

OPINION, P2 Dance of Death ACROSS THE AISLE, P CHIDAMBARAM



MIND & GAMES HAS PANDEMIC SNACKING LURED US **BACK TO BIG FOOD AND BAD HABITS?**

We may think that we turned a corner on healthy eating recently, but the food industry isn't about to let us off its hook that easily

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SUNDAY

FINANCIAL EXPRESS ON SUNDAY READ TO LEAD

the planet as well **Page 4**

FE LINES

THE SILENCE OF THE STADIUMS

SPOTLIGHT

The plastic challenge

plastic PPE kits. But we have to save

We are protecting ourselves with

Sporting events are slowly resuming but behind closed doors. What does that mean for the fans? Page 7

WHAT'S INSIDE

SUNDAY, JUNE 21, 2020, 14 Pages, ₹10 (NE States & Andaman ₹13)



Reeling in reality

Cannes film festival may have been cancelled this year, but it has nevertheless assembled a compelling 2020 official selection list

WORDS WORTH, P5 Along streak of red

Selected excerpts from Ashutosh Bhardwaj's new book



The Death Script



QuickPicks

PMO clarifies Modi's remarks that no one entered Indian territory

THE PMO ON Saturday called as "mischievous interpretation" the criticism over Prime Minister Narendra Modi's remarks at an all-party meeting that no one has entered Indian territory or captured any military post while referring to the Galwan Valley clash in eastern Ladakh, reports PTI. In a statement, the Prime Minister's Office said the focus of Modi's remarks at the meeting on Friday was the events of June 15 at Galwan that led to the loss of lives of 20 Indian military personnel.

GARIB KALYAN ROJGAR SCHEME

67L workers get ₹50k-cr helpline

PM launches scheme to pre-empt rural distress, expedite rural public works

FE BUREAU New Delhi, June 20

PRIME MINISTER NARENDRA Modi on Saturday launched a rural public works scheme — Garib Kalyan Rojgar Abhiyaan - aimed at providing livelihood opportunities to lakhs of migrant workers who returned to their native villages during the Covid-19 lockdown period. With the formal launch of the scheme, from Telihar village in Khagaria district of Bihar via video conferencing, as many as 67 lakh workers in 116 districts spread across six states are expected to be engaged in remunerative employment for over four months. The scheme involves government expenditure of a massive ₹50,000 without much crore, additional budgetary cost, as most of the funds are to be pooled in from outlays for 25 existing schemes.

The idea is to use the scheme to pre-empt a rural distress and at the same time expedite rural public works and asset creation. The funds will be used to build gram panchayat bhawans, anganwadi centres, national highways,



ON THE JOB

- Workers in 116 districts spread across six states are expected to be engaged for over four months
- Most of the funds are to be pooled in from outlays for 25 existing schemes
- Funds will be used to build panchayat bhawans, anganwadi centres, national highways, railway facilities and for water conservation projects
- The public works to be taken up include houses, drinking water and sanitation and rural roads

railway facilities and for water conservation projects. The public works to be taken up include rural houses, drinking water-and-sanitation and rural roads.

Launching the missionmode scheme, Modi lauded the contribution of people from villages in fighting the pandemic.

Continued on Page 13

LG VS CM

Delhi cases: Institutional quarantine order revoked

Only for those who don't need hospitalisation and don't have facilities at home

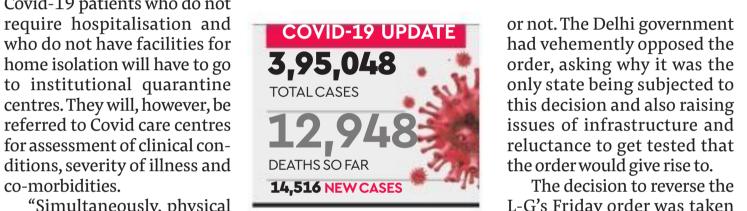
MALLICA JOSHI New Delhi, June 20

AFTER A STRONG pushback from the Aam Aadmi Party government, which included a stormy meeting Saturday, Delhi Lieutenant Governor Anil Baijal said only those Covid-19 patients who do not who do not have facilities for home isolation will have to go to institutional quarantine centres. They will, however, be referred to Covid care centres for assessment of clinical conditions, severity of illness and co-morbidities.

"Simultaneously, physical assessment will also be done whether adequate facilities for home isolation like minimum two rooms and separate toilet exists so that the family members and neighbours are protected and a cluster of cases does not develop in that locality. If adequate facility for home isolation exists, and the person on clinical assessment does not require hospitalisation, he



A banquet hall near LNJP Hospital, converted into isolation wards for Covid-19 patients, in New Delhi on Saturday



would be offered to either continue to stay in Covid centre/ paid isolation facility (hotels etc), or can opt for home isolation,"the LG said in a statement.

Disaster Management Authority, had passed an order on Friday, making five-day institutional quarantine mandatory for everyone, irrespective of whether they have symptoms

had vehemently opposed the order, asking why it was the only state being subjected to this decision and also raising issues of infrastructure and reluctance to get tested that the order would give rise to. The decision to reverse the

L-G's Friday order was taken Saturday evening. At noon, a meeting of the DDMA was called and was attended by Baijal, Delhi chief minister Arvind Kejriwal and deputy chief minanother called at 5 pm.

Baijal, who heads the Delhi ister Manish Sisodia, among other members. When no consensus was reached during the meeting, it was suspended and

Continued on Page 13

Glenmark launches Covid drug at ₹103 per tab

Glenmark Pharmaceuticals on Saturday

for the treatment of Covid-19, channel, Glenmark said.

BOOZTING BIZ

Amazon, BigBasket to deliver liquor in Bengal

PRESS TRUST OF INDIA Kolkata, June 20

E-COMMERCE GIANTAMAZON and Alibaba-backed BigBasket have got approval to deliver liquor in West Bengal, according to a document. Online grocery platform BigBasket said this will be the company's first foray into the country's liquor delivery segment. The clearance also signals Amazon's entry into the space, likely for the first in India.

State-owned West Bengal State Beverages Corporation (BevCo) invited the two companies to sign the agreements for empanelment for home delivery after finding them eligible, as per a notice dated June 19. BevCo, the sole wholesaler of liquor in West Bengal, also invited two Kolkata-based companies — Senrysa Technologies and Golden Goenka Commerce — for the signing of agreements.

Asked when BigBasket would start operations, its CEO Hari Menon told PTI, "I cannot confirm now how soon we will start, but yes it will be the first for the company."

Amazon did not comment on the approval. Food ordering platforms Zomato and Swiggy have already started delivering alcohol in West Bengal with Kolkata and Siliguri after getting the required approvals, followed by the signing of agreements.

Retailer Spencer's and Hip-

BOYCOTT CHINA

Manufacturers burst balloon

FE BUREAU New Delhi, June 20

WHILETHEANTI-CHINA senti-

Firstly, if the government buckles under the pressure of the rising chorus to boycott Chinese products by raising import duties on them, it is the consumers who will feel the hardest pinch as prices will increase for a host of items

ranging from mobile phones, smart TVs to cars. Even if several of these products are manufactured in the country, their components are either imported from China or the vendors of the final products are dependent on China for their supply.

Industry executives agree

about 25%.

to their other merchandise like t-

shirts and caps. "Masks are a

necessity these days and since they are worn on the face, they

Skincare brand Skinella is

offering free branded masks

with a purchase worth Rs 400 or more. Says Dolly Kumar,

have more visibility."

NEW DELHI, JUNE 20: Drug price of about ₹103 per tablet.

said it has launched antiviral drug Favipiravir, under the brand name FabiFlu, for the treatment of patients with mild to moderate Covid-19 at a

The drug will be available as a 200 mg tablet at a maximum retail price (MRP) of ₹3,500 for a strip of 34 tablets, Glenmark Pharmaceuticals said. FabiFlu is the first oral favipiravirapproved medication in India

it said in a statement. The tablets are being produced by the company at its Baddi facility in Himachal Pradesh. The drug will be available both through hospitals and the retail

Bar have also joined the fray as the government allowed home delivery of alcohol to reduce footfall at stores amid the coronavirus outbreak.

ROHNIT PHORE

ment is high across the country, especially for made in China products, a boycott, and an immediate one at that is far from feasible.

Say China inseparable link for small parts and components, especially for IT, phone sectors

that in several cases alternatives can be sourced or domestic capabilities can be created, but these would take time.

