has said that Prime Minister Shri Narendra Modi has considered Sukanya Samridhi Yojana useful to fulfill the resolve of Beti Bachao-Beti Padhao. It is a matter of pride for Madhya Pradesh that the state is first in the scheme in country. Chief Minister Chouhan said that it is our responsibility to help our daughters to fulfill their dreams for moving them ahead. Madhya Pradesh has made the achievement of opening about 23 lakh

accounts under the Sukanya Samriddhi Yojana, in which a total amount of more than Rs 4238 crore has been collected. Surely the tendency of savings is developing among the girls. There will be continuous efforts for their empowerment. Chief Minister Chouhan said that more than 5 lakh 68 thousand Sukanya Samriddhi accounts were opened in Madhya Pradesh in the current financial year with the postal coporation of the Department. Madhya Pradesh has secured first place in the country. The scheme has given a new direction to the

empowerment of the daughters of the state. For this the postal department also deserves congratulations. Guardians and daughters have given full support to the scheme. Chief Minister Chouhan said that the most successful 7 years of Sukanya Samriddhi Yojana have also been completed. The cooperation of banks has also been commendable. Surely, successful completion of 7 years of a meaningful plan is also a matter of satisfaction for all of us. Chief Minister Chouhan has urged all the district collectors of the state to connect other eligible girls

with this scheme. Chief Minister Chouhan said that in Madhya Pradesh, the postal Department is starting "Bachat Khata Khushhali Ka" campaign to provide banking facilities up to the last person of the village and to make them financially prosperous and self-reliant. This is a good initiative, in which all the districts can give a new direction to financial inclusion. Along with Sukanya accounts of girls, work is also being done to open PPF accounts for boys. This will help in making the families financially strong and self-reliant in rural areas.

CM congratulates three children interacted with the PM

Bhopal: Chief Minister Shivraj Singh Chouhan expressed happiness over the warm conversation of three children of Madhya Pradesh with Prime Minister Narendra Modi today and congratulated them. Praising the talents of Master Avi Sharma of Indore, Anuppur's Banita Das and Harda's Anuj Jain, the Chief Minister said that the interaction with the Prime Minister has given a lot of encouragement to the children. The state is proud of these children. The efforts of children matter in realizing their interests in various fields. It is also the duty of all of us to encourage these children.



Different contingents of Madhya Pradesh police in action during full dress rehearsal for upcoming Republic Day celebrations held at Lal Parade ground in Bhopal on Monday. Pioneer photo

Embedded finance startup Falcon emerges from stealth

STAFF REPORTER ■ BHOPAL

Embedded Finance startup Falcon has launched in India, announcing its target of hitting \$30M revenue by March 2023. Falcon has already received backing from a number of all-star investors from the USA, India, and the Middle East, indicating interest of the global community in the \$24B market opportunity as companies rush to offer embedded payments and lending products. Shamir Karkal (Founder, Sila Money), Abhay Hanjura & Vivek Gupta (Founders, Licious), Jeremy Solomon (Former CFO Affirm), Boling Jiang (Founder, Lithic), Rangarajan Krishnan (CEO, Five Star Finance), Deepak Shahdarpuri (MD of DSG



Consumer Partners), Devesh Sachdeva (MD, Fusion Microfinance), among executives from Softbank, UAE Sovereign Fund, Silicon Valley Bank, Robinhood, & Facebook are early backers of the embedded finance platform. Embedded finance is increasingly becoming commonplace as companies want to overcome challenges of integrating with multiple banks and legacy systems, which takes an average of 9-12

months, and costs millions of dollars. Falcon brings the speed and flexibility that enable fintechs, startups, & BFSI companies to launch the most innovative financial products in days and not months, with an almost zero upfront cost. Falcon Co-founder Prabhtej Bhatia said, "We have scaled over \$200M in total payments value without any institutional round, despite inbound interest. We have partnerships in place to get to a scale of \$2.5B within 12 months. Falcon aims to be the de facto embedded finance platform for the APMEA region, targeting \$30B in total payments value. The early interest from global investors is a telling sign of the massive disruption that embedded finance will bring in the next 24 months."

Narottam Mishra opens Bank of Maharashtra's Service branch

STAFF REPORTER ■ BHOPAL

Bank of Maharashtra inaugurated the state-of-the-art serviced Datia branch on January 22 in the presence of Minister of Home, Law and Jail, Government of Madhya Pradesh Narottam Mishra. Zonal Manager Javed Q Mohanvi, LDM Virendra Pal Singh, Branch Manager Mr Kushal Agarwal Datia Branch Bank of Maharashtra and other officers, customers and well wishers of the bank were also present on the occasion. Leading Public Sector Bank, with the launch of Bank of



Maharashtra Datia branch, is providing banking service with 50 branches in Bhopal Zone and 159 in Madhya Pradesh State. The bank also provides various other specialized products to its

home. More recently, the bank has also launched whatsapp banking. Zonal Manager Javed Q Mohanvi said in his address that Bank of Maharashtra is in today's era, leading bank of the nation with all modern banking facilities. The bank's continuous growth in the banking and financial sector has set new records. Bank of Maharashtra has registered a steady growth in the current financial year 2021-22. Expressed confidence that Datia branch working from today will provide best services to customers and better one-stop for customer's banking needs.

Three from Meerut nabbed in robbery case

STAFF REPORTER ■ BHOPAL

Ashoka Garden police have busted an inter-state gang and nabbed three Meerut (Uttar Pradesh) based miscreants involved in robbery of mobile phone from Ashoka Garden area; accused have committed robberies in Kota, Bhuvneshwar and Jaipur. The accused used to cheat victims using a pouch having glass which appears like mobile phone but in Ashoka Garden when victim refused to buy mobile phone they robbed his mobile phone and escape. One of the accused was nabbed while two managed to escape with the scooter. Nabbed accused was identified as Danish.

12वाँ राष्ट्रीय मतदाता दिवस

» 25 जनवरी, 2022 «

» कार्यक्रम «

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राष्ट्रीय मतदाता दिवस का कार्यक्रम

प्रातः 11 बजे से आयोजित

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मध्यप्रदेश जनसम्पर्क द्वारा जारी D-11110/21

आकलन - मध्यप्रदेश माध्यम/2022

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Republic Day celebrations following Covid precautions

STAFF REPORTER ■ BHOPAL

Following the protocol of prevention of Covid-19 infection, the 72nd anniversary of the glorious republic will be celebrated in Madhya Pradesh with joy and dignity.

The main function will be held on January 26 at the Lal Parade Ground here at 9 am. The last exercise final rehearsal for the joint parade was organized at the Lal Parade Ground.

Special Director General of Police Milind Kanskar took stock of the arrangements for the parade and celebrations.

The HCM of 7th Battalion, Ramchandra Singh Kushwaha played the role of the Chief Guest and took the salute of the joint parade by

The last exercise final rehearsal for the joint parade was organized at the Lal Parade Ground

hoisting the flag.

After this, the Chief Guest inspected the parade riding in an open jeep. Amidst the joyous fire, the police band played the tune of "Jana Gana Mana" under the direction of Sub-Inspector Sunil Katare. Reading was also done as a symbol of the message of the Chief Guest. Celebratory fire was

followed by an exotic joint parade amidst the melodious melody of the Police Band. The parade was led by Priyanka Shukla, an officer of the Indian Police Service.

The responsibility of Parade 2-IC was performed by Assistant Commandant Pankaj Mishra.

The combined parade included 12 contingents including a police band and a dog squad. This was followed by the presentation of folk dance and the performance of tableaux of 18 departments.

In the joint parade SI Abhishek Sharma of SAF Battalion 10 lead platoon-1 while Sub Inspector Abhishek Sharma of SAF Battalion 25th lead platoon-2.

Abducted minor girl rescued from Dhar

STAFF REPORTER ■ BHOPAL

The Eithkhedi police have rescued a 15-year-old girl from Dhar who was kidnapped on October 18 last year from Eithkhedi area; 22-year-old accused was arrested who sexually assaulted and held victim captive.

The accused, identified as Rahul Malviya (22) was arrested from Dhar where he had kept the victim captive for past three months.

Victim used to remain alone when the accused used to visit house as he used to work as labourer with her parents. The victim was lured by the accused and accompanied her on October 18 last year.

After the girl went missing, the police were informed by the victim's family.

During investigation police tracked the accused in Dhar and based on the information, the police

team rushed to the spot and searched where the accused boy was found with the victim.

The accused tried to escape but was nabbed and the girl was rescued.

Meanwhile Bairagarh police have arrested a notorious criminal and recovered a stolen motorcycle worth Rs 65000, accused has been booked over a dozen crimes and is listed goon with Bairagarh police.

Police said that a man near Sadhu Vaswani College is having a stolen motorcycle was detained and when the details of motorcycle bearing registration number MP04JM8776 the nabbed not able to provide.

On checking the vehicle on the VDP portal it was found that the vehicle was stolen from the Piplani. The accused was identified as Bhaiyya alias Javed of Rahul Nagar.

Anandamath staged at Shaheed Bhavan

Bhopal: Bankim Chandra Chattopadhyay's novel Anandamath was staged beautifully at Shaheed Bhavan on Monday. The novel was adopted as a play by director Alok Chatterjee.

The play Anandamath was staged to mark tge third day of Janyodha Natya Samaroh.

Set in the background of the Sannyasi Rebellion in the late

18th century, it is considered one of the most important novels in the history of Bengali and Indian literature. Its importance is heightened by the fact that it became synonymous with the struggle for Indian independence from the British Empire. The novel was banned by the British.

The plot reveals the various dimensions of life in the backdrop of the Sannyasi Rebellion—

such as the plight of the people wrecked by lack of food and hunger that drove them to the brink of cannibalism, the militant rebels, and women's participation alongside their husbands.

In pre-independent India, Satyananda saves Kalyani and her daughter from a few bandits and promises to reunite her with her husband Mahendra, who is captured by the British.

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The undersigned is the Authorised Officer of Aadhar Housing Finance Ltd. (AHFL) under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under section 13(2) of the said Act, calling upon the following Borrower(s) (the 'said Borrower(s)'), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s)to pay to AHFL, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice(s), from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to AHFL by the said Borrower(s) respectively.

S. No.	Name of the Borrower / Co-Borrower & Guarantor	Demand Notice Date & Amount	Description of secured assets (immovable property)
1	(App No. 00020716/ Bhopal Branch) Mohmmd Sanbber Khan (Borrower) Arshi Khan (Co-Borrower) Abhishek Raghuwanshi (Guarantor)	07-01-2022 ₹ 3,15,643/-	All That Piece And Parcel Of Property Bearing, House No 29 2 Ward No 06 Mughal Tola Inside Fort Vidisha Madhya Pradesh-464001
2	(App No. 00083856 & 00025910 /Sagar Branch) Chanda Bai Prajapati (Borrower) Jayram Prajapati (Co-Borrower), Kalyan Sing (Guarantor)	07-01-2022 ₹ 1,80,254/- ₹ 1,27,659/-	All That Piece And Parcel Of Property Bearing, 119/ 120/121 Part of Kh. No.119 120 121 P.H. No 50 Mouja Lahdara Nakka Near Govind Naga R Colony Sagar Madhya Pradesh-470002
3	(App No. 00034497 & 00061612/ Bhopal Branch) Rana Khan (Borrower) Rizwan Khan (Co-Borrower) Dilshad Ali (Guarantor)	07-01-2022 ₹ 9,91,369/- ₹ 2,75,480/-	All That Piece And Parcel of Property Bearing, House No 12 Saeedia School Road Near Sh Ahmat Khan Masjid Ward No 21 Islampura Itwara Chowk Bhopal Madhya Pradesh-462001
4	(App No. 00069077/ Bhopal (Old Branch Mandideep) Branch) Shameem Bee (Borrower) Firoj Khan (Co-Borrower) Imran Khan (Guarantor)	07-01-2022 ₹ 5,19,033/-	All That Piece And Parcel of Property Bearing, Kh No. 788 2 813 House No 151, Ward No. 40 42, Soniya Colony Aeshbagh Stadium Near Durga Dham Temple Bhopal M.P. -462010
5	(App No. 00098067/ Bhopal (Old Branch Mandideep) Branch) Manoj Taran (Borrower) Geeta Gupta (Co-Borrower)	07-01-2022 ₹ 12,53,535/-	All That Piece And Parcel of Property Bearing, Part Of Kh. No. 32, Ph. No. Plot No. 226-A, Ward 75 Sant Nager Karo Nd Near Holi Fath School Bhopal Madhya Pradesh-462001
6	(App No. 00100174/ Damoh Branch) Late. Chuttillal Ahirwal (Represented Through Their Legal Heir) (Borrower) Praveen Kumar Mandal (Co-Borrower)	07-01-2022 ₹ 4,25,633/-	All That Piece And Parcel of Property Bearing, Plot No EW5 275, Ward No 03, Vivekanand Nagar Housing Board Colony, Near Times Collage, Damoh, Madhya Pradesh , 470661
7	(App No. 00109195/ Sagar Branch) Sagar Soni (Borrower) Gopal Das Soni (Co-Borrower) Amit Soni (Guarantor)	07-01-2022 ₹ 4,48,679/-	All That Piece And Parcel of Property Bearing, House No. 257 218 1, Ward No. 43 Purviautori Ward Janta School Road Near Hanumaan Mandir Sagar, Madhya Pradesh-470002
8	(App No. 00110349/ Bhopal (Old Branch Mandideep) Branch) Bheem Singh Nareti (Borrower) Bhagvati Narreti (Co-Borrower)	07-01-2022 ₹ 11,70,284/-	All That Piece And Parcel of Property Bearing, Kh. No. 608 2, 611 2 Plot No. 178, N-B-Homes Village Ghniya Bhopal Bazarra, Tehsil Huzu, Bhopal Madhya Pradesh-462001
9	(App No. 00119050/ Sagar Branch) Santosh Kumar Ahirwar (Borrower) Gopi Bai Ahirwar (Co-Borrower)	15-11-2021 ₹ 9,75,423/-	All That Piece And Parcel of Property Bearing, P/O Kh.No. 98/6, P.H.No. 52, Mouja - Hiranchnhipa, Khurai Road, Near Hanumaan Mandir Bina Sagar Madhya Pradesh 470113
10	(App No. 00126212/ Bhopal Branch) Arjun Chouhan (Borrower) Seema Chouhan (Co-Borrower)	07-01-2022 ₹ 8,46,337/-	All That Piece And Parcel of Property Bearing, KH. No 104, 1-Sesh, Ward No 19, Nehru Colony Village Chavni Near Govt Girls School Station Road, Sehore Madhya Pradesh-466001
11	(App No. 00154556/ Bhopal (Old Branch Mandideep) Branch) Shekh Majid (Borrower) Shaikh Usmaan (Co-Borrower)	07-01-2022 ₹ 22,01,940/-	All That Piece And Parcel of Property Bearing, Kh. No 88 89, Plot No 23 And Part of Plot No 24 Ashoka Garden, Bhopal M.P. -462023
12	(App No. 00189441/ Vidisha Branch) Narendra Kumar (Borrower) Ramesh Kumar Raikwar, Urmila Bai (Co-Borrower)	07-01-2022 ₹ 2,31,123/-	All That Piece And Parcel of Property Bearing, S.No. 210 1 1, Village Khujarhar Gyaraspur Road Near New Shyam School, Vidisha Madhya Pradesh-464220
13	(App No. 00196857/ Bhopal (Old Branch Mandideep) Branch) Geeta Vanshkar (Borrower), Atma Ram (Co-Borrower) Deepak Vanshkar, Kailash Dhanak (Guarantor)	15-11-2021 ₹ 6,25,237/-	All That Piece And Parcel of Property Bearing, Plot No.78, Ratan Colony Road, Gopal Nagar W.No.- 78, Gram Palashi, Karond, Bhopal Madhya Pradesh 462010
14	(App No. 00196849/ Vidisha Branch) Birish Bee (Borrower) Sekh Mehboob (Co-Borrower)	07-01-2022 ₹ 4,06,880/-	All That Piece And Parcel of Property Bearing, NA Ward No 18, Pachma Road, Peer Sahab Wali Gali, Plot No 18 95, Near Peer Masjid Vidisha (M. P.) 464221
15	(App No. 00196839/ Vidisha Branch) Ashish Rajak (Borrower) Radhelal Rajak (Co-Borrower)	07-01-2022 ₹ 2,68,182/-	All That Piece And Parcel of Property Bearing, Aaraji No 2539 1, Ward No 34 Pooranpura Naya Awas, Ahmadpur Road, Near IIHID College Vidisha Madhya Pradesh-464001
16	(App No. 00222634 & 00224311 / Hoshangabad Branch) Babul Malviya (Borrower), Vikash Malviya, Manju Malviya (Co-Borrower) Manoj Malviya (Guarantor)	07-01-2022 ₹ 2,29,971/- & ₹ 3,62,931/-	All That Piece And Parcel of Property Bearing, 60 1, Plot No 69 3, War No 25 Rasuliya Road Rasuliya, Hoshangabad M.P. -461001
17	(App No. 00297475/ Sehore Branch) Surendra Dubey (Borrower) Deepkala W/o Surendra Dubey (Co-Borrower)	09-08-2021 ₹ 7,13,644/-	All That Piece And Parcel of Property Bearing, Plot No.203, Kh.No.18/1/1,Kanha Estate, Village Gopalpura, Infront of Blue Angel School, Sehore, Madhya Pradesh-466001
18	(App No. 00459063/ Sagar Branch) Aashish Yadav (Borrower) Nirmala Yadav (Co-Borrower)	07-01-2022 ₹ 5,58,595/-	All That Piece And Parcel of Property Bearing, 6 1 Sant Ravidas Ward P O Kh No 6 1 P H. No 67 Mouja Bamank, Hedi Ward No, 22 Sant Ravidas Ward Sagar Madhya Pradesh-470002
19	(App No. 00074305/ Guna Branch) Laxmi Narayan Khangar (Borrower) Sonali Khangar (Co-Borrower) Rameshwar Dhakad (Guarantor)	07-01-2022 ₹ 5,20,373/-	All That Piece And Parcel of Property Bearing, Part of Survey No. 1060, House is Situated Ph No 61 Part of Surv Ey No.1060, Ward No 23 Bhullanpura Bypass S. B. G. Road Guna Madhya Pradesh-473001
20	(App No. 00182936/ Sagar Branch) Depika Verma (Borrower) Yashodeep Panthy (Co-Borrower)	07-01-2022 ₹ 8,38,855/-	All That Piece And Parcel of Property Bearing, 169 37/18, North Side P.O. Kh. No 169 37 18, P H No 51 Pratap Ward, Mouja Etawa Khmilsa Road Saidham Colony, Sagar M.P. -470113
21	(App No. 00184066/ Vidisha Branch) Vinod Babu Sharma (Borrower) Saroj Bai (Co-Borrower)	07-01-2022 ₹ 9,06,866/-	All That Piece And Parcel of Property Bearing,S No 2521 Min Ward No 03 M P Nagar Colony S No 2521 Min Redhaspath Hajipur Ward Near Shalim Ar Garden Vidisha M.P. -464228

If the said Borrowers shall fail to make payment to AHFL as aforesaid, AHFL shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of AHFL. Any person who contravenes or abets contravention of the provisions of the said Act or Rules made there under, shall be liable for imprisonment and/or penalty as provided under the Act.