For instance, though automobile companies like Maruti Suzuki do not import anything from China, their vendors do so by sourcing components from there. The market size of the auto components industry is to the tune of \$57 billion and Chinese share in it would be

Continued on Page 13

WHEN OUR **CUSTOMERS PROGRESS** WE PROGRESS. Domestic CASA Share

			100		(₹ in Crores
		Standalone		Consol	idated
Particulars	Quarter Ended 31.03.2020 (Audited)	Year Ended 31.03.2020 (Audited)	Quarter Ended 31.03.2019 (Audited)	Year Ended 31.03.2020 (Audited)	Year Ended 31.03.2019 (Audited)
Total Income from operations (Net)	16,388.32	63,074.16	14,725.13	64,306.13	59,514.52
Net Profit/(Loss) from ordinary activities after tax	-697.20	336.20	-4,749.64	438.45	-9,570.11
Net Profit/(Loss) for the period after tax (after extraordinary items)	-697.20	336.20	-4,749.64	438.45	-9,570.11
Equity Share Capital	1,347.51	1,347.51	920.81	1,347.51	920.81
Reserves (excluding revaluation reserves as per Balance Sheet of previous year)		56,251.28		41,581.33	37,281.36
Earnings per Share (before extraordinary items) (of ₹ 2 each)					
Basic	-1.03	0.62	-12.38	0.80	-29.68
Diluted	-1.03	0.62	-12.38	0.80	-29.68
Earnings per Share (after extraordinary items) (of ₹ 2 each)					
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Diluted	-1.03	0.62	-12.38	0.80	-29.68

Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the Stock Exchange websites (www.nseindia.com and www.bseindia.com) and on the Bank's website (www.pnbindia.in).

Shri Saniay Kumar Dr. R.K. Yaduvanshi Shri CH, S.S. Mallikarjuna Rao Shri Vijay Dube MD & CEO Head Office: Plot No. 4, Sector 10, Dwarka, New Delhi-110075 pnbindia www.pnbindia.in

Branding that's in your face, literally branded masks are an addition

REYA MEHROTRA New Delhi, June 20

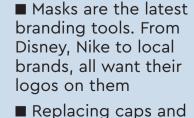
AS WITH MANY new normals, which we are getting used to, the ubiquitous masks are being seen as more than just face protectors. Several fashion houses have turned them into accessories, while brands are using them as branding tools. After all, nothing could be more in your face!

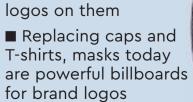
Replacing the typical caps and T-shirts, masks today are powerful billboards for brand logos. From global names like Disney, Nike, Louis Phillipe, Tommy Hilfiger, Wildcraft, Puma, Adidas, Banana Republic, Outdoor Voices, to local brands stamping masks with their logos, it's branding at its most blatant. Not only clothing brands, but sports leagues like Major League Soccer, National Hockey League, and mass media companies like Warner Bros have their own branded masks. Bright masks by Disney and Old Navy

financiale

LABEL PLAYING







area hit globally, with stylish and

fun colours. Disney's masks,

favourites among children and

teens, feature its characters like

Baby Yoda, Elsa, Mickey and Min-

nie Mouse, the Avengers, etc.





Back in India, a trip to Mumbai's EsselWorld will also ensure themed masks for each of its parks.Paresh Mishra, seniorvicepresident, sales & marketing, EsselWorld Leisure, a Mumbai-

based amusement and leisure park, says, "We have masks for EsselWorld, Water Kingdom and EsselWorld Bird Park, which have been designed by our internal creative teams." He adds that

founder & director of Cosmic Nutracos Solutions, Skinella's parent company, "Our masks reflect our product ethos of vibrant and colourful fruits. Since protective masks are a must, the brand is offering critical personal protection in a rendition that the new-age consumers would enjoy wearing as a distinct style statement."

Goa based Ninoshka Alvares E Delaney, owner of NinoshkaIndia, a fashion brand that sells through ecommerce website Etsy, says they are offering coordinating masks with their outfits.

Continued on Page 13

SUNDAY, JUNE 21, 2020

ARE INDIA AND China at the beginning of a new and contentious era? So it seems. In chapter 1, Chinese troops stealthily intruded a few kilometres into Indian territory — without being detected — and occupied key points in the Galwan Valley, Hot Springs and Pangong Tso. The faceoff on May 5-6 brought to light the intrusion. In chapter 2, on the night of June 15-16, Chinese troops clashed with Indian troops leaving 20 men dead on the Indian side; 80 soldiers were injured and 10 were taken prisoner and released on June 18.

The India-China border — or Line of Actual Control (LAC) — has been simmering since the 1962 war, but this is the first occasion since 1975 when lives were lost. To hold the peace for 45 years was no mean achievement.UnderMrModi'swatch,that tenuous peace has been shattered.

A false narrative

The narrative that the Modi government had assiduously built in the last six years was absolutely false. That Mr Narendra Modi, then the chief minister of Gujarat, was a favourite of the Chinese, who hosted him on four occasions; that Mr Modi, unlike any other prime minister, visited China on five occasions, underscoring the special relationship between the two countries; and that Mr Modi and Mr Xi had a special chemistry between them as reflected in Wuhan (2018) and Mahabalipuram (2019) - all these were part of the false narrative. The bubble burst on June 15-16.

After the bloody confrontation and loss of lives, India remained conciliatory. The MEA put out a weak statement that read "...a violent face-off happened as a result of an attempt by the Chinese side to unilaterally change the status quo... all Indian activities were on its side of the LAC and it is expected the same of China". The Chinese counter was swift and aggressive. The PLA said "the sovereignty of the Galwan Valley region has always belonged to China" and China's Foreign Minister admonished India to "stop all provocative actions......The Indian side must not underestimate China's firm will to safeguard territorial integrity."

Intelligence failure

There are many theories about why China acted in the manner it did in May this year. The scale of the intrusion points to careful planning over several months - maybe going back to August 2019 when the Modi government changed the constitutional status of Jammu & Kashmir. The government either overlooked or brushed aside (more likely the latter) the fact that China has been in occupation of a large tract of land in Ladakh over which it claims sovereignty; that it is building the Belt and Road connect to Pakistan through Gilgit-Baltistan which is a part of Ladakh; and that it had objected to India constructing a feeder road to link with the DBO road on the Indian side of the LAC. China must also have taken note of the Home Minister's statement that Aksai Chin will be part of India.

It is a sobering thought that India did not suspect China's intentions. If any one must take the blame squarely for India's complacency, it is our external intelligence agencies as well as defence intelligence agencies which have boots on the ground in Ladakh. In a sense, it is an unforgivable repetition of Kargil, and especially inexplicable in an age of satellites and images and photographs



Dance of death



the face-off between Indian and Chinese troops in Ladakh's Galwan Valley, at Jai Prakash Narayan Airport in Patna

beamed regularly from space. The difference between Kargil and the Galwan Valley is that the adversary is not a bumbling Pakistan but a wily China.

In Depsang (2013), India taught a lesson to China and China withdrew completely. In Doklam (Bhutan, 2017), China learned a valuable lesson about India's strengths and weaknesses. India celebrated the withdrawal of some Chinese troops from the tri-junction, but meekly acquiesced in the structures built by China on the Doklam plateau, and the Chinese are ensconced till date in the Doklam plateau!

Mr Modi's error

The Chinese are applying the Doklam lesson to the Galwan Valley and will, eventually, apply it to Pangong Tso and

the area between Finger 4 (the LAC according to China) and Finger 8 (the LAC according to India). There was an opportunity to avoid the Galwan Valley loss. Immediately after the Corps Commanders-level negotiations on June 6, Mr Modi should have dialled Mr Xi and persuaded Mr Xi to agree to a common readout by both sides *endorsing* the outcome of the negotiations. Maybe the tragedy of June 15-16 would not have happened. It

was a grave error on the part of Mr Modi. Mr Modi's dream that the 21st century will be a China-India led Asian century is practically over. It is obvious that Mr Modi did not take a correct measure of Mr Xi. Whether Mr Xi took a correct measure of Mr Modi is a matter of speculation. The two leaders cannot be close friends again. They can still do business

and sign one-step-at-a-time agreements in the manner that Mr Narasimha Rao, Mr Vajpayee and Dr Manmohan Singh did with their counterparts in China and keep the peace on the 4,056-kilometre border that includes the LAC.

It is certain that there will be no more 'summits' or 'swings'. It will be just hardnosed negotiations. It will be useful for Mr Modi to remember what Saint Thiruvalluvar said over 2,000 years ago: "Fate's strength, one's strength, the adversary's strength, allies' strength, weigh all these and decide your course of action" (Kural 471).



Website: pchidambaram.in Twitter @Pchidambaram IN



INSIDE TRACK

COOMI KAPOOR

Riding high, but rider

In Modi 1.0, Rajnath Singh was fairly invisible though he held the key Home Affairs portfolio and was the senior-most Cabinet minister. Arun Jaitley was usually in the spotlight on government issues and Amit Shah on the political front. At the start of Modi 2.0, Amit Shah as Home Minister projected a larger than life image. But in February this year, Shah seemed to have gone on a temporary hiatus and Singh did most of the talking on behalf of the government, whether on the lockdown, the migrant problem, the India-China confrontation or India-Nepal relations. Political observers were surprised that Singh was even included in the Group of Ministers on the Covid-19 crisis. By virtue of his seniority, Singh automatically chaired the key committee, though epidemic management falls under the Home Ministry. Singh may be politically far more relevant today than before, but the danger of being pushed upwards is that he can also be a convenient scapegoat.

Pawarful rumblings

THE outsourcing of the administration of Maharashtra to bureaucrats by Chief Minister Uddhav Thackeray has infuriated his alliance partners and some in his party. The CM is seldom to be seen at his office or official residence, and is not available on the phone after 11 pm. He clears files only after the Chief Secretary's approval. Frustrated Congress state leaders may make the most noise but the man to watch is Sharad Pawar. The NCP leader has objected more than once to the CM's overcautious bureaucratic approach. For instance, the CM wanted to delay the resumption of domestic flights to Mumbai, hence the contradictory messages emanating from Mumbai to airlines for the first two days after flights started. While Pawar believes the only way to revive the economy is to lift the lockdown, Thackeray favours the bureaucracy's pleas for a more gradual return to normalcy. Thackeray's lack of political leadership is seen in his inability to engage with Mumbai's industry, which should have played a major role in organising relief and healthcare. After the Nisarga cyclone, Thackeray went on a single aerial survey of Raigad district, while the 79-year old Pawar, a cancer survivor, made a gruelling road trip of the devastated region.

Crying wolf

Rajasthan Chief Minister Ashok Gehlot's operation 'Wolf Wolf', where he carted Congress MLAs to the JW Marriott resort, Jaipur, for over a

week was not because he feared a threat from the BJP in engineering defections and sabotaging the election of the Congress's two Rajya Sabha candidates. Unlike Gujarat and Madhya Pradesh, where the Congress is vulnerable, the numbers in Rajasthan are stacked squarely in favour of the Congress. There are 126 MLAs, 107 from the Congress alone, supporting the government. The Congress needed just 101 votes for both its Rajya Sabha candidates to romp home. Gehlot laid out an elaborate game plan - summoning all party MLAs to the Shiv Vilas hotel on the pretext that he was holding a meeting; keeping the MLAs there overnight; and the next day sending them home to pack their clothes as he was sending them on a week's sojourn. If Gehlot was truly suspicious of his MLAs he was hardly likely to have given them advance notice! The drama was orchestrated by Gehlot simply to paint himself as the Congress saviour with the Delhi high command and undercut his rival, Deputy CM Sachin Pilot, by insinuating disloyalty.

What's in a name

IAS officer V K Pandian has been Odisha Chief Minister Naveen Patnaik's right-hand man since 2011 when he was his private secretary. Pandian, in fact, is so powerful that he is often described as the de-facto ruler of the state. But the middle-rank IAS officer could not have remained a lowly PS forever. He was promoted to the post of secretary last year and given the fanciful designation of 'Secretary of 5 Ts'. The Ts stand for Transparency, Team Work, Technology, Timeliness and Transformation. A workaholic, Pandian starts his day at 4 am and keeps an eye on the functioning of all ministries on the ground as this falls within the ambit of his work description. He sits in at all major government meetings and does most of the talking.

Age no bar

Members of Delhi's prestigious India International Centre were delighted to learn that the centre was re-opening after the lockdown. The elderly members who consider themselves the Capital's intellectual elite often spend the entire day browsing the library or holding addas over tea, coffee and snacks. But the re-opening came with a rider. Those over 65 were advised to stay home. The mean age of the members is around 60. Take, for example, the IIC life-time trustees. Soli Sorabjee is 90, N N Vohra, 84, Kapila Vatsyayan, 91, BN Srikrishna, 79, and Shyam Saran is 73. It was subsequently made clear that the age restriction was merely an advisory.

The young hero

Manchester United star Marcus Rashford spearheads free school meal campaign for children



A REUTERS PICTURE was indeed worth a thousand words. It captured a banner on the road into Wythenshawe, a Manchester suburb, which said: "RASHFORD 1 BORIS 0". Football's No. 10 took on the United Kingdom's No. 10 and won.

Rashford, the 22-year-old Manchester United centre-forward, has had been inspirational during the Covidinduced lockdown. He joined hands with FareShare, a charity, and raised £20 million (and counting) to help provide 3 million meals for the vulnerable children. Then he took his fight to the government, when the 10 Downing Street decided that free vouchers for families, whose children qualified for free meals, wouldn't continue outside of 'term time'. Rashford used Twitter and wrote an open letter to all MPs, imploring them to "find your humanity". He became the voice of 200,000

children who would have gone hungry without a U-turn from Boris Johnson's government. Rashford made the hashtag, #maketheUturn, trending. He urged his followers to retweet his letter and tag their local MPs. "We aren't beaten yet, stand strong for the 200,000 children who haven't had a meal to eat today and keep retweeting," he wrote.

Rashford forced the government to make a U-turn and set up a £120 million 'Covid summer food fund' that would help feed 1.3 million children in England during the summer holidays. Labour leader Sir Keir Starmer called the move a "welcome U-turn". Prime Minister Johnson acknowledged the footballer's "contribution to the debate around poverty". As for Rashford, this is what he wrote on Twitter: "I don't even know what to say. Just look at what we can do when we come together, THIS is England in 2020." Rashford used the power and influence of social media. Some people use it to post haircut videos. Rashford used it to change lives.

Growing up at Wythenshawe as one of five children raised by a single mother, Rashford has seen poverty at close quarters. As a child, he relied on free school meals. He knows the pangs



Marcus Rashford, the 22-year-old Manchester United footballer

of hunger. He is on £200,000-a-week at United now; a key figure in Ole Gunnar Solskjær's regeneration project. Rash-

ford hasn't forgotten his roots. At 22, Rashford has become a hero and a role model. He has transcended actions of this remarkable role model," United's arch-rivals Liverpool tweeted, adding: "From Liverpool With Love." United's cross-town rivals, Manchester City, posted: "Fantastic work @MarcusRashford, making Manchester proud." Solskjær called managing the player

his sport and club rivalries. "Children in

our region will benefit because of the

"an honour". Interestingly, the United manager was asked about Rashford's political ambition at a press conference. "I don't think Marcus is thinking about this politically or in any other way apart from helping people and helping kids. He is a good human being. He wants to make a good change. It's not about him," Solskjær replied.

Rashford himself has made it clear that politics was never on his mind. Addressing all MPs, he posted: "This was never about me or you, this was never about politics, this was a cry out for help from vulnerable parents all over the country and I simply provided a platform for their voices to be heard. The wellbeing of our children should ALWAYS be a priority." Some people revel in cynicism. They often target footballers for the "silly money" they get. Intentionally or unintentionally they tend to forget that a lot of footballers walk the extra mile to make this world a better place. Juan Mata's Common Goal programme, in association with streetfootballworld, has already

lives in different continents. Mata is one of the nicest men in football, who uses the power of his sport to bring "sustainable social change". And in Rashford, United now have another footballer, a youngster, who will get standing ovations at every ground in England and beyond, when fans will be allowed to return to stadiums. Not many people know that Rashford works with UNICEF also to help the underprivileged in Africa get access to clean water. Solskjær summed up Rashford's impact."Marcus has always been a great human being. Coming up through the Academy, I think the club recognised that early on and gave him chances. Of course we saw the talent, but you need to be a really good human being as well to come all the way through that. He's changed the lives of so many kids this summer, which is more important than any game of football that he would probably play." The club's official App posted the United manager's quotes.

done some significant work to generate

social change and improve people's

Rashford has set the bar so high that it might be a challenge for him to live up to expectations all the time. After all, he is just 22 years old and people want their heroes to be spotless. But Rashford has all the attributes to raise the bar even higher. As for young kids aspiring to be footballers, they don't need another hero.

MEDITATION as Inner Peace Day

hri Mataji travelled across various countries to give self-realisation to seekers (All castes, colours and religion) of truth which gave them relief from stress and INNER PEACE. Sahaja Yoga Meditation is observed as Inner Peace Day on March 21 by 32,00,000 students of 970 Schools in 51 countries. Improved memory and concentration, self-confidence, teamwork, and self-discipline has been observed in students who started doing Sahaja Yoga Meditation.

Inner Peace began as Inner Peace Day, an international celebration of 21st March (Birthday of Her Holiness Shri Mataji Nirmala Devi) as the World Day for Inner Peace. The idea is to establish a day in schools dedicated to World Peace, where students could experience inner peace for themselves. Meditate to Regenerate was set up to spread the message of peace in some of the most troubled areas around the world: refugee camps, occupied territories and places devastated by war.

Sahaja Yoga Unites the World on International Yoga Day Sunday, 21st June 2020

Global Experts, Professionals, Social Activist, coming LIVE with 30+ sessions from more than 20 countries in more than 10 languages performing from Sunrise to sunrise, to share the unique method of YOGA by Kundalini Awakening and Self Relization through which one can achieve a Beautiful state of Thoughtless Awareness.