Place : Madhya Pradesh
Date : 25-01-2022

Sd/- Authorised Officer
For : Aadhar Housing Finance Limited

DSP Investment Managers launches NFO

STAFF REPORTER ■ BHOPAL

DSP Investment Managers announced the launch of India's first SIP focused NFO for DSP Global Innovation Fund of Fund (DSP GIF). DSP GIF is a Fund of Funds (it will itself invest in different international funds) which focuses on innovation as its key driver and identifies companies that have innovative thinking at their core, are likely to remain relevant and have the potential to succeed in the long term. These include emerging innovation themes like Metaverse, Semiconductors, Blockchain, 5G, Gene Technology, Artificial Intelligence, Space Exploration, Electric Vehicles & Robotics, among others. Currently, there are very limited opportunities in the Indian listed space to participate in these emerging sectors. Indian investors have matured & adopted SIPs as the right way of long-term investing. They invest around Rs 12,000 crore every month as SIPs. Another emerging trend is diversifying globally to take advantage of innovative companies that are not present in India. However, SIP flows in global Fund of Funds are just around Rs 200 crore out of the entire Rs 12,000 crore/ month. DSP GIF looks for companies that fall within the three categories: leading Dominators, young Disruptors and connecting Enablers. 'Dominators' in their space, such as Amazon, Tesla, Apple are those who lead in terms of market cap, market share & revenue and have delivered above-par returns to their investors. 'Young Disruptors' are innovative companies with the ability & foresight to become the next 'Dominators'.

Change of Name

I, Swati Sengar (22) lives in NG-9 Rajghat Colony Datia (MP). I have changed my father's name from Chandrapal Singh to Chandrapal and mother's name from Rachana to Rachna vide affidavit date 30.09.2021.

Government of Madhya Pradesh
Office of the Engineer-in-Chief,
Water Resources Department,
Jal Sansadhan Bhawan, Tulsī Nagar, Bhopal (M.P.)
Email : mpwrdetenders@gmail.com, edpcell.encwrd.bpl@mp.gov.in
Tel: 0755-2553402, Fax: 0755-2552406
// NOTICE INVITING TENDER //
N.I.T. No. 487/2715001/EDP/2021-22/E-in-C/e-tendering/ Bhopal, Dated 18.01.2022

Bid for following works are invited on website <http://www.mptenders.gov.in> Last date of purchase/download of Bid Document and submission of bid is **08/02/2022, 17:30 Hrs.** Any amendment/modification can be seen only on the website. Detailed N.I.T. and other details can be viewed on above mentioned website.

S.No.	Tender No.	Name of Work	District	Amount (In Lakhs)
1	2021_WRD_164970	Repair work of 3 Nos. air cushion valve of rising main of teonther LIS.	SHAHDOL	2.61
2	2021_WRD_175236	Internal electrification work of Primary School building of R&R colony of Tolighata of Kundaliya Major Project.	BHOPAL	1.87
3	2021_WRD_175237	Internal electrification work of Primary School building of R&R colony of Rojdi of Kundaliya Major Project.	BHOPAL	1.87
4	2021_WRD_175238	Internal electrification work of Community Hall building of R&R colony of Tolighata of Kundaliya Major Project.	BHOPAL	1.66
5	2021_WRD_175239	Internal electrification work of Community Hall building of R&R colony of Rojdi of Kundaliya Major Project.	BHOPAL	1.66
6	2021_WRD_175240	Internal electrification work of Anganwadi building of R&R colony of Tolighata of Kundaliya Major Project.	BHOPAL	1.00
7	2021_WRD_175241	Internal electrification work of Anganwadi building of R&R colony of Rojdi of Kundaliya Major Project.	BHOPAL	1.00
8	2022_WRD_176858	Repair work of F-10 Bunglow in Rajghat Colony Datia.	DATIA	8.96
9	2021_WRD_176860	Repair wrok of 17 nos. radial hydraulic hoist gates of Mohanpura Major Dam, Rajgarh.	BHOPAL	7.45
10	2021_WRD_176861	Providing manpower skilled/unskilled for Mohanpura Major Dam, Rajgarh.	BHOPAL	5.55
11	2021_WRD_176863	Fixing & laying work of M.S. pipes for 50hp submersible pump in foundation gallery at Mohanpura Dam, Rajgarh.	BHOPAL	5.00
12	2021_WRD_176865	Shifting of 11 KV line of village Dhablikalan and Dhablikhurd ofKhilchipur DC.	BHOPAL	9.98
13	2021_WRD_176866	Providing of skilled, semi-skilled and unskilled workers for one year for gallery dewatering and electrical works of Kundaliya Dam, Jeerapur.	BHOPAL	11.62
14	2021_WRD_176952	Survey work of Deori, Moolpara, Pagara & Santabudhasingh Barrages.	PANNA	2.00
15	2022_WRD_176980	Special repair work of damage C.D. Ch. 121 of Pathari Feeder.	BALAGHAT	4.14
16	2022_WRD_177244	Special repair works for Construction of VRB at RD 2400 mtr on Choral Feeder Canal.	INDORE	4.93
17	2021_WRD_177917	Construction of link WBM road for farmers from head regulator to Existing Road.	MANDSAUR	2.43
18	2022_WRD_177934	Hiring of bolero van/tata sumo (6+1) person sitting arrangement model Year 2017 or after that.	BALAGHAT	3.15
19	2022_WRD_177937	Hiring of Utility van (Bolero Comper) double cabin diesel driven model year 2019 or after that (for E/M F.O.M. Sub Division, Chhindwara.	BALAGHAT	3.03
20	2022_WRD_177997	Special repair work of sluice head wall of Takli Tank.	BADWANI	3.85
21	2022_WRD_178068	Annual maintenance work of office building and residential quarters WRD Campus Satna.	SATNA	3.85
22	2022_WRD_178661	Repair work of F-Type residential building of irrigation colony sauar & construction of boundary wall of irrigation colony sausar.	CHHINDWARA	9.92
23	2022_WRD_178784	Square & V Threading work of M.S. Round Bar 63/56 MM Dia.	BHOPAL	0.56
24	2022_WRD_178789	Providing of oxygen gas for fabrication work of different Water Resources Projects.	BHOPAL	0.39
25	2022_WRD_178792	Providing uniformed well trained Gauge reader, Chowkider/ Attendant, Security Guard for watch and ward of Bansujara Dam and Left Bank Open Canal.	TIKAMGARH	16.25
26	2022_WRD_178923	Maintenance observation and analysis for instruments already installed in the body of earth dam and masonry dam of Atal Sagar (Madikheda.)	SHIVPURI	13.38
Total Amount				128.10

G-21824/21 **अपनो को सुरक्षित रखने में क्या मजबूरी, मास्क पहनना और वैक्सीन बहुत जरूरी।** **Chief Engineer (Procurement)**

Central, state are committed for development: Tomar

STAFF REPORTER ■ BHOPAL

Chief Minister Shivrāj Singh Chouhan performed bhoomi-pujan of 445 tap-water schemes costing Rs 527 crore for Morena, Jaura, Dimani, Ambah, Sumawali and Sabalgarh in Jal Jeevan Mission at Kailaras (Sagoria Pura) in Morena district.

Along with this, he also performed bhoomi-pujan of four roads of Madhya Pradesh Road Development Corporation to be constructed at a cost of Rs. 353 crore 57 lakh. This includes, Kailaras to Jaura via Pahargarh, Manpur, Pagara road costing 178 crore 87 lakh and three routes costing Rs 174 crore 70 lakh, Pahargarh to Sahasram via Mara Kanhar, Khurjan Marg, Nurabad,

Padawali Marg to Shanichara Marg, Nepri to Brijarahi via Kishangarh and Kukrauli Marg. Chief Minister Shri Chouhan also laid the foundation stone for construction of sports complex and sabhamanch.

Chouhan distributed an amount of Rs 7 crore 31 lakh to 300 groups and beneficiaries of Gramin Path Vikreta Yojna. In this, credit linkage of Rs one crore 60 lakhs was distributed to 81 groups, Rs 34 lakh 80 thousand under Gramin Path Vikreta Yojna, Rs. 5 crore 14 lakh in sewing uniform and Rs. 21 lakh in wheat procurement bonus. Chouhan said that water would reach every house of Morena, Jaura, Dimani, Ambah, Sumawali and Sabalgarh through 445 tap water schemes of Jal Jeevan Mission.

Two Hindu bodies move SC, seek to intervene as parties in Haridwar case

PIONEER NEWS SERVICE ■ NEW DELHI

Two Hindu organisations “Hindu Sena” and “Hindu Front for Justice” have moved the Supreme Court seeking to intervene as parties in a pending plea in which notices have been issued to the Centre and others on allegations of hate speeches made against Muslim communities at Haridwar and New Delhi. The bench, headed by Chief Justice N V Ramana, on January 12, had sought responses from the Centre, Uttarakhand and Delhi Police on the PIL filed by journalist Qurban Ali and former Patna High Court judge and senior advocate Anjana Prakash seeking direction to ensure investigation and action against those who allegedly made hate speeches during the two events held recently in Haridwar and the national Capital.

One intervention application filed by Vishnu Gupta, National President of NGO

Member of the Central Waqf Council, under Ministry of Minority Affairs, Rais Khan Pathan has filed a complaint against Taukeer Raza Khan, who allegedly gave a hate speech against the Hindus on January 7, 2022. In his complaint at local Rakhiyal Police Station in Ahmedabad, Gujarat, Pathan has requested the State Government for lodging an FIR against Taukeer for inflammatory speech

‘Hindu Sena’, through lawyer Barun Kumar Sinha, has sought directions to the State Governments to register FIRs against AIMIM leader Asaduddin Owaisi and others including Taukeer Raza, Sajid Rashidi, Amanatullah Khan, Waris Pathan for allegedly making hate speeches against Hindu community and its God and Goddesses.

“The applicants herein through the present application are praying to this court to direct an SIT to investigate the hate speeches given against the members of the Hindu community, their gods and goddesses,” Gupta said in the plea.

SC to hear petition over FCRA registration

PTI ■ NEW DELHI

The Supreme Court on Monday said it would hear on Tuesday a petition which has sought quashing of the Centre’s decision by which 5,789 entities lost their Foreign Contribution Regulation Act (FCRA) registration.

The FCRA registration is mandatory for any association and NGO to receive foreign funding. The plea, filed by US-based NGO ‘Global Peace Initiative’, came up for hearing before a bench comprising Justices A M Khanwilkar and C T Ravikumar.

The bench said the matter would be heard on Tuesday.

There were 22,762 FCRA-registered organisations till December 31, 2021.

On January 1, the number came down to 16,829. These are considered “live” organisations. The officials had said the FCRA licences of 18,778 organisations were expiring between September 29, 2020 and December 31, 2021.

Out of them, as many as 12,989 organisations have applied for renewal of the FCRA licence between September 30, 2020 and December 31, 2021.

Since 5,789 organisations did not apply for the renewal of the FCRA licence, they were deemed to have ceased to be registered organisations, an official had said. In addition to them, renewal application of 179 organisations were also rejected by the Home Ministry due to different reasons.

50% Covid 1st wave +ve face life-long loss of smell

PIONEER NEWS SERVICE ■ NEW DELHI

From the early pandemic days, sudden loss of smell, or an impaired or distorted perception of odours, emerged as an unusual symptom of Covid. While some people recovered, for some the sense of smell never quite returned to normal. Now a preliminary study has said that about 50 per cent of people infected with Covid-19 during the first wave of infections in 2020 may have long-term and even permanent changes to their sense of smell.

Scientists at the Karolinska Institute in Stockholm found this after they ran comprehensive tests on 100 individuals who caught Covid in the first wave of infections in 2020. The findings of the yet-to-be peer-reviewed study showed that 18 months after recovering from Covid 4 percent people lost their sense of smell entirely.

However, a third had a reduced ability to detect odours, and nearly half complained of parosmia — where the sense of smell is distorted. The team concluded that 65 per cent of those who recovered



from Covid displayed either a loss of smell, a reduced sense of smell, or distortions to the sense 18 months after the infection, compared with 20 per cent of those who had not caught the virus, the report said.

“Given the amount of time since [the] initial insult to the olfactory system, it is likely that these olfactory problems are permanent,” they wrote. According to the UK Health Security Agency, a loss of smell or taste is less than half as common with Omicron than the

Delta variant.

But there is no reliable data demonstrating that Omicron is less dangerous to the olfactory system, Johan Lundstrom, who led the research at the Karolinska Institute, was quoted as saying in the media reports.

A severe loss of smell could also lead to depression and to people changing their diets, often for the worse, causing them to put on weight, Lundstrom said.

“When you cannot smell, all you can sense is the five

basic taste qualities, tactile sensations and spices,” he said. “Unconsciously, people start to add more sugar and fat, or have an increased urge for fried food for the texture, all to get some enjoyment out of eating.”

Lundstrom stated that people can get help by doing olfactory training. “They might not regain 100 per cent of past performance, but most of them will, with training, get back to a point where their reduced sense of smell will not affect their lives,” he said.

Cong releases list of 30 star campaigners for UP polls

PIONEER NEWS SERVICE ■ NEW DELHI

Congress on Monday released its list of 30 star campaigners for the first-phase Assembly election in Uttar Pradesh, naming party president Sonia Gandhi, former prime minister Manmohan Singh, former party chief Rahul Gandhi, new entrant Kanhaiya Kumar and some of the G-23 leaders.

Former Leader of Opposition in Rajya Sabha Gulam Nabi Azad, former Haryana chief minister Bhupinder Singh Hooda and former Rajya Sabha member Raj Babbar are among the G-23 leaders named as star campaigners. The group of 23 Congress leaders had earlier raised questions on the functioning of the party and sought an organisational overhaul.

Former Rajasthan deputy chief minister Sachin Pilot, who had revolted against its own government in the state led by Ashok Gehlot, also figures among the 30 star campaigners. AICC general secretary in-charge of Uttar Pradesh

Priyanka Gandhi Vadra and Rajasthan chief minister Ashok Gehlot and Chhattisgarh chief minister Bhupesh Baghel are also among the star campaigners.

The list includes state party chief Ajay Kumar Lallu, Congress Legislature Party leader in the assembly Aradhana Misra ‘Mona’, former union ministers Salman Khurshid and RPN Singh, and former Rajya Sabha members Pramod Tiwari and P L Punia.

Party leaders Deepinder Singh Hooda, Supriya Shrinete, Imran Pratapgarhi and Kanhaiya Kumar are also among the 30 star campaigners of the Congress. In the first of the seven phases, polling will be held in 58 assembly constituencies spread over 11 districts on February 10.

The districts which are going to poll in the first phase are Shamli, Muzaffarnagar, Baghpat, Meerut, Ghaziabad, Gautam Buddh Nagar, Hapur, Bulandshahr, Aligarh, Mathura and Agra. The final-phase polling will be on March 7 and the results will be declared on March 10.

EC issues guidelines for video van campaigning

PNS ■ NEW DELHI

While allowing the political parties to use video vans for campaigning in poll-bound States, the Election Commission has made it clear that the vehicle cannot stop at any viewing point for more than 30 minutes.

It had cautioned that the video van events should not cause inconvenience to the people and should not be a hindrance to smooth flow of traffic.

After allowing use of video vans on Saturday, the Commission had issued instructions to its chief electoral officers on use of such vehicles for campaigning by parties. “The video van of the political party should be used to propagate its programme and policies to seek votes. Votes or support for any particular candidate should not be solicited,” the EC letter to the Chief Electoral Officers read.

However, if the video van is used for seeking votes or support for a candidate then the expenditure of the video van should be accounted for by such candidate appropriately.

“Expenditure observers to closely monitor this,” the letter underlined. The vans can only be operated between 8 am and 8 pm and these vehicles cannot be used for rallies and roadshows. The parties are barred from displaying their campaigning material through these vehicles in market areas or crowded places.

It will be the responsibility of the political party to ensure that the maximum stoppage for viewing of the vehicle at any location is not more than 30 minutes, it said.

While extending the ban on physical election rallies till January 31 to curb the spread of Covid, the EC had on Saturday allowed video vans for publicity with usual Covid restrictions at designated open spaces with a maximum of 500 viewers.

After allowing use of video vans on Saturday, the Commission had issued instructions to its chief electoral officers on use of such vehicles for campaigning by parties.

Assembly polls are scheduled to be held in Punjab, Uttar Pradesh, Manipur, Goa and Uttarakhand.

Poll panel to observe 12th National Voters’ Day today

PNS ■ NEW DELHI

The Election Commission of India (EC) will observe the 12th National Voters’ Day (NVD) on January 25 with the theme ‘Making Elections Inclusive, Accessible, and Participative’. The topic of this year’s NVD, ‘Making Elections Inclusive, Accessible, and Participative,’ envisions an emphasis on EC’s commitment to facilitating active voter participation during elections and making the whole process hassle-free and memorable for all types of voters.

M Venkaiah Naidu, Vice President of India, has agreed to be the Chief Guest at the national occasion. However, because he will be unable to attend the celebration in person, his message will be given digitally at the event. Kiren Rijju, Union Minister for Law and Justice, will be present at the event as the Guest of Honour. To mark the occasion, National Awards for the Best Electoral Practises for the year 2021-22 will be conferred on State and District level officers

for their outstanding performance in the conduct of elections in different spheres such as IT initiatives, Security Management, Election Management, Accessible Elections and contribution in the field of voter awareness and outreach.

National Awards will also be given to important stakeholders like government departments, EC icons and media groups for their valuable contribution towards voters’ awareness. During the function, the newly enrolled voters would also be felicitated and handed over their Elector Photo Identity Card (EPIC). The Commission has recently launched a new initiative to deliver the EPIC to newly enrolled voters, along with a personalised letter and a Voter Guidebook.

An EC Publication ‘Leap of Faith: Journey of Indian Elections’ will be released. The book narrates India’s electoral history and the growth of representative and electoral principles in India as it evolved from the nineteenth to twenty first century.

PM, President enquire about VP Naidu’s health

PIONEER NEWS SERVICE ■ NEW DELHI

President Ram Nath Kovind and Prime Minister Narendra Modi were among the prominent personalities who spoke with Vice President M Venkaiah Naidu on Monday, who has tested positive for coronavirus, and enquired about his health.

According to officials in the Vice President Secretariat, Lok Sabha Speaker Om Birla, Defence Minister Rajnath Singh, Home Minister Amit Shah, several Cabinet ministers, chief ministers and leaders of various political parties also spoke to Naidu, who is in home isolation in Hyderabad. Naidu had tested positive for the virus on Sunday. This is for the second time the vice president, who is also Chairman of Rajya Sabha, has been infected with the virus.