Sahaja Yoga

A Divine Gift to Humanity, H.H Shri Mataji Nirmala Devi. Please follow the Link to listen, these Global Speakers on

https://www.SahajaYoga.org.in/YogaDay

Also Visit for more details on Sahaja Yoga:

www.sahajayoga.org www.nirmaldham.org www.sahajayogamumbai.org www.sahajayoga.org.in www.freemeditation.com

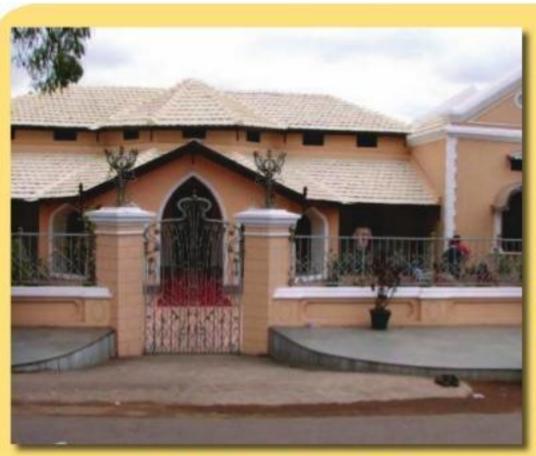
You cannot know the meaning of your life until you are connected to the power that created you

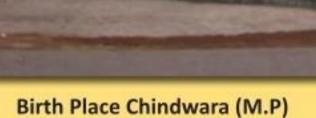


HER HOLINESS SHRI MATAJI NIRMALA DEVI The Founder of Sahaja Yoga

Self-realisation by Kundalini awakening

On this International Yoga Day, we all the Sahaja Yogi children of the world gratefully bow down to You again and again, that You discovered Sahaja Yoga and worked untiringly for the emancipation of the mankind. Millions of Sahaja Yogis across the globe are enjoying the blessings showered by Thee.





21st March 1923



Nirmal Dham Delhi (Samadhi) 23rd February 2011

Her Holiness Shri Mataji Nirmala Devi incarnated on 21st March, 1923 at 12.00 noon, at Chindwara (M.P). Her father Shri P. K. Salve was a man of great character. Nationalist to the core, he became a prominent figure in the India's freedom movement. On 7th April 1947, She married Shri C.P. Srivastava, IAS, who later became Secretary to Shri Lal Bahadur Shastri. Later Shri C.P.S. became secretary, International maritime orgination for 16 years. After fulfilling her family duties, Shri Mataji launched Sahaja Yoga - the system of en masse Self-Realisation and through Kundalini awakening, on 5th May 1970. With Sahaja Yoga Meditation, millions of seekers today are leading peaceful and stress free lives.

Yoga recognised Globally

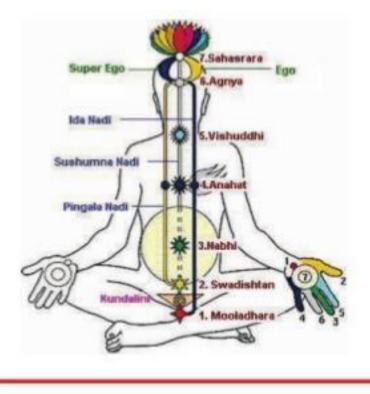
ADVERTORIAL

oday, Yoga is practiced in various forms around the world and continues to grow in popularity. Recognizing its universal appeal, on 11 December 2014, the United Nations proclaimed 21 June as the International Day of Yoga by resolution 69/131. The International Day of Yoga aims to raise awareness worldwide of the many benefits of practicing yoga.

The draft resolution establishing the International Day of Yoga was proposed by India and endorsed by a record 175 member states. The proposal was first introduced by the Hon'ble Prime Minister of India, Sh. Narendra Modi, in his address during the opening of the 69th session of the General Assembly, in which he said: "Yoga is an invaluable gift from our ancient tradition. Yoga embodies unity of mind and body, thought and action... a holistic approach [that] is valuable to our health and our well-being. Yoga is not just about exercise; it is a way to discover the sense of oneness with yourself, the world and the nature."

The resolution notes "the importance of individuals and making healthier populations choices and following lifestyle patterns that foster good health." In this regard, the World Health Organization has also urged its member states to help their citizens reduce physical inactivity, which is among the top ten leading causes of death worldwide, and a key risk factor for non-communicable diseases, such as cardiovascular diseases, cancer and diabetes.

In the words of Shri Mataji Nirmala Devi, "What is Yoga? In simple words, it is taking your attention to the Spirit. What does the Kundalini do? She raises your attention and takes it to the Spirit. Only after knowing the Spirit you can know God."



Proclamation in memory of Shri Mataji Nirmala Devi

he Mayor of the District of Columbia, Vincent C. ■ Gray, in recognition of Shri Mataji's achievements, has proclaimed March 21, 2012 as 'SHRI MATAJI NIRMALA DEVI DAY', in Washington, D.C. He also called upon residents to join in observing this day, enhancing one's inner awareness and world peace. On this occasion, there was a special segment dedicated to Shri Mataji during the celebration on March 21.

Shri Mataji Nirmala Devi was born on March 21, 1923 to Prasad and Cornelia Salve in India. In 1970, she founded a unique method of achieving inner peace, balance and personal growth called Sahaja Meditation, also known as Sahaja Yoga, with the message and practise spreading to over 100 countries. Since, 1998, the National Institute of Health has been hosting weekly Sahaja Yoga Meditation programmes for patients and staff.

Mataji Shri been has nominated twice for the Nobel peace prize for her universal vision of a unified humanity and her extraordinary global work.

She has also created number of NGO and authored a book called 'Meta Modern Era', which offers deep insights and solutions for the crisis of modern times, and has merited and love and respect of countless friends and family.

Why Sahaja Yoga Meditation? (for good health & well being

ahaja Yoga is a simple and effective form of meditation that helps to reduce stress and enhance physical, emotional, mental and spiritual well-being. It is an effortless meditation. With pure desire to have selfrealisation (SR), a seeker gets it in just a minute or few. There is no physical exercise or mental exercise involved, but the state of thoughtless awareness is achieved.

Sahaja Yoga meditation grants a seeker 'YOGA' or union with the all-pervading power, by awakening the Sacred Energy (Kundalini) lying dormant in three and half coils, in the sacrum bone of every human being. The awakening of the Kundalini is felt by the seeker as a cool breeze either on top of his head or on the palm of the hand. Once the Kundalini starts flowing freely through the subtle instrument of the seeker he/she enters into a meditative state and becomes conscious of the profound and peaceful silence known as "Thoughtless Awareness". After regular meditation, a seeker can give self-realization to others.

The Founder of Sahaja Yoga, Shri Mataji Nirmala Devi, brought forth the divine knowledge of how to give en-masse self-realization on May 5, 1970. Shri Mataji gave self-realisation to a small group

of seekers to start. Today Sahaja Yoga has spread more than 140 countries and seekers practising this meditation have experienced transformation in their lifestyle and are easily able to manage stressful situations. Sahaja Yoga/ Self-realization is always free of charge, in line with the principle laid down by Shri Mataji.

- Sahaja Yoga meditation is very easy and can be done along with professional and family life
- People from all walks of life can derive benefits, irrespective of their religion, caste or creed
- Health improves. Rrelief from mental illness due to stress and other health and psycho-somatic problems. And natural cure from addictions.
- No need for any sort of rituals, penance, fasts, asceticism or physical deprivations
 - For students progress in studies due to improvement in memory & concentration
 - Latent artistic talents get developed Peace, contentment and joy are the
 - hallmarks of Sahaja Yoga Entirely scientific technique with

- no promotion of blind faith
- Self-realization through Sahaja Yoga is entirely free

This is brought to you by M B Ratnannavar and Team of Sahaja Yogis Email: mbratan@gmail.com



FOR LINE 21, 2020

STORIES AND TRENDS FROM INDIA AND AROUND THE WORLD THAT CAUGHT OUR FANCY

VAISHALI DAR

were making good progress in the fight against climate change, as countries across the world were banning single-use plastic items like bags, cups, straws, takeaway containers, etc. But then the coronavirus crisis came knocking on our doors and we got introduced to personal protective equipment (PPE) kits, which include goggles, face shields, masks, gloves, coveralls, or gowns, and head and shoe covers—all made of plastic but highly beneficial in reducing the risk of contracting infection.

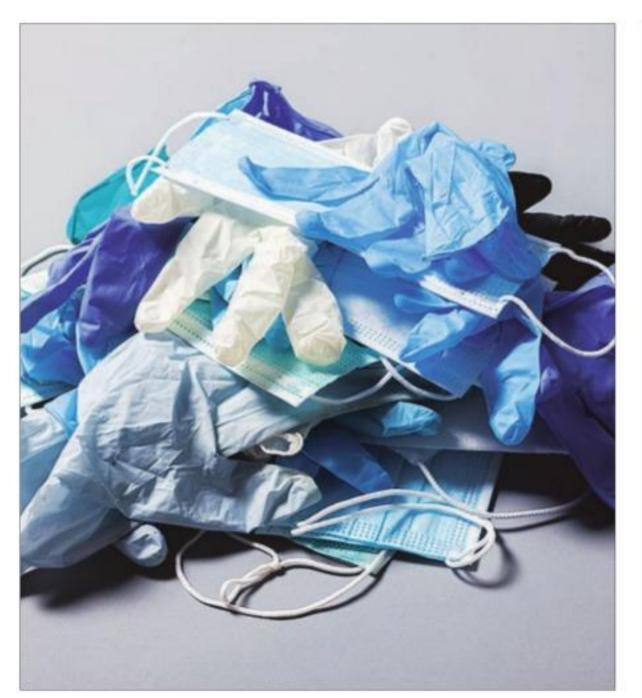
The bottomline, however, remains that this plastic-based equipment could end up in the natural environment, adding to the near 12 billion pieces of single-use plastic items that are anticipated to seep into the landfill and the natural environment by 2050. Undoubtedly, the virus has challenged efforts to reduce this toxic waste. As an emergency health order, in fact, many stores across the world have started using single-use paper or plastic shopping bags to prevent new infections.

Even people who swore off plastic have had to resort to using it to protect themselves. US-based environmentalist and social media star Lauren Singer prided herself on never using plastic, but the virus changed all that. "I sacrificed my values and bought items in plastic.Lots of it, and plastic that I know isn't recyclable in NYC (New York City) or maybe even anywhere...why would I go against something that I have actively prioritised and promoted?" she posted on Instagram, where she has 3.83 lakh followers. Singer went on to admit that as the seriousness of Covid-19 dawned on her, she stocked up on home items for the long term, many of them packaged in plastic.

Like Singer, many sustainabilityconscious people may now find their cupboards stocked with plastic bottles of hand sanitisers, disposable wipes and takeaway containers—restaurants now offer home delivery or takeaway options, defaulting to disposables, which generate plastic waste. Hygiene concerns and a longer shelf life are some advantages for single-use plastic suppliers. Additionally, in view of the virus, countries like the UK had for some time suspended the plastic bag charge for online deliveries. Fast food and retail chains, including Starbucks, also banned the use of reusable cups and food containers. Maine in the US has postponed a plastic bag ban, while New Hampshire and Cambridge, Massachusetts, have banned reusable bags.

In such a scenario, it's clear that the plastic pollution problem isn't going away anytime soon. If the PPE is critical to fight the pandemic, it is also important to dispose of it properly. The discarded masks and wipes could be contaminated and pose a threat to anyone who picks them up. Environmentalists fear negative consequences for wildlife and the fight against plastic pollution as the pandemic poses difficult short-term choices between health and the environment. Plus, the contaminated plastic, cloth and latex could end up in waterways, blocking the oceans.

While it's tough to say exactly how much plastic is in the ocean, scientists say about eight million metric tonnes of plastic enters the ocean every year. That's the weight of nearly 90 aircraft



The plastic challenge

The fight against climate change took a beating with the outbreak of the virus, as protective equipment made of plastic became crucial. But it's time we realise that it's as important to save the planet as one's health

carriers, as per the National Oceanic and Atmospheric Administration, US Department of Commerce.

Areport published on the World Economic Forum website by senior writer Kate Whiting estimates that a plastic grocery bag adrift in the ocean could take up to 20 years to decompose, whereas a plastic bottle could stick around for up to 450 years.

There is some hope though, as sustainability is the focus for many businesses. Today, it's quite easy to find ecoconscious accommodation. Hong Kong Ocean Park Marriott Hotel, for one, is taking steps to curb its carbon footprint by implementing a ban on single-use plastic, choosing organic toiletries and transporting guests in EVs. Its restaurants are also eschewing plastic and emphasising on plant-based dishes.

Closer home, Delhi-based non-profit initiative ApnaMask.org inspired Rajan Anandan of Sequoia India, Vijay Shekhar Sharma of Paytm, Vishal Gondal of GoQii and brands like Urban Company, MakeMyTrip, Dunzo, HealthifyMe and Zomato to make and wear homemade masks. Then there is online shopping brand India Circus by

Krsnaa Mehta, which has unveiled sustainable face masks, while Nivedita Saboo Couture has produced washable masks in a reusable bag with easy identification within family members.

Our overdependence on plastic has been one of the major reasons for the degradation of the environment. But one must remember that recycling works better than bans. That's why Indian beverage brand Responsible Whatr has launched natural mineral water in recyclable aluminium cans and Finnish natural mineral water brand Veen offers it in glass bottles made of 100% recyclable extra-flint crystal-clear glass.International home fashion brand The Rug Republic also uses recycled bicycle tubes, PET yarns extracted from recycled water bottles and recycled silk yarns to create vibrant carpets. UK-based A Plastic Planet has developed plasticfree visors made from FSC paper board and PEFC cellulose from wood pulp. The visor is both recyclable and home compostable. The pandemic has given us time to ponder what comes next. We must realise that protecting health, as well as the planet is the long-term solution and must go hand-in-hand.

TECH-NOW-LOGY

At the touch of your finger

Going out to buy essentials today has become a challenge. But apps are stepping in, helping people get access to essential items without them having to leave home

SHRIYA ROY

FEW MONTHS BACK, stepping out to buy groceries or any other essentials would have been considered a normal thing to do. However, in these unprecedented times, stepping out is both unsafe and a luxury that not many can afford. Even though the lockdown, enforced as a result of the rapid spread of the virus, is now being lifted slowly, stepping out unless absolutely necessary is neither advisable nor safe.

But with this restriction in movement, many people have been finding it difficult to get hold of essential and other supplies. And it's here that online delivery services have come to the rescue, helping citizens get access to essential items without them having to step out of their homes.

Online grocery startups like Big-Basket and Grofers have even hired new employees to meet the demand and smoothen the process of delivering essentials to customers. Apart from them, many new players have also jumped at the chance to meet the increasing demand. Food delivery apps like Swiggy and Zomato have joined hands to deliver groceries and essentials as well. Swiggy has expanded its services to over 125 cities across India, and has also launched the local delivery service, 'Genie', in over 15 cities. The Swiggy Genie feature includes a pickup

and drop-off service to send packages across a city or purchase essentials from a particular store.

Mumbai-based CoutLoot has introduced an 'essentials' service category on its platform. The new category uses CoutLoot's extensive offline seller network to pick and deliver essential goods sold through its platform. CoutLoot has also listed several grocery shops and medical stores on its platform, allowing consumers within a 3-km radius to place orders.

Then Rapido has also launched RapidoBoxm a new on-demand delivery service, where customers can request pickup and drop of food, groceries and medicine on the app from, orto, another customer. The person-toperson delivery service enables users to exchange food, groceries or medicines with their family and friends who are not able to step out of their

notable to step out of their homes. Foodtech startup Box8 has also allowed ordering of groceries through its feature 'Inst-Fresh'. Users can order essentials, including dairy products, fruits, poultry products, among others.

Bengaluru-based digi-

Bengaluru-based digital payment startup Instamojo has also come up with an initiative for stores pharmacies and log

stores, pharmacies and logistics companies to help deliver essentials. The startup offers a 'Priority KYC' feature on its platform for essential services. Payment app PhonePe has also launched a new feature on the 'Stores' section of its app to enable delivery of essentials.

Another platform ClickPost is helping its clients, including Nykaa, Realme and Pharmeasy, reduce RTO rates, prevent delays, cut down on logistics and customer care costs, and provide the best after-purchase experience. Clickpost is also monitoring stuck shipments and blocked lanes across all routes and updating the pin-code serviceability on the basis of on-ground data. Many e-commerce and retail

companies have taken to Clickpost's logistics intelligence platform to partner with the right logistics companies to deliver essential goods.

Shopclues is another app that is delivering grocery and essential items through its platform. There's a separate grocery option available on the app and the website. People can just click on the option and order groceries and other daily essentials.

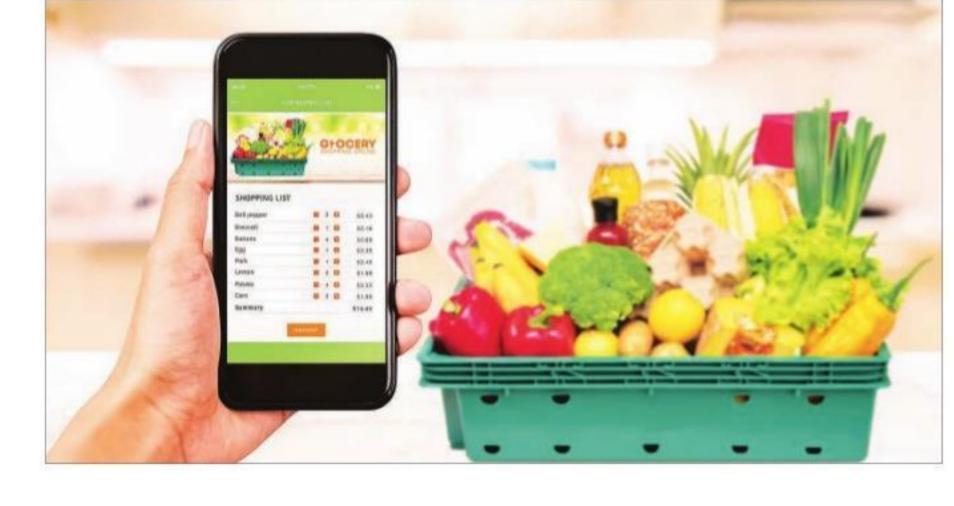
Bengaluru-based grocery delivery platform StoreSe has also partnered with More Retail, Vishal Mega Mart and Metro Cash to deliver essentials and groceries. Visitor and community management app NoBrokerHood has launched its own grocery delivery service, which enables society residents to order daily essentials at their doorstep and volunteers within the society can consolidate the order and get them delivered.