“Vice President M Venkaiah Naidu, who is in Hyderabad, tested COVID positive today. He has decided to remain in self-isolation for a week. He has advised all those who came in contact with him to isolate themselves and get tested,” the Vice President

Secretariat tweeted. It seems unlikely that he will participate in Republic Day celebrations on Wednesday.

Meanwhile results of 875 people, who were tested for Covid in Parliament, have returned positive, sources said days before the start of its Budget Session. The data, they said, is of tests conducted since the beginning of the third wave of the pandemic till January 20. The session is scheduled to start from January 31 and its first part will conclude on February 11.

As many as 2,847 tests have been conducted in Parliament since the starting of the third wave, and out of these results of 875 returned positive, the sources said. Out of the total tests, 915 were conducted by the Rajya Sabha Secretariat and 271 samples were found to be positive for the infection, they said.

According to the sources, the session will be held following Covid-related protocols.

In the wake of a spike in Covid cases, a call has to be taken whether Lok Sabha and Rajya Sabha will sit simultaneously or in different shifts, they said.

ED searches premises of AJIL

PNS ■ NEW DELHI

The Enforcement Directorate (ED) has carried out search operations on at the business premises, bank lockers of Atlas Jewellery India Limited (AJIL) under Prevention of Money Laundering Act (PMLA) at three places in Mumbai, Bengaluru and New Delhi and made a total seizure of Rs 26.59 crore in the form of fixed deposit, Indian currency, gold, silver and diamond jewellery.

The ED had initiated a money laundering investigation on the basis of an FIR registered by the Kerala Police, Thrissur East Police Station, Thrissur against Atlas Jewellery, MM Ramachandran and Indira Ramachandran under various Sections of the Indian Penal Code (IPC) for cheating South Indian Bank, Round South



Branch, Thrissur, Kerala, the ED said in a statement.

With an intention to cheat, these accused planned and presented forged documents to the bank and availed loan worth Rs 242.40 crore during the period March 21, 2013 to September 26, 2018 and have not repaid the money.

“Investigation revealed that MM Ramachandran had invested Rs 100 crore by way of purchase of equity shares of Atlas Jewellery India Limited (AJIL), New Delhi and transferred another Rs 14 crore in the Escrow Account with Axis Bank, New Delhi,” it added.

₹69.14 cr assets of TN bizman attached under PMLA

PNS ■ NEW DELHI

The Enforcement Directorate (ED) has attached assets worth Rs 69.14 crore of Dhanraj Kochar, Tamil Nadu-based businessman and his family members under Prevention of Money Laundering Act (PMLA) in a cheating case.

The ED had initiated money laundering investigation on the basis of an FIR registered by City Crime Branch (CCB), Tamil Nadu Police against Dhanraj Kochar, his family members and associates under various sections of the Indian Penal Code (IPC) for cheating and criminal conspiracy of more than Rs 100 crore.

The ED had conducted a search operation on September

29 last year at the residential and business premises and bank lockers of Kochar and his family members and seized Indian currency and jewellery besides various incriminating documents.

Investigation by ED revealed that one MS Hameed and Kochar along with one Abdul Rawoof were the directors of a company — DR Foundations & Estates Private Limited, which was into real estate business. During 2005-06, the properties in Siruseri village under the jurisdiction of Thiruporur Sub Registrar Office, bifurcated in 20 property documents, were purchased out of funds invested by Hameed and his family members along with his business entity Paramount Builders, DR Foundations and Real Estates

Pvt. Ltd. the ED said in a statement.

These properties were clandestinely transferred to the names of Kochar and his family members and some properties were directly purchased in their names from the funds invested by Hameed in the company.

“Some of the properties have also been sold in the interregnum. In order to prevent further sale of the said properties, which are proceeds of crime and to prevent frustration of further proceedings under PMLA, 2002, immovable properties and movable assets (in the form of FDs and jewellery) to the tune of Rs 69.14 crore of Dhanraj Kochar and his family members has been provisionally attached,” it added.

National Girl Child Day: Min interacts with girl achievers in science, tech

PTI ■ NEW DELHI

On the occasion of National Girl Child Day, Union Minister Jitendra Singh on Monday interacted with girls who have excelled in the areas of science, technology and innovation.

Union Science and Technology Minister Singh said several Government schemes are instilling confidence among children to think innovatively, look for out-of-the-box solutions for different problems and to break the barriers of the past to undertake unconventional initiatives.

He stressed upon sustainable start-ups with viable livelihood linkage and new vocational opportunities.

Referring to Prime Minister Narendra Modi’s exhortation that “innovation is the key to realising the dream of new India,” Singh reiterated

all government support and help to young achievers and said empowerment of girls will lead to a better tomorrow.

During the online interaction, Diganika Bose, first-year B.Sc student from Bengaluru, said that she had developed a virus destroying mask which was preventive against the coronavirus also and the project was shared with the Department of Science & Technology. She sought the minister’s help to market the mask, to which he promised her to help undertake an evidence-based trial before its marketing.

Manisha Ramola, first-year B.Sc student from Uttarakhand, has developed an AI-based solution designed to provide in-depth information on medicinal leaves and herbs with just a single image.

The minister complimented her for coming up with an innovation that combined

ancient herbal medicine knowledge of the Himalayas with the futuristic concept of Artificial Intelligence.

Nishi Goswami from Panna in Madhya Pradesh demonstrated to the minister an AI-based Chatbot that provides consultation services like a doctor and answers health or medical queries to a user.

The minister brought to her notice that she had developed an AI-based interface between the patient and doctor. The same could be extended and linked with telemedicine. Vinisha Umashankar from Thiruvannamalai in Tamil Nadu presented her solar ironing cart, while Manya Joshi, Class 12 student from Delhi, initiated a forecasting project for natural disasters.

Anushka Shrivastava, Class 12 student from Bhopal, came up with an eco-friendly water bottle.

Cong asks Govt to address income disparity

PIONEER NEWS SERVICE ■ NEW DELHI

Citing a report that stated the incomes of the rich increased and that of the poor declined during the pandemic, the Congress on Monday alleged the Modi Government is for the rich and demanded that the union budget should focus on bridging the widening income divide.

“The entire country suffered during the Covid pandemic, but the poor and the middle class are also victims of the ‘economic epidemic’ of the Modi Government. The credit for digging this widening gap between the rich and the poor goes to the central government,” former Congress chief Rahul Gandhi said in a tweet.

He cited a report that claimed that incomes of the poor reduced by 53 per cent while that of the rich increased during Covid times. The report showed the widening disparity in annual household incomes, with the poorest 20 per cent of the population witnessing 52.6 per cent decline in their incomes and the lower middle class comprising 20 per cent facing a decline of 32.4 per cent in their income, while the richest (20 per cent) saw 39 per cent rise in their incomes.

Congress spokesperson Supriya Shrinete said at AICC press conference that the Modi government is only working for the benefit of the rich and the incomes of 20 per cent poor population have halved and the

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“We categorically and assertively insist that the union budget must focus on bridging this divide.... The union budget should only focus on increasing money in the hands of the poor. The union budget should pay attention on how urban poverty is going up many fold and rural poverty in

comparison has gone up,” she said. Shrinete also demanded that the government institute a gross economic mismanagement index to know how badly mismanaged the Indian economy is.

Congress chief spokesperson Randeep Surjewala alleged that the “Modi government is only for the rich! It is now before us - ‘The poor is poorer and ‘Hum do, hamare do’ is reaping silver.”

Budget Session: Rajya Sabha to sit in morning, Lok Sabha in evening due to Covid restrictions

PTI ■ NEW DELHI

The two Houses of Parliament will meet at separate times of the day for five hours each — Rajya Sabha in the first half and Lok Sabha in the second half — to ensure Covid distancing norms during the Budget Session beginning January 31.

Lok Sabha will meet at 11 am on February 1 for the presentation of the Union Budget and it will meet from 4 pm to 9 pm from February 2 to February 11, when the session will go on a recess.

During sittings of the Lower House of Parliament, Lok Sabha and Rajya Sabha chambers and their galleries

will be used for seating of members in view of the COVID-19 pandemic restrictions, a Lok Sabha bulletin said.

While the exact timings of Rajya Sabha are yet to be formally notified, sources said the Upper House of Parliament could meet from 10 am to 3 pm.

A final decision on timing is yet to be taken as Rajya Sabha Chairman and Vice President M Venkaiah Naidu is infected with COVID-19 and has isolated himself in Hyderabad.

The budget session will begin on January 31 with the address of President Ram Nath Kovind to the joint sitting of both Houses of Parliament.

Air India to conduct pre-flight checks of cabin crew's grooming, body mass index

PTI ■ NEW DELHI

Air India has decided to check grooming and measure the body mass index (BMI) of cabin crew members at the airports just before their flights, according to an official order. The carrier’s two unions — Air India Employees’ Union (AIEU) and All India Cabin Crew Association (AICCA) — on Monday wrote a letter to Chairman and Managing Director (CMD) Vikram Dev Dutt opposing the order on the grounds that it is dehumanising and in violation of rules prescribed by aviation regulator DGCA.

“BMI is a person’s weight in kilograms divided by the square of height in metres. A

high BMI can indicate high body fatness,” stated the website of US’ Centers for Disease Control and Prevention.

The order dated January 20, 2022, has come days before Air India’s hand over to the Tata group, which acquired the carrier in a competitive bidding process last year.

Cabin crew, who are well dressed and well groomed according to uniform standards and regulations, present a positive and professional image of the airline, the order stated.

“It is therefore emphasized that, all cabin crew adhere to uniform regulations communicated by the circular dated November 18, 2019,” the order noted.

Assam, Nagaland resolve border row

Ready for out-of-court settlement, States to discuss with Shah in Feb: Rio

Kohima/Guwahati: The Governments of Nagaland and Assam are ready for an out-of-court settlement of the long-pending inter-State boundary dispute between the two north-eastern neighbours, Nagaland Chief Minister Neiphiu Rio said here on Monday.

Rio said that Nagaland and Assam delegations are likely to meet Union Home Minister Amit Shah in February to discuss and formulate how to go about the settlement.

The Nagaland Assembly's select committee to examine the border issue held an hour-and-a-half closed-door meeting, a day after Rio, his deputy Y Patton and NPF legislature party leader T R Zeilang met Assam Chief Minister Himanta Biswa Sarma at Guwahati on Sunday.

"We had gone to Guwahati and had fruitful discussions on the border issue with Sarma. Nagaland and Assam had jointly taken up the matter with Union Home Minister Amit

Shah on December 23, 2020.

"Both the state governments are in favour of an out-of-court settlement, and maybe our teams will meet Shah in the first part of February to discuss and formulate how to go about it," Rio told reporters here.

The issue of royalty on petroleum and natural gas along the Assam-Nagaland border was also discussed.

"If we resolve the border dispute and the issue of royalty, it will be good for both sides as we are going to remain neighbours," Rio said.

Asked about the delay in getting the Central Forensic Science Laboratory (CFSL) report on the killing of 14 civilians by security forces in Mon district, the chief minister said that the Special Investigation Team (SIT) has completed the probe and is awaiting the forensic report.

"Without the CFSL report, the findings will be incomplete, and there will be no evidence

or scientific proof to proceed further," Rio said. Asked whether Nagaland will get a forensic laboratory, the chief minister said that he will take up the matter with Shah.

On Konyak Union and Eastern Nagaland Peoples' Organisation giving a call to boycott Republic Day celebrations in protest against the killings, Rio said that they are asking the government only to hoist the Tricolour in public offices.

"They can say whatever they want in a democracy but the government will also do whatever it deems necessary," he said. On demands for carving out more districts since the creation of Tseminyu, Nuiiland and Chumukedima districts on December 18 last year, Rio said that the state government believes in tribal unity and has decided not to divide any existing tribal district.

"There are demands for division of Mon, Mokochung,

Zunheboto, Wokha and Phek districts. But the fragmentation of tribal districts is not in the interest of Nagas. I appeal to various tribal organisations to understand this policy of the government for the welfare of Nagas as a whole," he said.

The inter-state boundary dispute erupted after Nagaland state was carved out of Assam in 1963. The two states share a 512.1-km-long border.

The Nagaland State Act of 1962 had defined the state's borders as per a 1925 notification when Naga Hills and Tuensang Area (NHTA) were integrated into a new administrative unit and made an autonomous area.

Nagaland, however, did not accept the boundary delineation and demanded that the new State should comprise the Naga Hills and all Naga-dominated areas in the then North Cachar and Nagaon districts of Assam, which were part of Naga territory. **PTI**

Forces on tenterhooks in J&K

Army jawans maintaining tight vigil to prevent any BAT op along LoC

MOHIT KANDHARI ■ JAMMU

In the run up to the 73rd Republic day celebrations the security forces deployed across the Union Territory of Jammu and Kashmir will be spending the long wintry nights on their tenterhooks to prevent any major infiltration bid/terror plot from across the border.

The foot soldiers guarding the frontiers along the International border with Pakistan have been briefed by their local commanders not to lower their guard and give a befitting reply to any misadventure from across the border.

The army jawans deployed along the line of control are also maintaining tight vigil to prevent any BAT operation targeting Indian patrols.

On its own BSF has intensified patrolling along the border and relying on electronic surveillance to pin down the infiltrators near the barbed



wire fence. Counter drone technology has been activated to prevent any strike on vital security installations. Fearing possible terrorist strikes on 'soft targets' the security grid has already been tightened across the twin capital cities of Jammu and Srinagar for the last couple of days. Regular frisking and checking of pedestrians, suspected vehicles is going on in the close vicinity of the main venue of the Republic day functions.

Security has been beefed up along the National Highway after intelligence reports warned against possible ter-

roist strikes on soft targets in the run up to the Republic day celebrations.

Inspector General, BSF Jammu Frontier DK Boora Monday said, "Keeping in mind the present security scenario, Intelligence inputs on the eve of Republic Day, BSF Jammu has been on high alert across Jammu frontier". Addressing reporters at the frontier headquarters in Paloura, IG BSF maintained BSF is carrying out extensive Anti-Tunneling drive, Special Patrolling and Depth area domination despite extremely hostile weather conditions. To strengthen the bor-

der domination, mobilization of troops has been done. Regular monitoring of suspicious activities of the counter-part is being carried out through surveillance equipment.

In Jammu, the jawans of J&K police are also on high alert and have set up checking points to check movement of suspicious persons. Thorough screening of visitors were carried out across small hotels and guest houses in the walled city area and near the venue of the Republic day parade to track down any miscreant.

"The crowded market places, railway and bus stations have been sanitised with the help of sniffer dogs to expose any terror plot", police spokesman said.

A joint patrolling/exercise is also being conducted along with Army, CRPF and State Police to scuttle any nefarious attempts of anti national elements.

HC dismisses PIL seeking direction to Centre to allow Bengal's tableau on Netaji for R-Day parade

Kolkata: The Calcutta High Court on Monday dismissed a PIL seeking direction to the Centre to allow West Bengal's tableau on Netaji Subhas Chandra Bose for the Republic Day parade in New Delhi.

Observing that the petitioner has approached the court at a late stage, a division bench presided by Chief Justice Prakash Shrivastava said that no effective direction can be issued now with the Republic Day celebration to be held on Wednesday. The bench, also comprising Justice Rajarshi Bhargava, noted various defects in the petition, which were pointed out by the additional solicitor general.

"Hence, no case for interference in the present writ petition is made out which is accordingly dismissed," the bench said in its order.

The petitioner, an advocate of the high court, prayed for issuance of a direction to the central government to permit the West Bengal tableau of Netaji Subhas Chandra Bose for the ensuing Republic Day parade.

The petitioner submitted this is the year of the 125th birth anniversary of Netaji and that the Centre has "wrongly rejected" the state's tableau for the Republic Day parade themed on the great patriot and Indian National Army (INA) without assigning any reason.

Appearing for the Central Government, Additional Solicitor General Y J Dastoor submitted that the petition is not maintainable citing technical defects in it. He also submitted that "though Netaji was ignored by the earlier governments, the present government is treating Netaji as icon



Devotees walk on the snow-covered path leading to the shrine of Mata Vaishno Devi after heavy snowfall, near Katra in Reasi district on Monday **PTI**

Padma fever high in Kerala as award day draws near

KUMAR CHELLAPPAN ■ KOCHI

Despite the reservations expressed by Chief Minister Pinarayi Vijayan and former minister A K Balan that persons nominated by the Kerala Government were not being considered by the Government of India for the country's civilian honours, the State is as usual in a Padma fever. The Rashtrapathi Bhavan would declare the names of the Padma awards (India's civilian awards) by Tuesday evening, the eve of the Republic Day. If the number of phone calls received by media offices and journalists enquiring whether the 'list' has been released is any indication, there is no dearth for people's craving, especially that of the nouveau riche for this recognition by the Union Government.

Balan, a CPI(M) leader reportedly told that since the Modi government assumed power in New Delhi, the civilian awards are bestowed on tribals and traditional physicians/artisans leaving the intellectual class high and dry. Chief minister Vijayan went one step further and announced that his Government would honour the crème de la crème of the Kerala society with new awards to be known as Kerala Sri and Malayala Simham (Simham is the Malayalam for Lion).

But these announcements have not dampened the spirit of the honour seekers. There were reports of a Malayali businessman spending ₹4.5 crore for a Padma honour. Ranjith, the chairman of Kerala State Film development Corporation has made a movie in 2010 'Pranchiyettan And The Saint' starring mega star Mammooty. The protagonist, a Thrissur based businessman pays ₹1.5 crore to a wheeler dealer who promises him a Padma Sri so that Pranchiyettan could get his name anglicised to Padma Sri Francis. But he gets deceived in the end.

Bobby Chemmannur, a businessman from Thrissur, said in a Television interview that some persons had approached him promising a Padma honour. "But they wanted ₹50 lakh to meet initial expenses and hence I gave up the attempt," he said. Chemmannur is a favourite character in social media for those engaged in trolling and spoofs.

Though these awards do not bring any cash or other benefits, the crave for this recognition is increasing by leaps and bounds. The only notable feature of these awards namely Padma Vibhushan, Padma Bhushan and Padma Sri is the honours reserved for the winners. The Padma awardee would get State honours during their last rites. The Police would fire a volley of bullets in the air to mark the end of the awardee's life journey.

Film actors, musicians, writers, CPI(M)'s intellectuals, missionaries, media barons, expatriates in West Asia and USA and former politicians form the list of hopefuls from Kerala. The bandwagon from Tamil Nadu too constitute the same categories. There are persons who have postponed their Padma aspirations to 2025 and they are confident that they would get the honours during Republic Day 2025.

15% women quota in non-gazetted posts in J&K Police approved

PNS ■ JAMMU

The Union Territory Administration headed by Lt-Governor Manoj Sinha on Monday approved 15 per cent reservation for women in non-gazetted police posts.

Announcing the token gesture on his twitter timeline Lt Governor Sinha made it clear "this is just the beginning".

"On National Girl Child Day, approved 15% reservation for women in non-gazetted posts of JmuKmrPolice. This is just the beginning. We are determined and committed to increase it further in future," the Lt Governor said in a tweet.