Wellness app Curefit Online grocery has added a wide range of stores like grocery essentials, with **BigBasket and** the aim to supply them **Grofers have hired** within 24 hours of ordering. It has partnered with new employees to the likes of Saffola, MTR meet the demand Britannia and MDH to and smoothen the provide daily essentials delivery process amid the pandemic. Giants Uber and BigBas-

deliver everyday essentials to people. Uber's driver partners are, in fact, helping BigBasket with deliveries. Uber does not charge any commissions for these trips. The commission is directly transferred to the driver partner. Delivery app Dunzo also partnered with Britannia, Cipla and Marico recently to deliver medicines and groceries directly from those companies' distribution centres.

ket have also partnered to

Ride apps Uber and Ola are also providing cars for emergency services. While Ola Emergency allows citizens to travel to hospitals, Uber Medic is specifically for healthcare workers to help them travel between their workplace and home.



A FATHER'S DAY FIESTA

Today, on Father's
Day, there could be
nothing better than
to spend some quality
time with your dad.
Why not rustle up
some popcorn and
watch a movie with
him? Here is a list
of some great
father-themed
movies to make the
day even more
special. Compiled by
Reya Mehrotra



Taare Zameen Par

The 2007 film starring Aamir Khan as a paternal figure to Ishaan, played by Darsheel Safary, came as an eye-opener when students were being pushed for better grades. Ishaan, a below average student, is often criticised by his parents and teachers for his poor academic performance and sent away to a boarding school. A teacher at the school, Ram, realises that the child is dyslexic, but a brilliant painter. He informs the parents and makes them understand that their child is different but no less than any other child. The movie taught parents to stop forcing their children to be the best and accept them as who they are.

Piku

The 2015 movie starring Deepika Padukone as Piku and Amitabh Bachchan as Bhaskor, her nagging father, touched the audience on many levels. A road trip undertaken by the father-daughter duo to Kolkata, their hometown, brings them closer despite their ideological differences. They fight and argue over trivial issues but still care for each other. Piku plays a dutiful daughter who won't marry because she has the responsibility of her "70-year-old child", saying any man who marries her would have to adopt him. She is protective and cares for him so much so that she takes to discussing his motions on her date!





Three Men and a Baby

The 1987 movie starring Tom Selleck, Steve Guttenberg and Ted Danson shows three bachelors trying to adjust their lives around a newly arrived toddler who is the love child of one of them. They make you laugh as they try to adapt themselves to fatherhood leaving behind their fun-filled life of parties and flings with women. It was based on a 1985 French film Three Men and a Cradle. It also has a Bollywood remake *Heyy Babyy* with Akshay Kumar, Riteish Deshmukh and Fardeen Khan in the lead roles. As days go by, the three men start loving the child and become responsible fathers.

nowhere to go and looks for a temporary lodging to house his son and himself.

Bicycle Thieves

This one is a black-and-white 1948 Italian movie, but with thousands of emotions to hold on to. It revolves around a poor father searching for his stolen bicycle, his only source of income to support his family, in a post-World War II-era in Rome. He reports it to the police, but to no avail. He and his son resort to finding the bicycle themselves, but with slim chances of recovery. He is highly idealised by his son despite his low income and struggles.

Father of the Bride

The father in Father of the Bride is a typical father who does not want to give away his daughter on learning that she is



getting married. He eventually learns to live with his son-in-law and realises that he's happy if his daughter is happy. The 1991 movie starred Steve Martin, Diane Keaton and Kimberley Williams in the lead roles. Its sequel Father of the Bride Part II was released in 1995. Steve Martin plays the possessive father.

Dangal

Another Aamir Khan masterpiece, this one talks about the role of a father in the career of his daughters. The movie is based on the life of Geeta Phogat who won India's first gold medal in wrestling in the Commonwealth games in 2010 and also was the first Indian

woman to have qualified for the Olympic Summer games. Mahavir Singh Phogat, a former wrestler, trains his daughters as wrestlers to fulfil his dream of winning a gold medal for his country. He deals with the social stigma of women in wrestling and pushes his daughters towards success by guiding

them. The movie shows the sacrifices of parents to see their children win.

The Pursuit of Happyness

The 2006 movie is based on the life and struggles of Chris Gardner, a homeless salesman in the 1980s who, without a wife, struggled to raise a young son. In

1987, he founded his own brokerage firm and is now a businessman and motivational speaker. The emotional story revolves around how he struggles to study, work and makes sacrifices to bring up his only son during the low phase of his life. Gardner's role is played by Will Smith. During a particular phase, he has

Mords Worth

SUNDAY, JUNE 21, 2020

The Death Script:

Dreams and Delusions

in Naxal Country

Ashutosh Bhardwaj

HarperCollins

Pp280, ₹599

I don't know. My name was Korsa Joga. It

still is. Your name doesn't change after

you've been murdered. The police regis-

ter says: Korsa Jogaram, alias Ranjit Madkam, alias Shivaji. Notorious Maoist. Age

I was murdered fourteen days ago.

The first day of the year 2015. In district

Bijapur, division Bastar, Chhattisgarh

state. The police people got my post-

mortem done. On a piece of paper, they

wrote about how I was murdered, how

many wounds I received, and all the spots

where daggers had pierced me. I had been

in the Party for eleven years. I carried an

AK-47, was deployed across Dan-

dakaranya, ambushed and killed many

policemen, and never received a single

bruise. But my former comrades killed

me within eighteen months of my join-

ing the police. They attacked me when I

was going to my village near Gangalur.

One of them was a boy I had recruited

three years ago. He lived near my village.

I brought him to the Party, and he was the

first to stab me. After killing me, they

me. Additional Sahab - the additional

police superintendent of Bijapur – had

asked me to be cautious since I was on

their hit-list, and advised me to live in the

police barracks. Surrendered Naxalites

live in the police lines and remain safe.

But I thought that I could tackle my old

friends easily. I did not leave the jungle to

live with weapons and policemen. I

wanted to live in my village with my

Madam. I was getting a small home built

for us. I was on my way to the construc-

tion on the jungle. Sahab gave me a new

name: 'gopaniya sainik' or informer. I told

Sahab many secrets about the Party. I had

Sahab often called me for informa-

tion site when I was attacked.

I knew they were planning to murder

threw me on the road.

thirty-five years. Gond tribe.

Y MADAM. THAT'S what I

called her. I wanted to have a baby with her. I'm

a dead man now. Whom

will she have a baby with,



EXCERPTS: THE DEATH SCRIPT: Dreams and Delusions in Naxal Country

A long streak of red

Dwelling on his reportage of the conflict in Bastar, author Ashutosh Bhardwaj brings the discord alive as he weaves a human narrative in his book, The Death Script



A Maoist camp at an undisclosed location

once stopped a passenger bus in Murkinar, ridden it with my comrades and ambushed a police post. I had also looted a godown of explosives at the National Mineral Development Corporation in Bailadila, Dantewada, on 9 February 2006. Nineteen tonnes of explosives, fourteen self-loading rifles and 2,430 cartridges. Us Naxalites had never looted such a large quantity of gunpowder earlier. We could now plant battery-operated landmines across Dandakaranya that would explode with the slightest pressure, even the unsuspecting tyre of a motorcycle. We could now blow up the dreaded anti-landmine vehicles of the

police. Scared, the policemen stopped venturing out of their camps. Our authority was stamped upon the jungle.

I joined the Party in 2002. I lived in Silger village, in the district of Bijapur. East of Gangalur. Silger's neighbouring village Sarkeguda saw the murder of many adivasis by the police in June 2012, but I remember that year for a different reason. I was then a member of the South Bastar Division Committee of the Communist Party of India (Maoist). I headed a platoon and carried an AK-47. Once, I stopped at Penkram village with my boys. She was a teacher in a government school - I saw her and ... I was instantly struck ...

We left Penkram the next day. I wanted to go back, but I was a senior commander – I needed to have a reason to visit the village. So I devised a plan. Maoist commanders often call meetings of sarpanches, gurujis, health workers. I began calling meetings of the gurujis of that area. She would come ... and then...

I cannot speak any more. The dead

must not jabber on. She had told me to stay back in Mysore. She did not want to return. But I could not grasp the significance of her words. Had we remained in Mysore, I would have gradually learnt some traits of the city. I would not have been murdered. I should have followed her. She was my teacher. My Madam.

displacement / i

What I'm going to tell you now, I have never shared with any outsider. It is not even recorded in the confidential files of my department.

Yes, I ensure the surrenders of innumerable Maoists in Bastar. I also recruit surrendered Maoists as auxiliary constables in the police force. I deploy some of them as gopaniya sainiks, some others I take with me to the jungle for operations. It is mandatory to record the surrenders on official files immediately and inform the Raipur police headquarters, which then submits a report to the Union home ministry in Delhi. But I do not follow either of these directives. In fact, I cannot.

Those who claim that I violate laws do not comprehend the law. Dantewada is not Delhi, nor is its policing the same. The Code of Criminal Procedure mandates that a person must be produced before a magistrate within twenty-four hours of the arrest. This is impossible in Bastar. Say my boys have gone for an operation towards Gompad or Kutul. If they catch anyone, it may take up to forty-eight hours to bring him to me, to the city. If I pick up somebody, will I first interrogate him, prise all the secrets out of him, or produce him before a goddamn magistrate?