In another tweet, he said his administration is committed to ensure 'Nari Shaktis' social and economic empowerment.

"For women and girls to be agents of change, J&K government is committed to ensure Nari Shaktis' social and economic empowerment while redressing long-standing inequalities to build a more just and resilient society," Sinha said.

Archaeologist R Nagaswamy dies

CHENNAI: R Nagaswamy, internationally renowned archaeologist and epigraphist who was the longest serving director of the department of archaeology passed away at Chennai on Sunday. He was 92 and is survived by two daughters and two sons. Dr Nagaswamy had been honoured with Padma Bhushan by the President of India for his path breaking research works.

Dr Nagaswamy has authored many books on archaeology and the science of temples. He was also an authority on architecture, numismatics, iconography, temple rituals and also on temple inscriptions. His latest work "Tamil Nadu-The Land of Vedas" literally silenced the proponents of the Dravidian theory who always ridiculed the concept that Dravidian Land was a separate entity and had no links with India.

Dr Nagaswamy's research and works were focussing more on the unity and similarities in the culture, tradition and Indian system of knowledge which would stand the test of time. "The entire intellectual output from him is the result of his deep rooted studies and research which are unparalleled," said Dr S Kalyanaraman, director, Saraswathy Research Centre, Chennai.

The ace archaeologist was upset when the government of the State resorted to sand blasting technology to renovate the walls and pillars in the temples. "These walls and inscriptions were royal edicts and orders issued by the government of the day informing the people the reason behind the construction of the



temple, who are the donors and the area of the landed property owned by the temple. It also has details like how the income of the temples should be utilized for the welfare of the society," Dr Nagaswamy had told The Pioneer when the State government deployed sand blasting in temples.

The Government of Tamil Nadu had sought the assistance and guidance of Dr Nagaswamy to find out the antiquity and ancient nature of the idols stolen from temples in the State which were recovered by the special investigation team headed by Inspector General Pon Manicka Vel.

Dr Nagaswamy, after undertaking an arduous trip across the length and breadth of the sub-continent, established that all villages in the country had been built on a definite pattern with a temple standing in the centre and well laid out roads cross crossing the landscape. "The temples represented the Parashakthi, the Almighty, and the landscape was proof of the harmony that existed here for centuries," he had said.

NCP supports Uddhav over his comments on Hindutva

Mumbai: Backing Maharashtra Chief Minister Uddhav Thackeray for his comments on Hindutva, the NCP on Monday said everyone should be proud of the religion they profess, but it is wrong to spread hatred in its name and the Shiv Sena president has given the same message.

In his address to Shiv Sainiks on Sunday, which was also the birth anniversary of his father and party founder Bal Thackeray, the Chief Minister said the Sena has left the BJP and not Hindutva.

The CM had also said, "I believe that BJP's opportunistic Hindutva is only for power. The Shiv Sena had aligned with the BJP as it wanted power for Hindutva. The Sena never used Hindutva for the sake of power."

Reacting to the comments, State minister and NCP's chief spokesperson Nawab Malik said, "Everyone should be proud of their religion, but it is harmful if there is hatred against others."

"The Shiv Sena is trying to say the same thing that one must be proud of their religion

Shiv Sena's Hindutva merely in black and white, not beyond speeches: Fadnavis

Mumbai: A day after Maharashtra Chief Minister Uddhav Thackeray's comments on Hindutva, senior BJP leader Devendra Fadnavis on Monday hit back at former ally Shiv Sena, saying its Hindutva is merely on paper and doesn't go beyond speeches. Fadnavis said under the leadership of Prime Minister Narendra Modi, a Ram temple is being built in Ayodhya. Modi also developed the Kashi Vishwanath temple corridor, the former Maharashtra CM said addressing a press conference.

On the other hand, the Sena (which is in power in Maharashtra) could not even rename Aurangabad as Sambhajanagar, and Osmanabad as Dharashiv. **PTI**

and propagate it, but it is wrong to spread hatred against others. **PTI**

COVID BULLETIN

Covid ex-gratia compensation can't be denied: HC Bombay HC asks Maha Govt why claims physically denied or delayed

Mumbai: The Bombay High Court on Monday said ex-gratia compensation for the kin of Covid-19 victims was a matter of right and they must not be deprived of it.

A bench of Chief Justice Dipankar Datta and Justice MS Karnik directed the Maharashtra Government to take instructions on why claims for compensation were filed through post, or physically were being denied or delayed.

It was hearing a Public Interest Litigation (PIL) filed by a local organisation, Prameya Welfare Foundation, seeking among other things, a direction to the State government to not insist that citizens apply for such compensation online only, and give compensation to those who are applying physically or by post.

The petitioner's counsel Sumedha Rao told HC many of

Petitioner's counsel Sumedha Rao told HC many of those submitting claims were slum dwellers or poor people

those submitting claims were slum dwellers or poor people who were not adept at filing and annexing documents online.

The BMC counsel told HC the civic body had, so far, received 34,000 applications seeking compensation, of which 16,884 applications had been forwarded to the disaster management department for approval and payment.

The rest had some issues such as incomplete addresses, missing information etc, while

those applications that had come from areas outside BMC jurisdiction were being forwarded to relevant authorities.

Rao, however, told HC the applicants were not being given reasons for rejection of their applications nor were they being informed of the status of their applications.

"These are poor people who find the online system difficult since they have to upload so many annexures. They have applied through post, physically but have got no response, no reasons," Rao said.

The state's counsel Poornima Kantharia, however, told HC the government had already paid compensation to several claimants who had applied through its online portal, which was created so that one could make a claim for compensation online and the money could be transferred directly

into their bank accounts.

The HC then asked the state government why it was insisting on online applications, and reminded it that the Supreme Court had recently directed all state and Central authorities to reach out to the kin of Covid-19 victims and pay ex gratia compensation.

"The spirit of the SC order is that the state must reach kin of those who died of Covid-19. Why must you be so technical that they have to apply online only? The web portal is for the state government's convenience. Getting compensation is their (the kin of victims) right. Why must they be deprived? Reach out to them," the HC bench said.

After granting time to Kantharia to get instructions from the state, the HC posted the matter to Thursday for further hearing. **PTI**

NCP chief Sharad Pawar tests positive

TN RAGHUNATHA ■ MUMBAI

Nationalist Congress Party (NCP) Sharad Pawar quarantined himself at home on Monday, after he tested positive for Covid-19.

Taking to twitter, 81-year-old Pawar said: "I have tested Covid positive but there is no cause for concern. I am following the treatment as suggested by my doctor. I request all those who have been in contact with me in the past few days to get themselves tested and take all necessary precautions". Interacting with the media separately, NCP spokesperson Nawab Malik said that Pawar had cancelled all his programmes for the next seven days. "After he tests negative, the cancelled programmes will be re-scheduled," Malik said.

Prime Minister Narendra Modi called Pawar and enquired about the latter's health. "Prime Minister Shri Narendra Modi ji called to enquire about my health. I am thankful for his concern and good wishes," the NCP chief said.

Later in the evening, Pawar thanked all those who wished him and prayed for his speedy recovery. "I am in good health and taking all the necessary precautions as advised by my doctor. Thank you for your prayers and good wishes for a speedy recovery," the NCP chief tweeted.



A health worker prepares a pediatric Covid-19 ward at a hospital, in preparation for potential Covid-19 spread among children, after schools reopened for all classes in Maharashtra, in Thane on Monday **PTI**

Cover-up

A few Karnataka colleges are debating whether girl students should be allowed to wear hijab

The New Year is all about hijabs and saffron scarves in some parts of Karnataka. On January 1, a pre-university college in Udipi barred a few girls from attending classes for wearing the hijab in contravention to college rules. The management says the girls can wear the hijab on campus but not in class. The reasoning is the teacher should have an unobstructed view of the students' faces while teaching. The girls, unconvinced, raised a protest. They say that they need to wear the hijab to cover their hair in front of men. One argument is why object to the hijab if it only covers the hair, like a scarf. If so, why fasten it with a pin to cover the face as well, runs the other argument. Things turned political when Campus Front of India (CFI), the student wing of the radical Islamic group, Popular Front of India, intervened, claiming religious freedom was being interfered with. The situation is unresolved. In another Karnataka village, Balagadi in Koppa district, some college students wore saffron scarves to protest the management allowing Muslim girls to wear the hijab in the classroom. In the third incident in Kolar district, a Hindu group staged a protest at a Government school, claiming the principal had permitted Muslim students to offer prayers in the classroom on Fridays. The district collector is probing the matter. Slowly but surely, these incidents are not just becoming controversial but triggering a debate on whether a hijab is part of the uniform.



In India, where public display of religion is quite common, these incidents should not have received publicity at all. But what's worrisome is that such sentiments are flaring up when Karnataka is readying for two major rounds of election. Elections to the Bruhat Bengaluru Mahanagara Palike may be held along with or close to the Zilla Panchayat and Taluk Panchayat polls. That will involve a joint electorate of nearly four crore voters. And the State Assembly elections are slated for early next year. These issues are fodder for religious groups to vitiate the secular atmosphere already burdened by the politics of polarisation. The higher judiciary has to step in to settle the issue once and for all. India is not France, where the display of religious symbols in public is disallowed. In India, everybody wears religion on one's sleeve, whether the *bindi* and bangles or the hijab, the holy cross or the Sikh *patka*. The question of discrimination should not arise at all. The Constitution allows the freedom to practice religion, but the law limits the protection to practices found essential and integral to religion. In a 2016 judgment, the Kerala High Court said that a hijab and a long-sleeved dress are an "essential part of the Islamic religion". Then the only question the judiciary should sort out is whether the "essential practice" of wearing hijab offends the social order in a classroom and hampers the teacher's duties.

PICTALK



The snow-covered path to the shrine of Mata Vaishno Devi, near Katra in Reasi district

PTI

Wet town

The Delhi Govt has reduced the number of dry days from the earlier 21 to just three

In a bit of good news that is certain to cheer up the Capital's Bacchus devotees, the AAP-led Delhi Government has announced its decision to curtail the number of 'dry days' this year from the earlier 21 to just three — the Republic Day, Independence Day and Gandhi Jayanti. The 21 'dry days' was one of the highest number as compared to other States and UTs in India. The official order, which was notified on Monday, is part of the city Government's new excise policy and ensures that the shutters of licensed liquor shops, bars, pubs and opium vends across the city can remain open and these can legally do business except for these three days. While the Government's decision to curtail the number of 'dry days' is welcome in the sense that it would remove the taint of 'buying liquor illegally' and instances of bootlegging in a major way, there is hardly any change in the situation expected on the ground. Just as it is a fact that the state of prohibition is a malady both for the taxpayer and for the Government's coffers, it's an open secret for decades that regular drinkers stock up their 'supply' in the days preceding 'dry days'.



Even otherwise, alcohol is available at the drop of a hat on 'dry days' if one knows his way around the city. However, the positive difference the Government's decision would make is that a buyer won't be caught unawares if he fails to take into account in advance the closure of liquor vends to mark one leader's or another's birth anniversary. Also, in the days preceding the 'dry day/s', it's become the tendency of the salespersons to often 'push' certain brands over the counter owing to the handsome 'commission' they pocket from the distributor/manufacturer. Since the supplies run short and the queues get longer each passing minute on such evenings, the experienced buyers know that it is futile to argue with the salesperson or go hunting for his favourite tippie elsewhere. Adding another dimension to the consumer's "choice" would mean that the latter is harassed less; other such steps such as privatising the liquor vends and opening one in each ward of the Capital have already started showing results since one now does business with a courteous salesperson in a clean and not-so-shady outlet, which was invariably the case earlier.

FSSAI GM regulation puts health in a soup

The Authority has a new scheme to mix genetically modified organisms in our foods even though the EU doesn't allow GM food on its plate



INDRA SHEKHAR SINGH

Careful of what you eat in 2022 as the Food Safety and Standards Authority of India (FSSAI) has a new scheme to mix genetically modified organisms (GMOs) in our foods. The white and black bureaucratic-looking draft notification on GM food regulation has locked India's food fate with Big Ag. It's only a matter of time before a tsunami of GM food products floods the Indian market as the gates of our fortress have been opened from the inside.

But first, what are GM foods? These are foods that are derived from genetically modified crops. Companies like Monsanto/Bayer have developed patented crops varieties which have genes from two different life forms. For example India's only GM crop, Bt Cotton, uses a toxin producing gene from a ground bacteria, *Bacillus thuringiensis*, and combines it with a cotton plant. Some of the other popular GMOs are soybean, corn, sugar beets and canola. While some of these crops are owned by European companies, EU doesn't allow GM food on its plate. GM foods are also used for animal feed and biofuels. Apart from the EU, independent scientists have raised serious biomedical concerns, linking the consumption of GM foods leading to a plethora of health defects.

So what does the notification say? Firstly, it allows for "1 per cent and below GM content foods" to go unlabelled. But why have this 1 per cent at all? Can't India have truthful labels, where the consumers know what they eat? Perhaps aware of the risks of GM food, FSSAI regulators have clearly stated that GMOs are "not permitted in infant foods". So why the obfuscation on labelling standards and then, in the same breath, the stance on infant foods? Is there something FSSAI knows and not telling Indians?

Let's take a second and look at our past. In the late 90s, India was flooded with cheap GM soybean oil imports that not only killed small mustard farmers but also destroyed the local oilseed markets. But now, also consider, GMOs are already trickling into our *thalis* with the ram-



pant blending of Bt cottonseed oil in our foods. Both FSSAI and GEAC were aware about it for years; in fact, Dr Vandana Shiva and I sent RTIs to both organisations and found out, FSSAI and GEAC both treated GMO cottonseed and natural cottonseed to be the same. This was an unscientific position, conveniently forgetting the genetic modifications on Monsanto/Bayer's Bt cottonseed. On further investigation, I found that biosafety documents submitted to GEAC came from Monsanto labs. No independent biosafety data was found at GEAC for Monsanto/Bayer's Bt Cotton.

Currently, those pages are dead links on GEAC's website. In the draft notification too, FSSAI adhered to similar biosafety standards and, in some cases, allowed for the documents to be submitted by the applicant and not necessarily the regulatory authority-approved dossiers.

Now the next major confusion occurs when the notification calls for "(11) Once GMOs or Genetically Engineered Organisms or Living Modified Organisms having unique identification code provided by Biosafety Clearing House, Organisation for Economic Cooperation



INSTEAD OF DEREGULATING GM FOODS, FSSAI NEEDS TO FIRST DO HOUSE CLEANING AND TAKE COGNISANCE OF THE ILLEGAL GM FOODS THAT ARE BEING FED TO INDIANS. IF GM FOOD IS NOT SAFE FOR EUROPEAN CHILDREN TO EAT, THEN INDIAN CHILDREN OUGHT NOT HAVE IT

and Development etc, is approved by FSSAI, approval for the same will not be required for any other Food Business Operator. Approval will also not be required if it is used as an ingredient in any product."

On plain reading, this point appears innocuous. But the devil is always in the details. Given that EU doesn't allow for GM food, half of the influential countries are out. What does FSSAI mean as it wrote this point? Is it perhaps referring to the corporate food hegemony on GM standards? The US, along with many others in the Americas, is deeply entrenched in GM crops cultivation and freely allows for GM foods, labelled or unlabelled, to enter markets.

It is no surprise that US citizens along with their Latin American counterparts suffer from food-style related diseases. French scientist Eric Seralini, using peer review scientific journals, demonstrated how GM foods are harmful not only to cows but their toxicity including the pesticide/herbicide used to grow third-generations GMOs like RRF Cotton and hamper human health as well.

Monsanto/Bayer has already lost billions of dollars

to victims of Round-Up poisoning. Round-Up is a patented herbicide used to grow GM crops, and is known carcinogenic.

The parliamentary standing committee on GM crops, chaired by Renuka Chowdhary, has already pulled up FSSAI on GM food and a court order of August 2017 empowers petitioners to approach the court again in case the FSSAI rules are unsatisfactory.

GM or not GM? It is obvious that the FSSAI notification is doing someone else's bidding — corporates or Uncle Sam? Who knows? But as a concerned citizen, I urge them to reconsider. Instead of deregulating GM foods, FSSAI needs to first do house cleaning and take cognisance of the illegal GM foods that are being fed to Indians. We must aspire to have the most progressive GM laws on a par with EU, and not below them. For, if GM food is not safe for European children to eat, then Indian children ought not have it.

(The author writes on agriculture and environment, and is a former Director — Policy & Outreach, National Seed Association of India. The views expressed are personal.)

LETTERS TO THE EDITOR

A DESPICABLE ACT

Sir — We have been routinely witnessing how the rightwing Hindutva brigade has been belittling, denigrating and tarnishing the image of Mahatma Gandhi at the fall of a hat through their manifestations, particularly by praising Nathuram Godse in tune with the ideology of their parent organisation. While the nation has been saddened by their tirade against Mahatma Gandhi, the Government for its part has now dropped the traditional Christian hymn, 'Abide with me', believed to have been a favourite of the Mahatma, from the list of songs to be played at this year's Beating Retreat ceremony. The tune has been played at the annual ceremony every year since 1950.

By doing this, the saffron outfits may be happy that they have hit both, the Mahatma and the Christian community, with their intolerant act but the entire world that has great reverence and respect for the Mahatma would have formed a poor opinion about the Government and its unpalatable act against the Father of the Nation. At this rate, one will not be surprised if the Government's next move will be to remove the title "Father of the Nation" from Gandhi's name and confer it on one of their own ideologues.

Tharcus S Fernando | Chennai

POISONING TURTLES HURTS US, TOO

Sir — In an unfortunate incident, dozens of turtles were found dead in a lake in Kalyan, Maharashtra. Wildlife conservationists feel that poisoning is the cause, probably by people who found that these creatures were consuming fish which they had been illegally breeding there. As freshwater turtle species are protected under India's 1972 Wildlife Protection Act, causing them harm can result in heavy penalty and punishment. The locals could have sought permission to breed fish from the authority concerned.

It is sad that most people are unaware about the usefulness of turtles in our ecosystem. They regulate the energy flow

Honour Bose's idea of India



The nation is celebrating the 125th birth anniversary of Netaji Subhas Chandra Bose as Parakram Diwas to acknowledge his monumental contribution. Whenever one remembers Netaji, one is reminded of his valour, courage, patriotism, extraordinary leadership skills and unflinching devotion to the motherland. In India, however, statues and streets are often named after political leaders, religious personalities, scholars, business tycoons,

eminent sporting personalities or kings, while our soldiers are rarely mentioned. In this context, the decision to instal Netaji's statue at India Gate must be lauded. His larger-than-life legacy is enough to prove that he played a stellar role in arousing the consciousness of society.

In fact, going by the Kautilyan adage "my enemy's enemy is my friend", Bose showed solidarity with the axis powers of Germany, Italy and Japan which, he believed, could act as a counterpoise to the British imperialistic designs. Bose had a firm belief that if the loyalty of soldiers to the British Indian Army be turned around, the British would be left with no option but to leave. His militant agitation precipitated Britain's hasty withdrawal from India. Apart from being a great patriot and nationalist, it was his unwavering commitment to secularism that was destined to become the cornerstone of the Indian Republic. It was his idea of a united and inclusive India that is even more relevant in today's fractured society.