If Ganapathy, the top boss of the Maoists, or Bhupathi, their politburo member, are caught, should I dutifully take them to a court, or keep them at a safe house for months and extract their entire history? Even if a divisional committee member is detained, I will not let anybody get wind of it, will grill him for weeks, and only when he has been completely drained, fit to be discarded, will I produce him before the media and the courts.

I follow a similar tactic with surrendered Naxals. How can I officially declare a surrender on the day the outlaw arrives at my door? I will keep him for weeks, months, squeeze all the juice out of him, and disclose him only after he is empty.

I am also aware that all those registered as surrendered Naxals on government papers are not Naxals. Many of them are villagers and Sangham members ground-level, unarmed supporters. But who's complaining? Do I kill anybody? Lock them up in a police station? I merely bring some tribals from villages, declare them as surrendered Naxals, get their photographs clicked by the media, and return them with 2,000 rupees and a bottle of country liquor, thereby creating the possibility that they may feel obliged to me and rat out the Naxals, or that the insurgents will begin doubting them for visiting the police and bringing home money and a bottle in lieu of surrenders that were never there. I thus try to create friction between the villagers and the Naxals.

War is not fought on the battlefield. It takes place on the chessboard of your mind. If I have my way, I can eliminate every single Naxal from Bastar.

none of this is novel for readers who

have even a passing understanding of

are gripping and fun to read. For

instance, the executives at Honda

sprung a surprise on Brijmohan

Munjal by asking him to partner the

Japanese in making motorcycles

instead of the scooters on which ear-

lier discussions were based. While this led to absolute frenzy in the

Munjal contingent in Tokyo, marked by doubts about whether Indian con-

sumers wanted scooters more or

motorcycles, the patriarch eventu-

ally picked up the gauntlet. This is a

testament to how true leaders per-

ceive risky options that have the

potential to change the fortune of

revolve around the branding of Hero

Other interesting anecdotes

Some of the anecdotal accounts

the era, it's still quite instructive.

Pages 5-8 Excerpted with permission from HarperCollins A PRACTITIONER'S CHIEF FOR INDIA

GETTING COMPETITIVE RC Bhargava HarperCollins Pp240, ₹599

Manufacturing is far from competitive in India and contributes only 15% of the GDP. As a result, removing the wide socio-economic disparities remains a distant dream. Bhargava draws upon his experience as a policymaker and industry leader to give practical suggestions.



ESTUARY Perumal Murugan; translated by Nandini Krishnan Eka Pp256, ₹499.06

Perumal Murugan's latest novel, his first in an urban setting, is a razor-sharp parody of everything from e-commerce to the fitness industry, art appreciation to political manipulation, cram schools to social networks. Murugan tells of a world wrecked by unchecked consumerism and an obsession with growth.



CHORASHASTRA VJ James Westland Pp172, ₹299

Hoping to break out of his coconut-robbing father's petty legacy and strike it big, a smalltime thief breaks into the house of an eccentric professor. On the night of the break-in, the professor is immersed in Chorashastra, a manuscript that holds within its pages tips and tricks for thieves.



INSIDE THE TABLIGHI JAMAAT Ziya Us Salam HarperCollins Pp256, ₹399

Not much is known about what is arguably the world's, and certainly India's, largest Islamic organisation, the Tablighi Jamaat. Author Ziya Us Salam provides an inside view of the organisation that unwittingly became a 'hotspot' during the novel coronavirus pandemic in 2020.

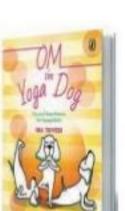


MENTAL HEALTH Amrita Tripathi, Meera Haran Alva Simon & Schuster

YOUNG

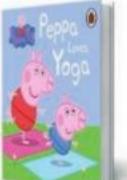
How do we talk about mental health? Are we having the sometimes-difficult conversations that we need to with our children? The book shares a unique insight into what it means to be an adolescent or young adult in India today, the kinds of pressure they face and how to

start such conversations.



OM THE YOGA DOG Ira Trivedi Penguin Random House Pp80, ₹326

Packed with easy-to-follow instructions and step-by-step illustrations, this book will help children develop flexibility, strength, inner peace and mindfulness. Written by Ira Trivedi, a well-renowned yoga acharya, Om the Yoga Dog helps children explore yoga.



PEPPA LOVES **YOGA** Penguin Random House Pp16, ₹250

PEPPA PIG:

It is a very busy day at Peppa and George's playgroup, as they have a very special visitor coming in the afternoon. Miss Rabbit is going to teach the children how to calm down and relax with yoga. The children love learning it and the parents love picking up their calm children!

All books available as e-books



Cycles being loaded in a truck at Hero Cycles in Ludhiana

EXPRESS PHOTO BY GURMEET SINGH

Winning the two-wheel race

The account of a successful family business also becomes a lesson in entrepreneurship

SUMIT JHA

THE LARGELY HAGIOGRAPHICAL account of the Munjal brothers, told by an effusive second-generation member of the family, is refreshingly

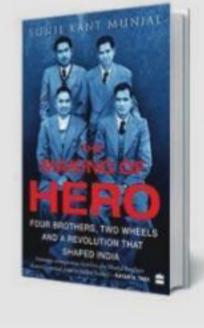
imbued with homely and warm undertones, which, to the credit of author Sunil Kant Munjal, prevents the book from spiralling into a sugar-coated self-indulgent work.

Even though Brijmohan Munjal, the author's father and the visionary credited for Hero's rise to the top, is the protagonist in the story, his brothers rally around for the cause at every step of the way. While one brother travels abroad in search of technology and partners, the other gets down to brass tacks—design and manufacture of bicycle parts in Ludhiana in the rudi-

mentary settings. Instead, the story of a family that

established Hero Cycles as the largest cycle maker in the world in 1986, 30 years after its inception, strikes a balance required for narrating a story of characters that spans nearly 100 years without getting bogged down in details that only belabour the point.

And the point of the story is the stuff of potboilers. The young sons of a middle-class family in north-west Punjab (now in Pakistan) start working in Quetta around 1930. They are denied a consistent run due to a devastating earthquake in Quetta first, followed by a debilitating and devastating partition of India accompanied with unmitigated communal violence.



The Making of Hero: Four **Brothers, Two Wheels** and a Revolution that **Shaped India**

Sunil Kant Munjal HarperCollins Pp 252, ₹699

The story then moves on to independent India where the family, like thousands others, tries different permutations to eke out a living in various cities like Amritsar, Agra and Delhi before finally settling down in Ludhiana. The story is also about a business, manned by four brothers not educated beyond matriculation, that gets off the block as a trading entity of bicycle parts, morphs into a manufacturing unit and

finally a world-beating behemoth. The Making of Hero: Four Brothers, Two Wheels and a Revolution that Shaped India dwells briefly on the business climate during Indira Gandhi's reign as prime minister in the early 1970s. The stifling business environment was underlined by extreme red-tape that worked for bureaucrats, but was crippling for businesses during this period. While

products—both cycles and motorcycles. The first-ever jingle for the cycles—Chale Hawa Ki Chaal—was written and shot by a freelancer which was played in theatres before the movies. This caught on and was instrumental in making Hero Cycles a brand name. Later on, the Hero Honda brand

the entire company.

roped in a professional agency to craft the famous Fill it, Shut it, Forget It advertisement that distinguished it from its competitors. The two-wheeler team also bet on the Mahabharata show on television to place their ads, enabling them to reach virtually every household in the country.

The family business established by the four brothers is now in the hands of the third generation, which continues to transact with third-generation suppliers and fourth-generation auditors. There is a lesson here somewhere on running a successful enterprise and keeping it amicably within the family—a task that many familyrun businesses have found hard to achieve without the eventual acri-

mony and break-ups.

218110

SUNDAY, JUNE 21, 2020

BLACK BRITISH MUSIC

Black British music is a long-established and influential part of British music. Its presence in the UK stretches back to the 18th century, encompassing concert performers such as George Bridgetower and street musicians like Billy Waters

Reeling in reality

Cannes film festival may have been cancelled this year, but it has nevertheless assembled a compelling 2020 official selection list to rally behind struggling filmmakers

FAIZAL KHAN

HE CORONAVIRUS PAN-**DEMIC** forced the cancellation of the Cannes film festival this year, only the second time in its more than seven decades of history. That, however, hasn't stopped the influential annual event on the French Riviera to pore over thousands of hours of reels and put together an official selection to rally behind struggling filmmakers. The Cannes 2020 selection of 56 films, many of which will be screened at certain other festivals later this year, reflects the reality of contemporary world, from racism to the state of uncertainty.

Two new films by British director Steve McQueen—Lovers Rock and Man*grove*—that deal with racism are the highlights of the Cannes official selection along with such films as American filmmaker Wes Anderson's The French Dis*patch*, half way between comic strip and animation, Japanese Naomi Kawase's True Mothers and American director Jonathan Nossiter's Last Words, which is about the end of the world. Like last year, there are no Indian films in the 2020 official selection.

Race & justice

Lovers Rock and Mangrove by McQueen, who won the Best Picture Oscar for 12 Years a Slave in 2014, tell the story of the black community in London in the 70s. The period movies are part of the director's five-film anthology series, Small Axe, developed from a TV series of the same name. Small *Axe* is a 1973 Bob Marley song about the rights of the marginalised inspired by the Caribbean proverb: "If you are a big tree, we are a small axe".