Vijay Singh Adhikari | Nainital

of a given environment and consume and deposit seeds, which later germinate into vegetation needed for the maintenance of an area's ecosystem. No wonder they are called 'environmental engineers' and play an important role in the earth's food web. They are also vital for the health of seas, rivers, ponds and other water bodies. More campaigns must be launched to make people aware regarding the protection of such creatures.

M Pradyu | Kannur

THIRD TIME UNLUCKY

Sir — Each cricket match is like a game of chess and, therefore, every move counts in the shortest form of the game. Having lost the Test series in a one-day fashion, we could have chalked out a strategy to erase the mistakes committed in the longest form of the game. The major shortcoming is that the so-called "strong batting" failed to live up to the

expectations and the bowlers were put to test. In the event of a small total to defend, our strategy should be to dismiss the opposition within a low score. But to add salt to the wound, we lost both the ODIs and the T-20 World Cup chances through sheer lack of shrewd captaincy.

We had a team with the number one bowler in the world but we made him toil hard for a place in the side in England and in the T20 World Cup. The ODI and Test captain flattered to deceive. As a matter of fact, Ashwin accounted for the left-handers' wickets maximum in his international career and the captain made a mess of his role and proved unlucky for the third time and lost five out of the six games and finished the tour on a losing note.

CK Subramaniam | Navi Mumbai

Send your feedback to: letterstopioneer@gmail.com

SOUNDBITE

The amendment proposal strikes at the very root of our federal polity and State autonomy.



Tamil Nadu Chief Minister —MK Stalin

My wedding will not be going ahead (as the nation imposes new restrictions to slow Omicron's spread).



New Zealand Prime Minister —Jacinda Arden

The Eternals are all very powerful, but they are the most powerful when they come together.



Actor —Salma Hayek



The desire to win the World Cup still gives me the motivation to be the best version of myself.

Women's team ODI captain — Mithali Raj

One thing that distresses me is that religious and cultural divisiveness take too strong a position.




Netaji Subhas' daughter — Dr Anita Bose-Pfaff

FIRST COLUMN

TRIBALS AND THEIR RELIGION

The Sanatana Dharma has ingredients of tribal worship



VK **BAHUGUNA**

Let us examine the theory of naming a few people as tribals by sociologists and others. The western media under the influence of Christianity has been for decades trying to declare tribals as indigenous people. The connotation of ‘indigenous’ in terms of the great Indian civilization, which grew with great saints who lived in sylvan surroundings in thick forests, is a travesty of truth. It is an insult to ancient Indian culture to call the tribals as indigenous or, for that matter, calling them tribal at all. For, the tribal traditions have great history of language, music, art, paintings, medicine and of course worship of nature in its different form which enriched the Sanatana Dharma and traditions. In fact, all Indians must have been once part of some tribe or the other and it is the lop-sided modern development which now differentiates between tribal and non-tribal people. Unfortunately, our constitution is also trapped in the tribal and non-tribal verbiage.

The raging debate that tribals have no set pattern of religion is basically a politically motivated and foreign-supported propaganda being launched in India by different churches that believe in proselytization. The Sanatana Dharma which is now known as Hinduism has all the ingredients of tribal worship. In tribal areas most of the divinity is dominated by nature worships and many tenets and festivities of Hinduism are drawn from them. The argument by a few politicians that tribal people never had an organized religion does not hold water if we see the history of the country. The first organised census was held in 1871 - the first synchronized census was held in 1881 — in which the 95 percent tribal people have entered their religion as Hinduism. Only two percent people from the North-East declared a tribal religion because of the interpretational bias during census. In 1891 only three percent were shown as following tribal religion and rest as Hindu.

In 1991 census information on sects of Christianity was also collected. In the first census after independence in 1951, 97-98 percent tribals had shown Hinduism as their religion. It only after several decades later when the Christian missionaries started converting the tribals in central and eastern India that nature worship was systematically sought to be separated from Hinduism. In Tripura the Tripuri, Jamatias and other Tribes have been worshipping Shiva as depicted in the rock carvings. Similarly, Sarna method of divinity is focused on the worship of nature and spirits and holds all natural objects to be sacred. This belief system is followed by several tribal groups in Jharkhand and neighbouring states, and it is fully reflected in their social and cultural life. The ‘other’ category for religion in the census after independence had created this confusion because of the census staff relegating such tribal beliefs as the ‘other’. There is a well-orchestrated propaganda launched by a few political leaders for supremacy in the tribal belt aided and abetted by Christian missionaries and the naxalites to disconnect the tribal population from the larger part of Sanatana dharma. This writer during February 2021 has visited a tribal area in Jabalpur district of Madhya Pradesh. In a corner of the fair, a person who spoke fluent English was selling books deriding Hinduism and recommending a book, ‘Tribals are not Hindu’. I had to admonish the organizer, a foreign-funded NGO, for creating such a situation in the tribal belt. The issue today is not to interfere with religious beliefs and cultural lives of tribal people. The focus should be to bringing them to the mainstream by providing them best health, educational and livelihood and preserve their art, language, culture, and music.

(The writer is Chairman of Centre for Resource Management and Environment. The views expressed are personal.)

Fertiliser DBT stymied by lobbies for years

When a subsidised product is not available in the marketplace, the dubious characters will have nothing to prey upon



UTTAM **GUPTA**

It is budget time. After two years of splurge, Finance Minister Nirmala Sitharaman has alluded to a return to fiscal consolidation. A major area meriting attention is fertilizer subsidy which jumped from ₹80,000 crore during 2019-20 to ₹134,000 crore during 2020-21 and is likely to be ₹140,000 crore during 2021-22.

Fertilizer subsidy arises because the Union Government wants manufacturers/importers to sell fertilizers to farmers at a low maximum retail price, unrelated to the cost of production and import and distribution, which is much higher. In case of urea, it exercises mandatory control on MRP and reimburses the manufacturers for the excess of cost over it as subsidy on a ‘unit-specific’ basis under the new pricing scheme. In case of phosphatic and potassic (P&K) fertilizers, it fixes ‘uniform’ subsidy on per nutrient basis for all manufacturers and importers under Nutrient Based Scheme.

Subsidy per ton being the difference between cost and MRP, if the cost increases, MRP remaining unchanged, on each ton of fertilizer sold, subsidy will increase. On the other hand, if MRP decreases, cost remaining unchanged, then also subsidy will increase. Thirdly, for any given level of subsidy per ton, increase in the quantity of fertilizer sale results in higher total subsidy payment.

The factors impinging on the cost of urea are: cost of natural gas - feedstock/fuel used in its production and price of imported urea (it accounts for 1/3rd of consumption). In case of P&K fertilizers, the factors are cost of raw materials, viz., phosphoric acid, ammonia and price of imports in finished form viz. di-ammonium phosphate (these account for nearly 50 percent of DAP consumption) and price of muriate of potash - entirely imported.

Given the preponderance of imports in making urea and non-urea fertilizers available (even for producing domestic urea, 1/3rd of the gas requirement is met from imports), there is little that the Government can do to rein in these costs.

However, there are plant specific inefficiencies (besides inter-state variation in VAT on gas) that result in widely varying costs. Of around 35 million ton annual urea supply, there are tonnages supplied at ₹20,000 per ton, ₹25,000 per ton, ₹30,000 per ton and so on. The cost of import is even higher. During the current year, some supplies have even come at US\$ 900 per ton which works out to around ₹70,000 per ton at the farm gate.

A ridiculously low MRP of urea (currently at ₹5360 per ton, it is almost the same as two decades ago) in the face of increasing costliness at the root of increase in subsidy per ton. Add to this, the quantity boost that comes from (i) excessive use: low price prompts farmers to use more than what is required by the soil; (ii) large/rich underserving farmers also getting access to subsidized urea; (iii) large-scale diversion such as smuggling to neighboring countries, industrial use and so on - inevitable when the market price is 4-5 times higher. The outcome is ballooning total subsidy bill.

Excessive use is undesirable as it leads to imbalance in fertilizer use, erosion in soil health (this in turn, undermines the sustainability of agriculture in the medium to long-run) and adverse impact on the environment besides human health. Giving cheap urea to those (read: rich farmers) who can afford to pay more is also patently unfair. But, diversion or misuse of subsidized (albeit heavily) urea will shake the conscience of any right-thinking person. Yet, it has been going on for decades and could be as high as 30 percent. Look at the dynamics of how it is happening.

During the initial years of the subsisting scheme (it is in vogue since 1977), bulk of the subsidy amount was released to manufacturers on ‘dispatch’ of the material from the factory. Even as they were required to ensure that fertilizer was actually sold to farmers, there was no fool proof institutional mechanism to check it. Disappearance of the product at various levels in supply chain viz. rail-head, stocking point in district and retailer was rampant.

Even in the early 2000s, the arrangement was changed to provide for payment of 95 percent of the urea subsidy on receipt of material in the district (for non-urea fertilizers, the share was 85 percent) and balance 5 percent on confirmation by the state government (15 percent in case of P&K fertilizers). Under this mechanism also, the field was wide open for dubious players to prey on the subsidized stuff - beyond stocking point in the district.

From April 2018, the Modi government linked subsidy payment to manufacturers to sale of fertilizers to farmers by retailers. Under the new scheme, manufacturers receive 100% of the subsidy after fertilizer is delivered to the farmer and his identity viz. Aadhaar is captured on electronic PoS machine at dealer’s shop. Though a significant improvement, even this is prone to diversion albeit at retail level. This is all the more because anyone (including non-farmers) with Aadhaar unique identity number can buy the subsidized product.

The government has also tried other measures. These include (i) mandatorily requiring all manufacturers/importers to neem-coat all of urea supplies (2015); (ii) restricting purchase by each purchaser to 100 bags per transaction (down from 999 bags earlier) and capping number of transactions per month (August 2020) and (iii) tracking top 20 urea purchasers in each district and initiating action against those violating purchase norms etc. These too have not delivered.

Now, the government is working on a plan to cap the number of subsidized fertilizer bags that individual farmers can buy in any cropping season. But, this won’t help either.

In fact, so long as the core of the scheme, i.e., ‘routing’ subsidy through the manufacturers’ remains intact, there is no way it can make any dent on the scourge of diversion.

The way forward is direct benefit transfer (DBT) of subsidy. The Government should give subsidy ‘directly’ to the farmers and allow manufacturers to sell at market determined price. This will completely eliminate diversion; when a subsidized product is not available in the marketplace, dubious characters will have nothing to prey upon. It will also curb excessive use; when, the product carries the right price tag, farmers will use it judiciously. It will also be possible to target subsidy to poor farmers only.

The contraction in demand from all three sources will yield huge saving in subsidy (quantity effect). There will be an indirect gain as well. India being a major importer of fertilizers, a significant demand-induced cut in import will reduce the international price and in turn, reduce the cost of imports. As a result, subsidy per ton will also decline.

To conclude, DBT will help fiscal consolidation, reduce trade deficit, reduce imbalance in fertilizer use, improve soil health, promote sustainable agriculture and environment friendly. There will be losers too: inefficient/high cost producers who will have to close their shop; dubious traders and corrupt politicians/bureaucrats who make big money from leakage/diversion; rich farmers who are major beneficiaries of extant scheme.

DBT of fertilizer subsidy has been on government’s radar since 2012-13. So far, its launch has been stymied due to the clout of these lobbies. Can the Prime Minister surmount it?

THE CONTRACTION IN DEMAND FROM ALL THREE SOURCES WILL YIELD HUGE SAVINGS IN SUBSIDY (QUANTITY EFFECT). THERE WILL BE AN INDIRECT GAIN AS WELL. INDIA BEING A MAJOR IMPORTER OF FERTILISERS, A SIGNIFICANT DEMAND-INDUCED CUT IN IMPORT WILL REDUCE THE INTERNATIONAL PRICE AND, IN TURN, REDUCE THE COST OF IMPORTS

(The writer is a policy analyst. The views expressed are personal.)

No breakthrough in military-level Indo-China talks

The stalemate will continue and about 75,000 Indian troops will continue to occupy the positions along the LAC facing the PLA



PK **VASUDEVA**

There was no breakthrough in the marathon military-level talks between India and China on January 13 with Beijing showing reluctance to complete troop disengagement at a friction point in eastern Ladakh and refusing to discuss steps to diffuse the bigger problems of Depsang and Damchok.

The joint statement stated that “representatives from the defence and foreign affairs establishments of the two sides were present at the meeting” and they had “a frank and in-depth exchange of views for the resolution of the relevant issues” along the LAC in the Western Sector. Both sides “also agreed to consolidate on the previous outcomes and take effective efforts to maintain the security and stability on the ground in the Western Sector including during winter” and to “stay in close contact and maintain dialogue via military and diplomatic channels and work out a mutually acceptable resolution of the remaining issues at the earliest” the statement said.

However, China on January 14 said that it hopes “certain individuals” in India will refrain from making “unconstructive remarks” following Indian army chief General M M Naravane’s remarks that the threat in eastern Ladakh has “by no means reduced” and Indian Army will continue to deal with the Chinese military in a “firm and resolute manner”.

China is unpredictable and is now building a bridge across the Pangong Tso as well as new roads and helipads within its territory in the region for faster troop mobility, as part of its continuing consolidation of military positions facing India amid the 20-month-long confrontation in eastern Ladakh.

The People’s Liberation Army (PLA) is further strengthening its military infrastructure with additional troop shelters, gun positions, helipads and jetties in the area between ‘Finger-8’ and its military bases to the east at Sirijap-I and II on the north bank of the Pangong Lake. The new bridge, in turn, is coming up in the Khurnak Fort area further to the east. The bridge is being constructed, with prefabricated structures, well within Chinese territory. But it will help the PLA move troops and weaponry much faster from the north to the south banks of Pangong Tso and vice versa. China obviously wants to counter India’s quick-reaction capability that saw our soldiers take the Kailash Range heights on the south bank towards end-August 2020.

The LAC runs north to south at Finger-8 in the mountainous spurs region of the brackish 134-km long Pangong Tso, two-thirds of which is controlled by China as it extends from Tibet to India at an altitude of 13,900-feet.

The PLA’s Sirijap complex is around six km east from the LAC at Finger-8, with the Khurnak area being another 20-km beyond it, as per officers who have served in the area. The PLA had captured the Khurnak area in the late-1950s, and then expanded its control westwards to the Sirijap area during the 1962 war.

With India having better connectivity between the two banks of Pangong Tso, China now wants to address the gap. Khurnak is one of the narrowest points of the lake around mid-way during its length. Once the bridge is ready, the PLA can avoid the long loop through Rudok to reach the south bank. It will provide the PLA with an alternate route.

The subsequent troop disengagement in February last year saw Indian soldiers pull back westwards to their Dhan Singh Thapa post between Finger-2 and Finger-3 and vacate the Kailash range heights. PLA troops, in turn, withdrew to their old positions east of Finger-8 to establish a buffer or no-patrol zone in-between.

China had refused to complete the stalled troop disengagement at Patrolling Point-15 in the Hot Springs-Gogra-Kongka La area during the 13th round. The standoff at Charding-Ninglung Nallah (CNN) track junction at Demchok and the Depsang Plains is considered even more intractable, as was reported earlier. Consequently, the two armies continue to forward deploy around 50,000 troops each, along with tanks, howitzers and surface-to-air missile systems, for the second consecutive winter along the frontier in the forbidding high-altitude area.

Consequently, after the 14th round of military level talks between the two giants, the stalemate will continue and about 75,000 Indian troops will continue to occupy the positions along the LAC facing the PLA. India has started constructing two-lane roads, bridges and permanent structures all along the LAC so that troops movement, tanks, howitzers and other heavy equipment can move smoothly to thwart any adventure of PLA and also for the sustenance of Indian troops in the extreme cold weather conditions.

POINT COUNTERPOINT



I AM NOT SAYING THAT I AM THE CHIEF MINISTER FACE OF THE CONGRESS IN UTTAR PRADESH ELECTIONS. —CONGRESS GENERAL SECRETARY PRIYANKA GANDHI



THE CONGRESS IS SO MISERABLE THAT ITS CM CANDIDATE FOR UP ELECTIONS CHANGED HER STAND WITHIN A FEW HOURS. —BAHUJAN SAMAJ PARTY CHIEF MAYAWATI

"It amply exposes the sinister designs of Amazon to con-

"As is the case with Future, Amazon has represented to

Future group and Amazon have been locked in a bitter legal tussle after the US e-commerce giant dragged Future Group to arbitration at the Singapore International Arbitration Centre (SIAC) in October 2020, arguing that FRL had violated their contract by entering into a deal for the sale of its assets to billionaire Mukesh Ambani's Reliance Retail on a slump sale basis for ₹ 24,713 crore. **PTI**

Future Retail's independent directors had last week asked Amazon if it was willing to give a long-term loan to avoid default on repayment of ₹3,500 crore loan due on January 29. Amazon replied to that saying it was willing to financially assist Future Retail through the Samara Capital deal but the retailer must shelve ₹24,713 crore deal with the Reliance group. Independent directors say Amazon hasn't shown them the money that Future Retail urgently needs to stall being declared a defaulter. They want to know if Amazon can act on behalf of Samara Capital and has the authority to negotiate and finalise such transaction on its behalf.

Amazon told FRL that Samara Capital remains interested in buying out the debt-strapped retailer's businesses such as Big Bazaar for ₹ 7,000 crore, and had asked FRL to provide its financial details to Samara Capital for the private equity fund to conduct expedited due diligence. Dhariwal expressed concern

Asked if Samara has directly reached out to the independent directors, Dharwal answered in the negative. "We, the independent directors, have never heard about Samara. We have no idea they are interested, why they want to do it. We, independent directors, have never talked to Samara. Samara has discussed the terms sheet with the promoters of Big Bazaar with Biyani brother and they have acknowledged the terms sheet, but not supported the term sheets. It is one of the 2-3 term sheets which they (FRL) have got. They never discussed it with us and never made it to the Board because they (Biyani) found it inadequate," he said.

“The FOMC (Fed) meeting dominates the macro calendar this week and is likely to keep risk sentiment on the hesitant side with an end to QE and

Rising costs are raising concerns that consumers will start to ease spending because of the persistent pressure on their wallets. **AP**

The dollar index, which gauges the greenback's strength against a basket of six currencies, was trading 0.12 cent up at 95.75. Brent crude futures, the global oil benchmark, rose 0.33 cent to USD 88.18 per barrel. With inflationary pressures building up, the overwhelming consensus suggests that the era of near-zero interest rates is likely to come to an end very soon, Sachdeva said, adding that the rupee is still finding some comfort from the fact that the country's forex reserves have surged by USD 2.229 billion to USD 634.965 billion for the week ended January 14. **PTI**

Mumbai: The Reserve Bank of India on Monday said it will be conducting an overnight variable rate repo auction under liquidity adjustment facility (LAF) for an amount of ₹ 75,000 crore today. The date of reversal is on January 25, 2022, the central bank said in a release.

On January 20, the RBI had conducted an overnight variable rate repo (VRR) auction of ₹50,000 crore.


The central bank had said it will continue to rebalance liquidity conditions in a non-disruptive manner while maintaining adequate liquidity to meet the needs of the productive sectors of the economy.

PTI

He said that the government is looking for capabilities within start-up and academic ecosystems for development of an indigenous operating system (OS). **PTI**

The FPCE has urged the apex court to pass an order directing the West Bengal Government to take all appropriate steps and actions for implementation of RERA in a time-bound manner. **PTI**

The partnership aims at leveraging and augmenting the strength of both organisations for providing a one-stop solution to home owners for their solar needs. "At Housing.Com, we continuously aim to create new offerings to add greater value to our customers. This tie up with Loom Solar is another step in that direction," said Dhruv Agarwala, group CEO, Housing.Com, Makaan.Com and PropTiger.Com. Amod Anand, Co-Founder & Director, Loom Solar said, "We crossed 50,000 homes adopting rooftop solar systems and this tie-up with Housing.Com takes another footstep towards addressing a bigger mission." *PTI*



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Circle Office & Capri Capital Limited 2nd Floor, 3B Pusa Road Rajendra Place, New Delhi-110005

APPENDIX IV POSSESSION NOTICE (for immovable property)

Whereas, the undersigned being the Authorized Officer of Capri Global Capital Limited (CGCL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 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(s)/Guarantor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. The borrower's attention is invited to provisions of sub -section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of CGCL for an amount as mentioned herein under with interest thereon.

S. N.	Name of the Borrower(s) / Guarantor(s)	Description of Secured Asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1.	(Loan Account No. LNMEKKD000024016, LNBLKKD0000048978 of our Noida Branch) Bhumiika Enterprises (Borrower) Sunil Kumar, Rahul Bhadana, Sonika, Ramesh Devji (Co-Borrower)	All Piece and Parcel of Plot No. 40/1, area admeasuring 150 Sq Yds., out of Kharsa no. 4134, Rameshwari Village, Village Loni, Tehsil and District Ghaziabad, Uttar Pradesh alongwith construction thereon present and future both; Boundaries as under, East :- Road, West :- Other's Property, North :- Gali, South :- Other's Property	25-10-2021 Rs. 46,32,400/-	19-01-2022
2.	(Loan Account No. LNMEOKH000050051 of our Okhla Branch) Pawan Kumar (Borrower) Suman (Co-Borrower)	All Piece and Parcel of Land/Plot admeasuring 188 Sq Yds., Kharsa no. 100, Village Milki Lachchi, Pargana & Tehsil Dadri, District Gautam Budh Nagar, Uttar Pradesh alongwith construction thereon present and future both;	25-10-2021 Rs. 22,43,445/-	22-01-2022

Place : DELHI/INCR Date : 25-01-2022

Sd/- (Authorised Officer) For Capri Global Capital Limited (CGCL)

On the other key metrics, the company witnessed 10 per cent growth in new accounts volume at 10,08,000 as against 9,18,000 in the year-ago quarter. Card-in-force grew 15 per cent to 1.32 crore and total spends surged 47 per cent to ₹55,397 crore.

PTI

For detailed terms and conditions of the sale please refer to the link provided in Capri Global Capital Limited Secured Creditor's website i.e. www.Capriglobal.in/auction/terms&conditions/ONLINE-E-AUCTION-SALE-

1. The Property is being sold on "AS IS WHERE IS, WHATEVER THERE & WITHOUT RECOURSE BASIS". As such sale is without any kind of warranties & indemnities.
2. Particulars of the property / assets (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to be the best of information of the Secured Creditor and Secured Creditor shall not be answerable for any error, misstatement or omission. Actual extent & dimensions may differ.
3. E-Auction Sale Notice issued by the Secured Creditor is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or nay representation on the part of the Secured Creditor. Interested bidders are advised to peruse the copies of title deeds with the Secured Creditor and to conduct own independent enquiries /due diligence about the title & present condition of the property / assets and claims / dues affecting the property before submission of bids.
4. Auction/bidding shall only be through "online electronic mode" through the website <https://sarfaesi.auctiontiger.net> Or Auction Tiger Mobile APP provided by the service provider M/S eProcurement Technologies Limited, Ahmedabad but shall arrange & coordinate the entire process of auction through the e-auction platform.
5. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor /service provider shall not be held responsible for the internet connectivity, network errors, system crash, power failure etc.
6. For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider M/S e-Procurement Technologies Ltd. Auction Tiger, Ahmedabad (Contact no. 079-61200531/756596/559-598567/594/), Mr. Ramprasad Sharma Mob. 800-002-3297/ 7102 6159. Email: ramprasad@auctiontiger.net.
7. Interested bidders in e-auction sale the intending bidders should register their name at <https://sarfaesi.auctiontiger.net> well in advance and shall get the user id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider.
8. For participating in e-auction, intending bidders have to deposit a refundable EMD of 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favor of "Capri Global Capital Limited" on or before 10-Feb-2022.
9. The intending bidders should submit the duly filled in Bid Form (format available on <https://sarfaesi.auctiontiger.net>) along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer, Capri Global Capital Limited Regional Office / Plot no. 3B, 2nd Floor, Pusa Road, New Delhi 110 005 latest by 03:00 PM on 10-Feb-2022. The sealed cover should be super scribed with "Bid for participating in E-Auction Sale - in the Loan Account No. _____ (as mentioned above) for property of "Borrower Name".

above the reserve price and paid the specified EMD to the Service Provider (the Service Provider) to the service provider NIS eProcurement Technologies Limited to enable them to allow only those bidders to participate in the online inter-se bidding / auction proceedings at the date and time mentioned in E-Auction Sale Notice.

11. Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of "10" minutes each, i.e. the end time of e-auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension.

12. Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone.

13. Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him By E-mail both to the Authorised Officer, Capri Global Capital Limited, Regional Office / Plot no. 3B, 2nd Floor, Pusa Road, New Delhi 110 005 and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings.

14. The successful bidder shall deposit 25% of the bid amount (including EMD) on the same day of the sale, being knocked down in his favour and balance 75% of bid amount within 15 days from the date of sale by DD/Pay order/NEFT/RTGS/Chq favouring Capri Global Capital Limited.

15. In case of default in payment of above stipulated amounts by the successful bidder / auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put to sale.

16. At the request of the successful bidder, the Authorised Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount.

17. The Successful Bidder shall pay 1% of Sale price towards TDS (out of Sale proceeds) and submit TDS certificate to the Authorised officer and the deposit the entire amount of sale price (after deduction of 1% towards TDS), adjusting the EMD within 15 working days of the acceptance of the offer by the authorized officer, or within such other extended time as deemed fit by the Authorised Officer, failing which the earnest deposit will be forfeited.

18. Municipal / Panchayat Taxes, Electricity dues (if any) and any other authorities dues (if any) has to be paid by the successful bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property.

19. Sale Certificate will be issued by the Authorised Officer in favour of the successful bidder only upon deposit of entire purchase price / bid amount and furnishing the necessary proof in respect of payment of all taxes / charges.

20. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser.

21. The Authorized officer may postpone / cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 15 days from the scheduled date of sale, it will be displayed on the website of the service provider.

22. The decision of the Authorised Officer is final, binding and unquestionable.

23. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them.

24. **For further details and queries, contact Authorised Officer, Capri Global Capital Limited: Mr. Sushil Gupta Mo. No. 7400445137.**

25. This publication is also 15 (Fifteen) days notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 8(i) and 9 (1) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above mentioned date / place.

Special Instructions / Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Capri Global Capital Limited nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Place: DELHI Date : 25-01-2022


Sd/- (Authorised Officer) Capri Global Capital Ltd.

DOCYARD


DR PANKAJ AGGARWAL

M D (Hom),
PhD Senior Homeopath

AGRAWAL HOMOEOPATHIC CLINIC



Check immunity frequently



Every new year we make a number of resolutions and promise ourselves to achieve some specific goals. Some of us promise ourselves to avoid drinking and smoking. Some want to achieve study goals while others say they want to hit the gym from January 1 itself. There is thus no dearth of promises and resolutions. But there is one most important resolution which is a foundational one and a key to success in all areas of your life. Isn't that your health? We all must take a pledge and resolve to stay healthy. It is a supreme goal that we can gift ourselves so that we can stay healthy and disease free this new year and build upon it.

There are many medical systems. Each perhaps has its own place in the overall architecture of the health environment. Homeopathy is one of the best systems that can be adopted to maintain a disease free and healthy lifestyle.

There are a number of homeopathic remedies which can be adopted in our day to day life to improve the quality of our health. They are not highly invasive therapies but smooth and impactful. **The most effective and widely accepted methods are:-**

Check your immunity
Immunity is defined as the capability of an individual's body to fight against any infectious disease or illness. Nowadays we often hear that people with low immunity are vulnerable and have a higher chance of getting infected by COVID. But there is no need for any fancy medication to improve immunity. There are a number of remedies that can be suggested to have a strong immunity. Gelsemium, Arsenicum album, Oscilloccinum, Allium Cepa and Lycopodium 30 are few remedies suggested under homeopathy to increase immunity. But to have learnt their names does not mean that you can buy it and take it. Please consult a professional homeopath. In our system generally one size does not fit all.

Look after your mental health
Living in this world of stress, anxiety, depression and god knows what other mental sins one is used to which remain elusive and we often get confined with these that can create future problems. All these mind games have a very bad effect on our health which can be seen in the longer run. The uniqueness of Homeopathy is that it deals with all the habits and early signs that forewarn any major health issues. If not cured at the early stage Stress, anxiety, depression may lead to serious possible conditions like heart attack, kidney failure, liver failure and even brain hemorrhage. If you are suffering from any of the aforementioned problems, immediately consult your homeopathic doctor. Homeopathic medicines like Aconite, Argentum nitricum, Arsenicum album, Gelsemium and Ignatia can be used under such circumstances. But as it is always necessary to emphasize self medication is not advised and can be dangerous.

Regular check-ups
Homeopathy follows the mantra of curing the disease before it occurs. It simply means to eradicate the early symptoms of any disease before it hits you hard. This can be done by regular check-ups with your homeopathic professional. Update your calendar for a monthly routine check-up with your homeopathic doctor to have a regular track of your blood sugar levels, cholesterol level, blood pressure and other vitals.


Take care of heart
Heart plays the most crucial role in our body but is very sensitive at the same time. It is very important to look after our cardiac health and be aware of any early symptoms if seen. Cardiac arrest is the most common cause of death that kills millions of people every year but it can be prevented using homeopathic treatment. Homeopathy suggests use of naturally synthesized medications that do not have any adverse effect on our heart. Aconitum Napellus, Arnica Montana, Cactus Grandiflorus and Digitalis Purpurea can be used in times of heart related issues. Again it is important to note all these medicines can be prescribed under the care of a homeopathic doctor.

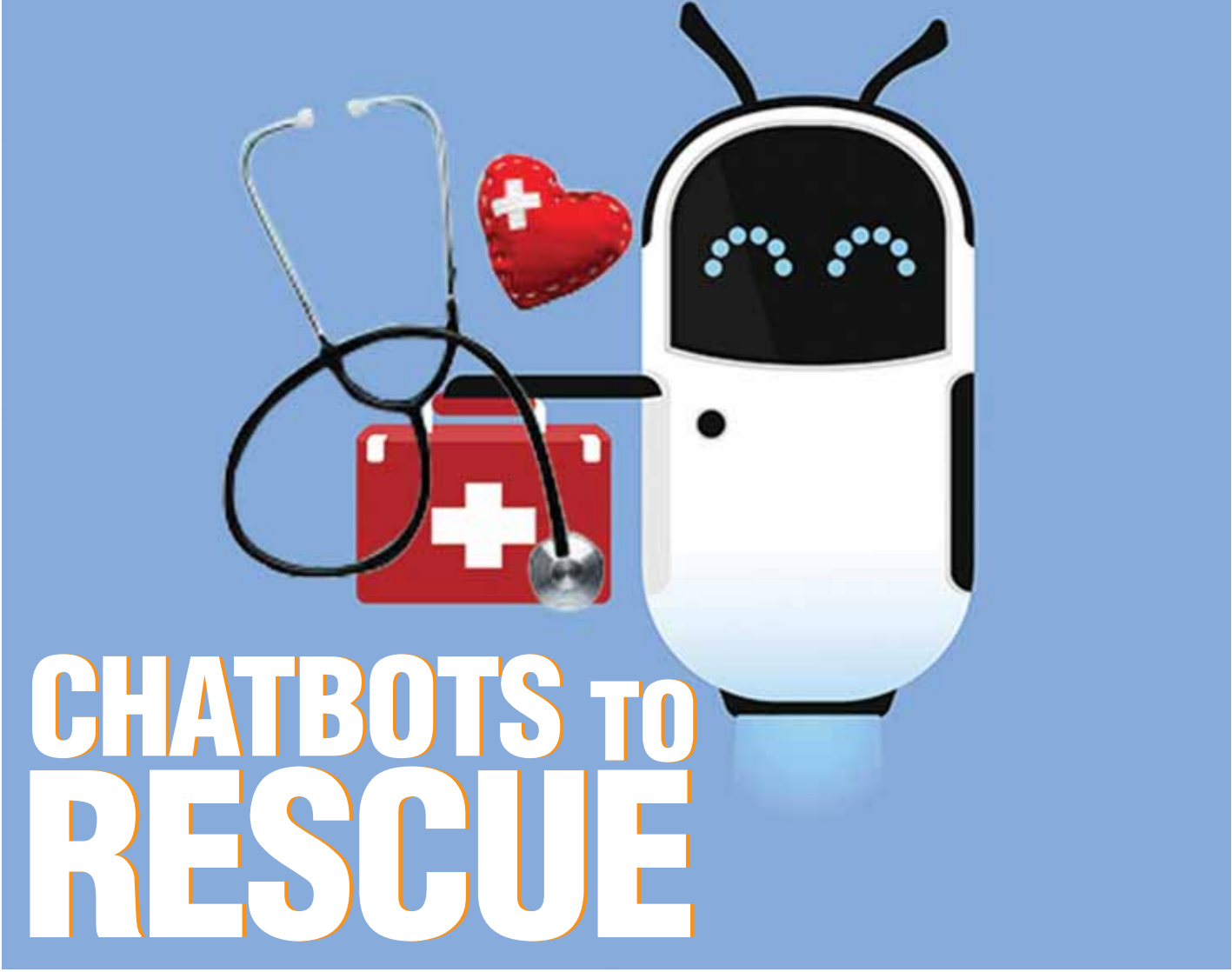
No to bad habits
Most of us have become slaves of our habits. Some adopt good habits while the majority are prone to destructive habits for getting fleeting pleasures and excitement. Peer pressure is another important factor. Smoking, drinking, junk eating, all these habits are going to be a burden for the future. Homeopathy has a cure for addiction like alcoholism and smoking. Homeopathic treatment is seen as effective towards alcoholism and smoking and provides faster results as well. Natrum Mur, Avena Sativa, Nux Vomica, Kalium Bich, Silicea, Sterculia and Strychninum Nit are some of the common remedies that can be used to cure addictions.

WARMFOOD

GREEN BEANS: Green beans are low in calories, but they are high in nutrients that have a variety of health advantages. Vitamin C, flavonols, quercetin, and kaempferol are all antioxidants found in green beans. These antioxidants battle free radicals in the body, reducing cell damage and may be lowering the risk of certain diseases. Soluble fibre in it has

been shown to promote heart health by reducing LDL cholesterol (bad cholesterol). A single cup of green beans contains around one-third of your daily required folate intake, a B complex essential for unborn babies' growth and development. Green beans are high in fibre, which keeps your digestive tract healthy and working smoothly.





CHATBOTS TO RESCUE

Chatbots can offer support, companionship and therapy which can lessen the load on therapists and is a viable option for people who face challenges in terms of affordability and accessibility, says DR PRAKRITI PODDAR

Delivering proper care to those with mental health issues has always been a big challenge. India is on the verge of a mental health epidemic, yet it's hard to find a public discourse on ways to prevent mental health disorders or treat them.

According to a report by the World Health Organisation in 2019, over 264 million people are affected by depression and almost 800,000 people die by suicide each year. The situation has been further worsened by the onset of the coronavirus pandemic. The isolation because of lockdown, uncertainty and fear due to job cuts and general discomfort due to the inability to control different aspects of life has triggered severe mental trauma in people across India. The issue has been made even more complicated by the fact that no one has any idea when things will ever return to normal.

To tackle the issue of rising mental health issues among people, technology companies are leveraging Artificial intelligence-based solutions to develop chatbots tuned to help patients with mental health concerns. These conversational agents support patients with mental health issues while offering a high level of privacy and anonymity.

Chatbots can be effective but are they really the answer?

A chatbot is able to simulate a conversation on different platforms using audio or text and sometimes video too. While some chatbots are fully automated, some utilise human interfaces. The AI frameworks

required to be trained with vast amounts of data to make these chatbots compatible with the complexity of human communication have the ability to understand cultural nuances.

There are chatbots designed to detect subtle changes in facial expressions, length of pauses or rates of speech and build a diagnosis accordingly. In case the chatbot detects a deep-seated problem in the patient, an option to meet an actual therapist is offered to them, and relevant helpline numbers are shared.

A part of the population especially, the millennials and Gen Z, believe that chatbots are a great way to address the issue of the mental health crisis in India. The young crowd is tech-savvy and more comfortable in sharing responses with a chatbot rather than a real person. This makes sense when we think about how workplaces are becoming more remote, and increasing internet conversations are making human interaction more limited.

However, not all are convinced and it can be debated whether one ought to be. Issues related to mental health are complex and articulating how one feels can be quite difficult even in front of a trained professional who can see the facial expressions, nuanced inflections in body language and even tone. Compared to that, using a chatbot may seem superficial.

Apart from that, there are other issues as well. A chatbot is trained with underlying neural nets and



Dr Prakriti Poddar
Mental Health Expert
Director Poddar Wellness

A part of the population especially, the millennials and Gen Z, believe that chatbots are a great way to address the issue of the mental health crisis in India

learning algorithms and can inherit the prejudice of its makers. The algorithms behind a chatbot have to be designed in a way that makes sure it behaves in a specific manner, which is helpful for the person talking to it on the other side. The people developing the chatbot need to be well aware of the nuances of mental health.

Bridging the Gap
Human beings are complicated creatures, even those who are not struggling with mental health issues. Those suffering from anxiety, depression, schizophrenia, and suicidal thoughts have several layers of thinking and multiple faces that they put on for their interactions. A chatbot, in this scenario, often helps to bring down the 'wall' since its biggest weakness is its greatest strength too. A chatbot is never judgemental, it will never show empathy too. Most questions used by chatbots are fed in an algorithm based on the CBT technique. The lack of emotional bonding is often what a person suffering from mental health is often looking for. However, it is important to remember that chatbots can be effective in early interventions and a primary diagnosis of mental health disorders but it is best not to let chatbots engage in full-blown mental health therapy without any human supervision.

In conclusion, chatbots can offer support, companionship and therapy which can lessen the load on therapists drastically. It is indeed a viable option for people who face challenges in terms of affordability and accessibility. In the years to come, technology companies need to develop chatbots that can strike the right balance of being empathetic without being judgemental. Those using them must be made aware of the limitations of the chatbot and the areas in which it can help — a transparent system is what is required.

Keep infections at bay



DR PRIYA BHARTI
tells us how we can stay safe among other things

Cervix is the narrow passage which forms the lower end of the uterus. Cervical cancer is the second most common cancer in Indian women, after breast cancer. It usually happens in the age group of 40-50 years and unfortunately, most of the patients end up presenting in advanced stages. The bright side however is that this disease usually provides a long window for its detection in early stages. It is one of the few cancers that is largely preventable.

The warning symptoms are usually an excessive or smelly vaginal discharge, or unusual bleeding from the vagina. This bleeding can happen in between periods, or as heavy bleeding during periods. Bleeding after intercourse is an important warning sign as well. Rarely, pain in the lower abdomen, blood stained urine might also occur. Any of these symptoms should prompt a gynecological check up without delay. In its early stages, it is treated by surgery, and more advanced stages are generally treated with radiation and chemotherapy, or a combination of these.

Cervical cancer is caused by a virus called the Human Papilloma Virus (HPV). This particular virus infects almost everyone after they become sexually active, but 90 per cent of people will clear the virus within one to two years of getting infected. Hence, just having the virus does not mean one is going to get cancer.

There are robust screening tests available for picking up the early disease. Two such tests are the pap smear and HPV test. Both these tests are easily and widely available, affordable and done on an outpatient basis, without much discomfort. The World Health Organisation (WHO) recommends that all women above the age of 30 should get screened, and get routine screening every few years to enable doctors to pick up this deadly disease in its nascent stages.

Another very important aspect to consider and understand is the need for HPV vaccination. Talking about the sexual health of our children is still a taboo in our country, which we need to break. Making them aware of safe sexual practices is an important discussion that the children need to be involved in. Vaccinating the children against a sexually acquired virus can be a difficult conversation in a lot of families, but it is the need of the hour. HPV vaccine is recommended for all young adolescent girls aged 9-14 years of age by the WHO. The vaccine can also be given to boys aged 11-12 years. The vaccine is most effective when given before the onset of sexual activity. Young immune systems are more responsive to vaccines, thereby providing better protection.

The writer is Gynaecology surgeon, Department of Gynaecologic Oncology, Amrita Hospital, Kochi

Better healthcare infrastructure is the key

The medical tourism sector is booming globally and India is ranked 10th among 46 countries in the Medical Tourism Index 2021

With escalating medical expenses, people are scampering to book doctor's appointments far away from their homes. A large number of patients travel from nations lacking healthcare infrastructure or less advanced in medical facilities to countries providing highly-specialised healthcare facilities.

The medical tourism sector is booming globally and India is ranked 10th among 46 countries in the Medical Tourism Index 2021. As per Tourism Ministry statistics, India received just over 1.82 lakh medical tourists in 2020, which contributed 6.7 per cent to the overall tourism inflow into the country.

India so far has attracted medical tourists from smaller nations lacking proper healthcare facilities back home, like Maldives, Afghanistan, Iraq, Kenya, Oman, or NRIs from developed countries who come

for affordable medical treatment, only to go back when they get well.

India offers a variety of healthcare services including Medical Treatment & Surgeries to cure chronic ailments, physical appearance enhancements like cosmetic surgery, Fitness & Rejuvenation for mental & physical relaxation or mindfulness, and Alternative Medicine Treatment to seek AYUSH.

India has immense potential to offer healthcare as per international standards, and at a fraction of the cost. Some of the key medical advantages that India brings is the skilled and qualified healthcare manpower, state-of-the-art Tier 1 hospitals equipped with the latest technologies, quality nursing care & post-operative facilities, high-end diagnostic services and top-quality yet affordable medicines (compared to developed nations). There is,

therefore, no doubt that the medical tourism market in India is estimated to grow to USD 13.42 billion by 2026.

However, to achieve this milestone, it is important to remove the disparity in urban and rural healthcare infrastructure. All the facilities mentioned above are available in Tier 1 cities only while the rural folks grapple with the most basic requirement of access to a good, qualified doctor. This restricts the options available to tourists seeking quality medical treatment in India and are made to choose cities like Mumbai & Delhi having a higher cost of living.

Further, it also discourages regular tourists from visiting Tier 2 or below cities in India, if they don't have good healthcare facilities close by, especially in case of senior citizens & family travel.

The Government recognizes this struggle and is

working to give wings to its National Digital Healthcare Mission (NDHM) to provide the much needed technology push to public healthcare by digitising health records for easy access by end users.

I also suggest this data being made available for restricted use for R&D and clinical research purposes only, to devise more accurate treatments for common & serious ailments, thus giving India the edge in diagnostic sciences.

Further, the Government is looking to increase JCI (Junior Chamber International) accredited hospitals in various cities from the current 38 hospitals. A coalition of over 100 private healthcare specialists have formed a first-of-its-kind, made in India telemedicine application called Swasth that aims to deliver equitable and affordable healthcare to all Indians. Further, the

INBRIEF

College graduates launch helpline support for mental well-being

While the ongoing COVID-19 pandemic has not only struck the masses in terms of the physical consequences but has also taken a toll on everyone's mental well-being. In order to support such people undergoing emotional trauma, a 22-year-old graduate started a support COVID mental health helpline for the vulnerable last year and has answered more than 20,000 calls.

Nikita Gupta was recently awarded with Young Women Leader in India Award.

"The helpline started operations in March 2020 and has continued so far. Our approach has been in twofold, one, focussed on scaling operations so more people can get access to mental health support in more languages and two, to create awareness about mental health through social media.

Our aim is to create more accessible mental healthcare solutions and build a robust solution seeking platform as mental health problems are extremely common," said Nikita Gupta. Mental health is an extremely overlooked issue in India, that has considerably worsened over this period of pandemic. Already being a major contributor to the burden of illness in India, suicide deaths due to mental health issues attribute to atleast one-third among females and one-fourth of all males. Most of this illness and death goes unnoticed.

REPUBLIC DAY SPECIAL

RUSTIC RHYTHMS

RABINDRANATH TAGORE felt that painting was closer to nature, as compared to any other art form, and could be universally understood, says UMA NAIR



of both primitive and modern art he had seen.

The world Tagore revealed in his best works was one of self-reflexive evolution, where the images themselves were in the process of taking shape, as was his art. His early paintings were rendered mainly in monochrome, followed by two-toned and three-toned drawings. The pen-point brush was often used laterally, fingers and bits of rag spread the inks and the brush was the last to be adopted.

It is heads and figures executed by Tagore in a variety of styles, that have elicited the most interest. Restrained yet restless, suggestive, bizarre and haunting, these portraits are considered to be among his most memorable works. "The pensive ovoid face of a woman with large unwavering, soulful eyes was perhaps his most obsessive theme. Exhibited first in 1930, endless variations of the same mood-image continued to emerge throughout. The earlier ones were delicately

modelled and opalescent, while the latter examples were excessively dramatic with intensely lit forehead, exaggerated nose-ridge, painted in strong colours, bodied forth from a primal gloom." (Robinson, The Art of Rabindranath Tagore, Calcutta, 1989, p. 56.)

These influences on Tagore evolved over his lifetime and emerged as expressions of innovation and modernity through his paintings which were unlike anything being produced by Indian



artists at the time. In the present works, the woodcut *Namaz* and the *Untitled*, Tagore suppressed physical detail, creating basic curvilinear forms. The body is represented as a solid field of colour with strokes. Scholars say he had a natural inclination toward the tenets of what we now understand as primitivism in modern art; the search for symbols and meaning in visual forms borrowed from non-Western, pre-historic and rural traditions and people. So, we glimpse rural regeneration in the rustic rhythms.

Painting allowed Tagore to break away from the limitations of language. He felt that painting, unlike any other art form, was closer to nature and could be universally understood and shared.

Building blocks

Four architects define how architecture has transformed over the years in our country. By TEAM VIVA

texts have been working tirelessly to help fit extremely utilitarian buildings while expressing the need to have carbon-neutral structures. We, as architects, are constantly looking to upgrade systems and functions, so it is fulfilling for us to deliver highly concise designs.

Sumit Dhawan: The founder and principal architect at Cityspace '82 Architects is



of the view that architecture is synonymous with endurance and longevity. He explains that buildings and structures made by man must be long-lasting while being able to withstand the rapidly changing human times. A building needs to be both functional and have perfectly-balanced aesthetics. It also needs to be expectant of the human changes that will inevitably come as time passes. Architecture is also becoming more community-based. So, long gone are the days wherein architects would create lofty structures that would inevitably intimidate folks. Simple and highly utilitarian buildings are the new vogue. We cater to a myriad of com-

munity-based activities that serve to increase its value.

Anil Badan: The founder & architect at Studio B Architects, states that architecture is all about being accessible. From simple structural incorporations like ramps and banisters that would help the elderly or the disabled to buildings designed with the help of logic and common sense, we firmly believe in having architecture made for the public and its people. So, in a way, architecture is all about improving the lives of people. Architecture also deals with the simplest forms of human equations, wherein it has the capacity to change lives, enrich human experiences and create a context for human existence to move forward. With the advent of new materials or finding new methods of using old, reliable materials, the art of architecture has changed by leaps and bounds.



Anurag Pashine: The principal architect from Salankar Pashine & Associates, recommends that design has the potential to change the way we work. Explaining his view with an example — an office with a scorching and sweltering area with poor ventilation and lack of windows will impact the productivity of employees as they will not be able to focus on their work. With the help of new technology and new materials being discovered every day, this office conundrum can easily be solved with proper glass facades that allow ventilation and an HVAC system that will eventually help air circulation. Taking one element out of the equation and working on it so that it is better can lead to changing human lives for the better. While architects aim to create user-friendly buildings, aesthetics also play an essential role in attracting people to the facets, so



it is more like a delicate game of Jenga that needs to balance various elements.

At the same time, it is also essential to recognise the fact that architecture and human lives are constantly in touch with each other. While recognising that architecture is used to shape and help propel human lives, human interactions also aid in shaping architecture. Reflecting the changing needs and wants of the communities, architecture ultimately helps in the proliferation of urbanisation of various rural areas as well.

A half-full glass

While the demand for cultural and inventive content has escalated throughout the lockdown period, economic indicators assume that the cultural sector will be one of the most affected and also the slowest to recover, say JUNED and SUFIYAN KHATRI



The COVID-19 pandemic has placed the cultural and innovative industries at the heart of the inventive economy at crossroads. The ruin, widespread closures of borders, venues and physical distancing measures are impacting whole segments of the innovative economy. Many people working in the art industry have lost their jobs. Live performance and venue-based industries have been impacted majorly, impacting livelihoods, artist potency, market access and artistic freedom, together with broader effects for the value chain of suppliers and service providers. The crafts sector is a major employment provider for many countries that have experienced a massive downfall. The crisis has expedited pre-existing trends, in particular digitalisation, and it has exposed the pre-existing inequalities and precarities of the innovative economy in most of the countries around the world, also in the countries where public support schemes for the creative sector are in place.

Since the start of the pandemic, the arts and culture sector has been witnessing a paradoxical situation. While the demand for cultural and inventive content has escalated throughout the lockdown period — and digital access has now become more critical than ever before — economic indicators assume that the cultural sector will be one of the most affected and also the slowest to recover. Beyond short-term initiatives such as surveys or data collection aiming to provide artists and intermediaries with financial and logistical support, both academics and practitioners must engage in thinking about the future of art expenditure, especially from a consumer's point of view.

Many players in the local art industry have shifted to contactless and digital ordering. Other adaptive strategies have included frequent COVID-19 testing of artists and staff and regular consultation of medical experts to inform any reopening plans. Since many non-profit arts organisations are losing revenue because of restrictions and also because more people are staying at home, these additional costs pose further strain. The increased desire to supplement or replace in-person services with virtual arts experiences also adds to expenditures for arts organisations. In some situations, online platforms have allowed artists and arts groups to reach a larger audience during the epidemic than would have been possible otherwise.

While virtual platforms have become one of the most popular adaptations for arts organisations and artists, they are not without their drawbacks. Many artists and arts groups were forced to invest in new equipment and systems, develop new skills, and figure out how to sell their work in a virtual world. At the same time, viewers' ability to fully adapt to a virtual culture is not assured.

The pandemic has brought some improvements — collaboration to create new works, higher online visibility, and the ability to reach audiences and consumers differently — to the disorganised local art industry and its artistic community. But



whether the community stands for sustained advocacy with the government and private sector for recognition and support remains to be seen.

Governments are becoming increasingly interested in controlling internet creative expression. However, they must concentrate on narrowing the existing wide gap between the rich and the impoverished in the art world. While certain art forms will transition to the digital sphere, it is impossible to present street/festival performances online. To guarantee that subsidies and other programmes reach the intended recipients, governments should maintain a public registry of artists. It's vital to recognise gig workers in this industry, as well as enhance legislation that protects cultural assets.

Not all forms of art are financially self-sustaining. The loss of employment and earnings in the creative industry will have a severe impact on innovation, citizen well-being, and community vibrancy and diversity. The respect and value for an artist's work must be built from an appreciation for art's significance in presenting society with a sense of normalcy during these lonely times. Otherwise, we shall be collectively accountable for the extinction of our cultural heritage.

Local artisans, organisations and institutions around the world have met the challenges posed by the pandemic with agility. For many, the pandemic accelerated the transition to the digital medium; the act of self-preservation often led to innovation. The Internet provided unprecedented chances for artists and institutions to communicate with one another in a variety of ways, resulting in new partnerships and channels for the arts. We've merely scratched the surface of what a digital platform can provide in terms of entertainment, education, and participation. Geographical boundaries may have vanished thanks to digital media, but it is not without its drawbacks: global rivalry, shorter attention spans, and digital weariness.

The pandemic has not only strengthened ties inside the art field, but has also improved worldwide coordination. Virtual collaboration and support of one another, not only domestically but worldwide, is the way to go to maintain and grow stronger roots. Virtual cooperation will go a long way toward helping individuals stay connected in a world when physical travel is limited.

(The authors are co-founders of Kutchi Bazaar, an e-commerce platform for craft products made by the local artisans of Kutch.)

THE MYSTICAL KRISHNA: DIVINITY THROUGH DIVERSE ART FORMS

An exhibition of art & sculptures dedicated to Lord Krishna has among other things vibrant paintings including a vintage one of the God lifting Govardhan Parvat on his finger to protect the villagers from heavy rains and thunderstorms is shown beautifully using lovely vibrant colours. The exhibition also has Pichhwai art which is a traditional Indian art having its origins in Rajasthan. Pichwai art features intricate paintings portraying Lord Krishna (Shrinathji) on cotton fabric using natural colours. There is a massive vintage Pichwai painting illustrating the Nathdwara Lord Krishna along with Gopis, Yamunaji, Gosaiji and the Devs.

A collection of Tanjore paintings has also been added to the

exhibition. From a spectacular gold finish handmade Tanjore painting of young Lord Krishna in the act of eating butter to a one of Lord Krishna along with Rukmani and Bama there are spectacular works. The exhibition also has some beautiful, handmade copper & brass sculptures dedicated to the mystical god. Krishnagarh paintings that are a fusion of Mughal and regional style paintings have also been added. There are a few depicting the unconditional love of Radha and Krishna. There is also a handmade painting where Jamunaji is seen welcoming Lord Krishna.

Where: <https://www.indianshelf.in/exhibition/>
When: Till February 5



DIALOGUES ON CHILD LABOUR

A webcast on the role of the private sector and the media in eradicating child labour will have panellists Tanja Brok, communications coordinator, Work: No Child's Business, the Hague, The Netherlands; Dr Shankar Borua, creative entrepreneur and communications professional and Smita Agarwal, head, education programme at Tata Steel's Corporate Social Responsibility who has worked in the field of education for over two decades. The introductions will be done by Aditi Datta, senior manager, Research and Communications, ICCSPL and the session moderated by Rakhi Sehgal, labour researcher and trade union activist who is currently coordinating an ILO project on industrial relations in the Indian garment industry. It is the third and final discussion in a series of three dialogues addressing the root causes of child labour organised in collaboration with Work: No Child's Business (WNCB) to mark the International Year for Elimination of Child Labour (IYECL - 2021).
Where: https://zoom.us/webinar/register/WN_ZXDTG9OKR7ujbilDyvN8GA
When: January 25 at 4.00 pm



THE GREAT PERTINENCE OF GANDHI TO INDIA IN THE 75TH YEAR OF ITS INDEPENDENCE

The discussion will see the inaugural address delivered by Justice M N Venkatachaliah, chairman, Sarvodaya International Trust and the valedictory address by N N Vohra, President, IIC. The speakers include M Hamid Ansari, former Vice President of India; professor Rajmohan Gandhi, research professor, University of Illinois, Urbana-Champaign; and Dr Gita Dharampal, professor emeritus, Heidelberg University, Germany.

The speakers at the second session include Lord Bhikhu Parekh, chairman, Gandhi Foundation, UK; Shyam Saran, life trustee, IIC; and Amb. Alan Nazareth, author Gandhi's Outstanding Leadership and Gandhi: Soul Force Warrior. The sessions will be moderated by Arun Maira, former chairman, Boston Consulting Group
Where: https://zoom.us/webinar/register/WN_HRW01qwbQfiZbw-d4xmmSw
When: January 31 at 11:00 am



BIG DENT TO KL RAHUL'S LONG-TERM CAPTAINCY AMBITIONS

PTI ■ NEW DELHI

A stand-in captain, who seemed stunningly short of ideas, few seniors at the business end of their careers and a dated approach in white-ball cricket -- India's woes during the tour of South Africa were many, turning what started memorably into an eminently forgettable outing.

The signs were ominous even before they departed with now former Test skipper Virat Kohli's much publicised acrimony with top BCCI officials.

The entire episode didn't leave the team in good stead and once there it all went haywire after the opening Test win.

Stand-in ODI captain KL Rahul was then left to do a lot with too little at his disposal against an opposition, which had gained invaluable confidence.

In the end, it turned out to be a nightmare with dark clouds hovering over the future of this Indian team and no sign of 'VIB-GYOR' in the Rainbow Nation.

Kohli might not admit but the former captain is going through the toughest phase as a cricketer after having given up captaincy in two out of three formats and being sacked in another.

But Because he is Kohli and in a different class, he managed a fine 79 in the lost third Test, where he looked the best.



He also got two half centuries in ODIs with minimum fuss where he looked more like an accumulator rather than an enforcer that one associates with 'King Kohli'. The meltdown at Cape Town with his misdirected anger at broadcasters for a DRS gone wrong also tarnished his reputation and letting the game drift away with mindless antics wasn't

his finest hour when it came to judging his temperament.

But if one is very blunt, KL Rahul perhaps blew his chance towards being a long-term option across formats once Kohli relinquished Test captaincy after losing the Test series.

"Did KL Rahul by any stretch look like a captain to you?" a senior BCCI official counter-questioned

PTI when asked if he would be considered for the Test captaincy factoring in Rohit Sharma's track record of injuries.

It is understood that coach Rahul Dravid wants to see his namesake as a long-term option and it was evident that he didn't want to put a lot of blame on his captaincy.

"He did more than a decent

job and a lot about captaincy is how your players execute the skills. We were short on the ODI side. He will grow constantly and get better as he leads more," Dravid's observation drifted towards the old adage of a captain being as good as his team.

But what would hurt Rahul more is his approach in batting which was more about self preservation. The 55 off 79 balls in the second ODI deserves more criticism for the balls wasted and strike not rotated rather than the runs accumulated by him.

It is for sure that Rahul, if he has to be in the white-ball scheme of things, will have to bat in the middle-order and be a finisher.

His bowling changes didn't work in the middle overs and after watching Temba Bavuma make some inspired moves like starting the attack with Aiden Markram, he introduced Ravichandran Ashwin early in one game but that was more of a reactive move rather than a pro-active one.

What stuck out like a sore thumb is the fact that even the biggest of Proteas fans couldn't have imagined that a team facing huge transitional problems and a coach due to face a commission inquiring into his racial misconduct, would turn the heat on and win five out of six international matches and that too at a canter.

The South Africans played

good cricket but were liberally helped by an Indian team that didn't walk the talk on its proclaimed cricketing philosophies.

There wasn't any fearlessness for better part of the tour, no innovative, out of box thinking and at times, they seemed

short on execution of skills.

Cheteshwar Pujara and Ajinkya Rahane showed some spark in the second innings of the second Test but for the better part, they were not playing their positive game.



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Balance of ODI side an issue, accepts head coach Dravid

PTI ■ CAPE TOWN

India's head coach Rahul Dravid had no hesitation in admitting that the ODI squad lacked balance with the likes of Hardik Pandya and Ravindra Jadeja unavailable to execute their all-round skills at numbers six and seven respectively.

India lost the three-match ODI series 0-3 and Dravid answered a range of questions covering the poor show in middle-overs both in batting and bowling, KL Rahul's nascent captaincy career and how Venkatesh Iyer is not being thought of as a top-order batter.

"Yeah, we understand the template. Obviously, a large part of the template is also dependant on the balance of your squad," Dravid replied when asked if the Indian team needs to revisit its template in 50-over cricket.

"I think if you are a little bit honest, some of the guys who help us balance the squad out and give us those all-round options at Nos 6, 7 and 8 are probably not here, and available for selection," Dravid said, clearly talking about the absence of Pandya, who is trying to get his bowling fitness back and Jadeja, who is recuperating from a knee injury.

"Hopefully, when they (Hardik and Jadeja) come back, it will give us lot more depth, it allows us then to probably play in a slightly different style," Dravid made it clear as to what he missed in the series.

Dravid's assessment of his namesake's leadership skills was pretty lavish as he wanted people to factor in that he could only do as much with the kind of squad he had at his disposal. "I thought he did a good job. Not easy to be on wrong side of the result. He is just starting out as captain," he said.

".....And he will learn and a large part of captaincy is execution of skills by your players and quality of side you have got. We were a little bit short on the ODI side of things and I thought he did a very decent job, someone who is growing and will constantly be improving and get better as a captain."

There was no denying that India's batting lacked momentum in all three games especially between overs 20 to 40. "We certainly could do better with batting in middle overs," Dravid said.

"But having said that, even South Africa who batted first on two occasions scored 290 as well and if I think back and look at the 30th over in both those games, we should have chased them down.

"We didn't because we played some poor shots and we didn't play some smart cricket at critical situations," he said without naming anyone.

Dravid isn't someone who believes in taking names but when he spoke about demanding performances in lieu of security and extended run given to some middle-order batters, he obviously meant Shreyas Iyer and Rishabh Pant.

यूको बैंक
(भारत सरकार का उपक्रम)



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E-AUCTION NOTICE

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

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable properties mortgaged/charged to UCO Bank the Secured Creditor the possession of which has been taken by the Authorised Officer of UCO Bank Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is "basis for recovery of Amount mentioned below plus interest and other expenses due to UCO Bank the Secured Creditor from below mentioned Borrowers & Guarantors.

Date & Time of E-auction : **28.02.2022 between 1.00 PM to 5.00 PM** as per (IST) with unlimited extensions of 10 minutes each.

Last date for submission of online bids is **27.02.2022 upto 4.30 P.M.**

Name of the Borrowers Account & Guarantors	Demand notice Dt. Possession Notice Outstanding Amt.	Description of Property & Name of Property Owner	Reserve Price EMD Bid Increment Amt.	Name of the Borrowers Account & Guarantors	Demand notice Dt. Possession Notice Outstanding Amt.	Description of Property & Name of Property Owner	Reserve Price EMD Bid Increment Amt.				
UCO BANK Bhind, 94, Lashkar Road, Bhind-477001 Tel. 07534-235735, e-mail-bhind@ucobank.co.in											
Borrower: M/s Usha Oil Mill, Prop. Mr. Virendra Shivhare S/o Ram Bharose Guarantor : Mrs. Munni Bai Kushwah W/o Suratram Kushwah	30/04/2021	Land/Building measuring 900 sq. ft at House No. 465, Near Hanuman Mandir, Govind Nagar, Ward No. 36, Bhind (MP) owned by Mrs. Munni Bai Kushwah W/o Surat Ram Singh Kushwah. As per deed no. 2537, Book No. A-1, Vol. No. 3643 Page No. 04 (31-34) dated. 24/09/2001 Boundaries: East: Road 20 Feet Wide West: House of Santosh Sharma, North: House of Mr. Ram Varan South: House of Mr. Firangi Kushwah	₹ 18,00,000/-	Borrower : M/S Maa Bijasen Agro Infrastructure Partners- Mr. Ravindra Kumar Sharma & Smt. Sangeeta Sharma Guarantors: Mr. Ravindra Kumar Sharma & Smt. Sangeeta Sharma	09/12/2020	Land & Building of Warehouse constructed on two sale deed Located at Survey no. 536, Min 3 Jouri, Ward No.5, Morena, Distt- Morena. Deed No.-1-Registered gift deed no.1610 dated 18/05/2012 (Area-16875 Sq.Ft) in the name Shri Ravindra Sharma s/o Late Murari Lal Sharma & Deed no. 2-Registered assurance deed no. 495 dated 23/04/2010 (Area- 11250 Sq.Ft.) in the name Smt. Sangeeta Sharma w/o Ravindra Sharma Total Area- 28125 sq.ft.	₹ 1,67,50,000/-				
	18/11/2021		₹ 1,80,000/-		05/04/2021		₹ 16,75,000/-				
	₹ 12.22 Lakhs + Any unrecovered interest/expense & charges.		₹ 10,000/-		₹ 23.40 Lakhs + Any unrecovered interest/expense & charges.		₹ 1,00,000/-				
Borrower : M/s Om Sai Footware, Prop.- Mr. Hari Shivhare S/o Ram Bharose Guarantor: 1. Mrs. Rekha Devi Shivhare W/o Mr. Hari Shivhare, 2. Mrs. Usha Shivhare W/o Ramesh chand Shivhare	30/04/2021	Land/Building measuring 750 sq. ft at House No. 787, Ward, No. 36, Govind Nagar, Bhind (MP) Owned by Mrs. Rekha Devi Shivhare W/o Shri Hari Shivhare. Boundaries: East: Road 8 Feet Wide West: Road 15 Feet Wide, North: House of Dashrath Kushwah South: House of Rambharose Shivhare	₹ 29,00,000/-	Borrower : M/S Shipra Manav Kalyan Evam Vikas Shiksha Samiti Authorized Signatories- Mrs. Poonam Agrawal (President), Mr. Umendra Agrawal (Secretary), Mr. Nilesh Gupta (treasurer) Guarantors : Mrs. Poonam Agrawal, Mr. Umendra Agrawal, Mr. Nilesh Gupta, Mr. Brijesh Agrawal, Mr. Sunil Kumar Gupta, Mr. Rambabu Agrawal & Mrs. Leelawati Agrawal	07/01/2020	1. property, Area- 11250 Sq.Ft., Cottahs-Nil, Chattaks-11250 Sq.Ft., Dec-Nil, Survey no.976 Total Rakwa 0.105 Hect. , Diverted land 11250 Sq. Ft. situated at Shipra Manav Kalyan Evam Vikas Shiksha Samiti, Village- Karuaa, Tehsil & District- Morena Owner-Mrs. Lilawati Agrawal w/o Rambabu Agrawal Boundaries:- East: Ashram, West: Land of Smt. Leelawati Agrawal, North: Karuaa Road, South: Land Rambabu Agrawal (Academic Heights Public School)	₹ 28,00,000/-				
	18/11/2021		₹ 2,90,000/-		10/12/2020		₹ 2,80,000/-				
	₹ 16.92 Lakhs + Any unrecovered interest/expense & charges.		₹ 20,000/-		₹ 108.77 Lakhs + Any unrecovered interest/expense & charges.		₹ 20,000/-				
Borrower : Ms. Jai Durga Traders, Prop.- Mr. Ramesh Chand Shivhare So Ram Bharose Guarantor: Mrs. Usha Devi W/o Ramesh Chand Shivhare, Mrs. Rekha Devi Shivhare W/o Mr. Hari Shivhare	17/03/2020	Equitable Mortgage vide deed no. 1008 dtd 09/10/1995 of residential property admeasuring 1500 sq. ft situated at MH No. 307, Ward No. 36, Galla Mandi Road, Bhind Distt- Bhind (MP) in the name of Mrs. Usha Devi W/o Ramesh Chand Shivhare. The property is bounded by in East- Gali, West- Main Road North- House of Raj Kumar Jain, South- House of Phoolchand Jain	₹ 65,00,000/-			2. property Area-102220 Sq.Ft., Cottahs-Nil, Chattaks-102220 Sq.Ft. Dec-Nil, Survey no.979, 980 & 1005 Total Rakwa 0.950 Hect. , Diverted land 102220 Sq. Ft. situated at Shipra Manav Kalyan Evam Vikas Shiksha Samiti, Village- Karuaa, Tehsil & District- Morena Owner-Mr. Rambabu Agrawal s/o Bhoru Lal Agrawal Boundaries: East: Agriculture Land Subhash Mangal Ashram, West: Agriculture Land Sumer Singhi, North: Karuaa Road and Smt. Leelawati, South: Agriculture land Kushwah	₹ 5,10,50,000/-				
	19/01/2021		₹ 6,50,000/-				₹ 51,05,000/-				
	₹ 24.36 Lakhs + Any unrecovered interest/expense & charges.		₹ 20,000/-				₹ 1,00,000/-				
UCO Bank, Bina Branch : Bina											
Borrower : Mr. Gyanchand Sharma & Mrs. Sudha Sharma	09/10/2021	Residential House at khasra no 178/3/1 (New kh. No-178/3/5/1), Mouja- Pali, PH No.-47, Bhagat singh ward, ward no-25, Tehsil-Bina, District-Sagar. Area-1000 sq.ft. Owner-Mrs. Sudha Sharma w/o Gyanchand Sharma Boundaries North-Land of seller, South- Road, East- House of Lilabai panthi, West-House of Gangabai, Raikwar	₹ 18,09,000/-			3. Part & Parcel of property Area- 2790 Sq.Ft., Cottahs Nil Chattaks 2790 Sq.Ft. Dec Nil. Survey no.923, 924 & 925 situated at Village-Joura Khurd, Tehsil & District- Morena, Municipal No. 23 Ward No.36, vankhandi Road, Gopalpura Owner- Mr. Rambabu agrawal s/o Bhoru Lal Agrawal Boundaries: East: Road, West: Bhavan Sogat Singh Chauhan, North: Vankhandi Road, South: Bhavan Rajendra Rajput	₹ 1,20,60,000/-				
	22/12/2021		₹ 1,80,900/-				₹ 12,06,000/-				
	₹ 8.69 Lakhs + Any unrecovered interest/expense & charges.		₹ 10,000/-				₹ 1,00,000/-				
UCO Bank, Gwarighat Branch, Jabalpur											
Borrower : Mr. Rajeshwar Upadhyay and Mrs. Saraswati Upadhyay	27/08/2018	Property measuring area 3672.00 sq.ft. situated at Mouza Imaliya N.B. 07 P.H. No. old 21, R.N.M., Kh No 245,246,Imaliya Maharajpur, Teh. Panagar ,Distt Jabalpur Boundaries : North- 10'Wide Road, South-Property of Shri. Gorakhnath Kachhi, East- Property of Shri. Jhagraloo Prajapati West- Property Of Shri Ravi Yadav, Owner-Mrs. Saraswati Devi w/o Mr. Rajeshwar Upadhyay	₹ 13,78,000/-		01/07/2019	Residential House measuring- 1242 Sq.ft Situated at plot no- 103, Sheet no-5, Mauza murwara, Acharya Kriplani Ward no-42,Tehsil & Dist- Katni, M.P. owned by Lt. Ram Chandra Harjikalani Vide registered lease deed no. 1024, Rgistered book no-A-1, Volume no-4137/document no-82 to 84 on document no 1024 dated-14.01.1994 Boundaries: East- house of Metharam, West-House of Sugnamal, North-House of Laxman das, South-house of Chiman Das	₹ 13,30,000/-				
	28/09/2019		₹ 1,37,800/-				₹ 1,33,000/-				
	₹ 3.36 Lakhs + Any unrecovered interest/expense & charges.		₹ 10,000/-				₹ 10,000/-				
UCO Bank, Jawaharganj Branch, Jabalpur (M.P.)											
Borrower : Shri Govind prasad Gupta s/o Shri Kanchhedilal Gupta Guarantor: Mrs. Urmila Gupta w/o Shri Govindprasad Gupta	05/10/2021	1. Single storied Commercial premises (Godown), Premises (Area-2000 sq.ft.) situated at NB 264, KH No. 285 & 290, Teachers Colony, Dr. Rajendra Prasad Ward, Tehsil & District- Jabalpur (MP) Owner- Mr. Govind Prasad Gupta s/o Sh. Kanchhedil Lal Gupta, Godown Boundaries :- North: House of Sh. Naresh Bajpeyi, South: House of Sh. R N Richhariya,, East: House of Sh. Naresh Bajpeyi, West: Lane	₹ 64,88,000/-		23/09/2019	Property admeasuring area- 11433. Sq. Ft situated at Khasra No. 34/2 Shamli No. 35/2 ward no-14 Subhash ward Mouja Bamuri P.H.N 19 R.N.M Devendra Nagar Tehsil-Devendra Nagar District -Panna (M.P) Boundaries as per Registry : North- Land of Anil Singh, South- Land of Hriday Shah Judeo, East- Road, West- Land of Ram Naresh Latora Kushwaha, Owner- Shri Hriday Shah Judeo & Mrs. Rachnakumari Judeo w/o Mr. Hriday shah Judeo	₹ 1,44,50,000/-				
	31/12/2021		₹ 6,48,800/-				₹ 14,45,000/-				
	₹ 93,30,152/- + Any unrecovered interest/expense & charges.		₹ 10,000/-				₹ 1,00,000/-				
Borrower : Mohd. Zahid Khan s/o late Mohd. Shahid Guarantor: Mr. G.N. Dubey	19/03/2020	2. Double storied Residential duplex house (Area-814 sq.ft.) situated at Mouza Laxmipur, PH No. 25, NB 643, P/o KH No. 288/1 kh, Swami Vivekanand Ward, Tahsil & District-Jabalpur (MP) Owner-Mr. Govind Prasad Gupta s/o Sh. Kanchhedil Lal Gupta and Mrs. Urmila Gupta w/o Sh. Govind Prasad Gupta, Boundaries- North:House of Smt. Usha Kiran Gupta, South: House of Sh. Santosh Kumar Jain, East: Boundary wall of MPSEB Sub Station,West: Road	₹ 30,35,000/-		04/01/2021	Residential property (land and Building) admeasuring 900 sq. ft., Property situated at Near Saideeya Mosque, Moulana Azad Ward, Ward No. 02, Bareil, District-Raisen MP, Owned by Mohd. Sajid Mansoori s/o late Acche bhai Mansoori Boundaries- North-House of Lal Singh Pal, South- House of Ahmad Khan, East- House of Mohd Sajid, West- Road and Rehman Bhai Property	₹ 14,87,000/-				
	04/12/2021		₹ 3,03,500/-				₹ 1,48,700/-				
	₹ 5.07 Lakhs + Any unrecovered interest/expense & charges.		₹ 10,000/-				₹ 10,000/-				
Uco Bank, Obaidullaganj Branch : Obaidullaganj, Raisen (M.P.)											
Borrower : Mohd. Zahid Khan s/o late Mohd. Shahid Guarantor: Mr. G.N. Dubey	19/03/2020	Three story Residential House Situated at Plot No.175, Sardar Vallabhbhai Patel Ward which is a part of Khasra no. 528/2/2/1, 528/3/1/2/2 and 528/2/1/1 situated at Sharda Nagar Colony, Vill- Bisankhedla Patwar Halka No. 08, Tehsil Goharganj Distt- Raisen Owner- Mohd. Zahid Khan s/o Late Mohd. Shahid Boundaries- North- House no. 174, South- House no. 176, East- Plot no. 190, West-Colony road	₹ 15,30,000/-		30/05/2019	Residential property (land and Building) admeasuring 2250 Sq. ft., Situated at Ward No. 2, Behind Govt. Veterinary Hospital, Bareil, Tehsil Bareil, District Raisen, MP, Owned by Late Shri Bhagwat Singh Kirar S/o Shri Halku Prasad Kirar Boundaries- North- Road South- House of Sh. Sher Singh, East- Veterinary Hospital, West- Road	₹ 18,10,000/-				
	04/12/2021		₹ 1,53,000/-				₹ 1,81,000/-				
	₹ 5.07 Lakhs + Any unrecovered interest/expense & charges.		₹ 20,000/-				₹ 10,000/-				
For detailed terms and conditions of the sale, please refer to the link provided below website: https://mstcecommerce.com/ auctionhome/ibapi/index.jsp & https://ibapi.in											
Since UCO Bank has taken only symbolic possession of the aforementioned properties, it is the responsibility of prospective bidders to inspect the properties and satisfy themselves about the same and the bidder has to make their own due diligence regarding property.											
The borrower/guarantor are hereby notified to pay the sum as mentioned above along with up to dated interest and ancillary expenses before the date of auction, failing which the property will be auctioned/sold and balance dues if any will be recovered along with interest and cost.											
This is also treated as 30 days statutory notice under SARFAESI Act.											
Note : Interested bidder have to make user ID & Password them selves & it will take minimum two days time. Therefore bidders are requested to prepare user ID & Password before Last Date.											
Date: 25.01.2022											
Place: Bhopal											
							Authorised Officer UCO Bank				