"This is, of course, very topical today," said Cannes festival's general delegate Thierry Fremaux, while unveiling the official selection on June 3. Soon after the Cannes selection, McQueen, also a Turner Prize-winning artist, dedicated Lovers Rock and Mangrove to George Floyd, the African-American whose death in police custody in the US has led to protests against racial injustice across the world. McQueen is no stranger to Cannes having won the Camera d'Or for his debut film Hunger in 2008.

Lovers Rock, the title taken from the reggae music style that dominated London's cultural scene in the 70s, is a fictional story, while *Mangrove* is a true story about a landmark trial, also in the same period, that was a turning point for

the black community in Britain. The subject of *Mangrove* is the trial of nine black men—called *Mangrove Nine*—who were part of a cultural movement by the West Indian community in Notting Hill against racial dominance.

Pandemic & future

The Cannes selectors have also responded to the pandemic that has paralysed the world by including on the list a post-apocalyptic drama. Set in 2086, Nossiter's Last Words, a French-Italian co-production, presents a world without crops and power, and where no child has been born for 10 years. Based on the novel My Last Words by Argentinian writer-filmmaker Santiago Amogorena, the film turns the focus on the last few people left in the world after climate change wipes out the rest of the human population.

Shot in Italy, the film stars Nick Nolte, Charlotte Ramping and Stellan Skarsgaard."You might think that it was written last week," said Fremaux of Last *Words*."It very much resonates with the very peculiar times we are experiencing. I hope this (the pandemic) won't happen again," he added, while listing out the selected films that come without the usual Cannes categories, including the prestigious competition section for the Palme d'Or, the festival's top prize.

Domination of Asia

Instead of categories, the selection this year comes under titles The Faithful (for regular Cannes participants), The Newcomers, The First Features, An Omnibus Film (a movie on Hong Kong), 3 Documentary Films, 5 Comedy Films and 4 Animated Films. The Omnibus entry, Septet: The Story of Hong, is directed by seven renowned filmmakers from Hong Kong (including prolific director-producer Johnnie To), each of them exploring the history of the special administrative region of China recently hit by anti-government protests in the

film *Parasite* won the Palme d'Or, the selection has 11 films from Asia, among Kawase's TrueMothers, South Korean Im-Sangsoo's *Heaven: To* the Land of Happiness, compatriot Yeon Sang-



pandemic; the festival's general delegate Thierry Fremaux; and posters of some of the selected films for this year

ho's sequel to his highly-acclaimed

Train to Busan, titled Peninsula,

Lebanese director Danielle Arbid's love

the former Islamic State capital in Iraq, story Passion Simple and Chinese filmmaker Wei Shujun's road movie Stridwhich was reduced to ruins after the ing Into the Wind. war. The Cannes selection, which con-The Cannes festival, known for sidered films that would see theatrical packing films with heavy political content, has also selected several womencentric films this year, notably the documentary Nine Days at Raqqa by French

release until next May, also has Green Book actor Viggo Mortensen's directorial debut Falling. Anderson's The French Dispatch, on the other hand, is a tribute to journalism. For the first time, Cannes received more than 2,000 entries this year. "We needed to give these movies a boost," said Pierre Lescure, president of Cannes festival. "There will be no winners this year. This time, everybody will be allowed to give out their own Palme d'Or," said Fremaux, who noted that cin-

ema was very much alive during the

lockdown, as people watched movies on

TV. "The film narrative is the story of

cinema, about people going out to the-

director Xavier de Lausanne. The film is

about the battle of Leila Mustapha, the

30-year-old mayor of Raqqa, to rebuild

atres and watching movies," he added. Faizal Khan is a freelancer



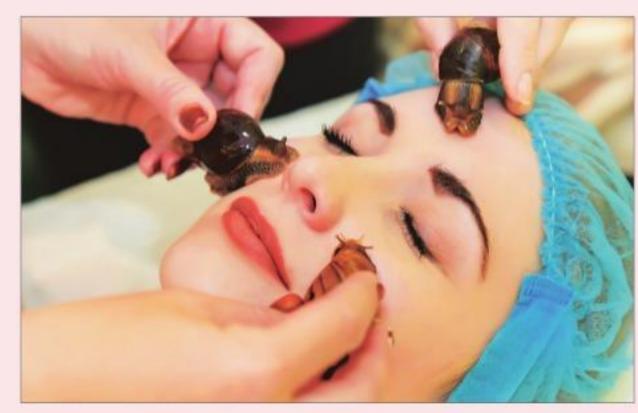
The bizarre bazaar

From snail mucin to cochineal dye, here's how people across the world are consuming some weird animal ingredients and still loving it

VAISHALI DAR

THE IDEA OF CONSUMING creepy creatures might be upsetting to some, but there are many beauty rituals that use bizarre animal ingredients. Think snails crawling on your face, fish pedicure, bird poop facial, snake or snail massage, and leech and urine therapy.

Then there are the cosmetics we use. Women love to pose for selfies with a close up of their puckered lips, but how many know that some lipsticks and blushers have cochineal dye, which is collected from crushed cochineal beetles? The insects feed on cactus plants in Central and South America and the females eat the red cactus berries. When they're crushed, an intense red dye is produced. Mascaras and nail polishes also contain guanine, a crystalline shimmering substance found in crushed fish scales. Animal fat like tallow is common in eye makeup or makeup base. The carcasses of slaughtered animals are boiled to churn out a fatty substance, which is added to the base that you could be applying on your face almost every day. Squalene, an oil obtained from shark livers, finds widespread use in sunscreens, lipsticks, foundations, lotions and many other cosmet-



ics. Even gelatin, used in cream-based cosmetics and even ice cream, is processed by boiling skin, tendons, ligaments and bones of animals.

Makeup removers, too, aren't devoid of weird ingredients, as they contain lanolin, excretion from wool-bearing mammals. Ambergris, derived from the waxy oil that lines a whale's stomach, is

used for the scent in perfumes. The icky factor doesn't end here. Snail

mucin is big in K-beauty for its hydrating potential and regeneration of skin, as it contains glycolic acid and glycoprotein enzymes. Snail slime, an unpleasant, slippery and thick semi-solid substance, is processed and packaged as creams, gels, serums, toners, moisturisers and gelface masks—experts say snail beauty therapy has been big in south Asian countries like Japan, China and the West for some time now.In fact, snail farming, known as heli-

ciculture, involves raising land snails for human use: flesh is used as edible escargot, eggs as gourmet caviar and slime for cosmetics and pharmaceuticals.

Italy's largest agriculture industry association Coldiretti recently estimated that 44,000 tonnes of live and preserved snails are produced annually in the country, making it an industry worth \$292 million. "We are seeing record numbers of new avant-garde snail-production businesses," claimed Roberto Moncalvo, president, Coldiretti. "We raise them naturally, feed them only vegetable matter and then extract the slime with water that contains ozone, which kills all the bacteria," Moncalvo added (the lockdown has, however, had a negative impact on snail businesses in Italy because farmers haven't been able to transport produce. The government has now set up a 100-million-euro fund to support agricultural businesses).

Closer home, the Nagas relish river snails cooked with dal. Speaking of food, even that industry isn't far behind when it comes to making use of creepy and weird ingredients. If you love marshmallows, maybe you've been topping off a whole lot of animal protein on your scrumptious strawberry shake for years, as marshmallows are made from gelatin.

Some foods may be sweet in taste, but a slight mention of the ingredient will leave you sick. Take, for instance, a colourful candy coated with shellac, a sticky substance derived from the secretions of the female Kerria lacca, an insect native to Thailand. Jelly beans pack a punch of gooeyness but they use shellac too. And don't be amazed if you find ocean saltwater injected into food. Some packaged meats like raw chicken may contain salt or other ingredients injected into them to enhance flavour and increase the weight.

Do you like sprinkling loads of shredded cheese on your pizza? Cheese has wood pulp, officially ascribed as 'cellulose'to boost fibre and add creaminess to low-fat foods and to help keep shredded cheese from clumping together. Ingredients like rennet, an enzyme found in the stomach of nursing cows, lambs and goats, which is extracted by killing the

animal, are also found in cheese. Chewing gum is made with lanolin a secretion from the skin glands of

Mascaras and nail

polishes contain

guanine, a

crystalline

shimmering

substance found

in crushed

fish scales

sheep—which makes it chewy. Chewing gums that don't use lanolin are often made out of synthetic rubbers instead. Canned mushrooms also have traces of maggots and mites. You may, in fact, find an average of 75 or more mites per 100 gm of drained mushrooms and the proportionate liquid in a can.

Even beers are filtered through isinglass, a gelatin made out of fish bladder. Animal rights group PETA, in fact, warns on its website that many wines "include blood and bone marrow, casein (milk protein), chitin (fibre from crustacean shells), egg albumen (derived from egg whites), fish oil, gelatin and isinglass". The animals rights group has also

asked luxury brands to stop using exotic

skins, and wants a ban on their sale.

While that may still take some time, Wuhan, the epicentre of the coronavirus crisis, has completely banned the consumption of wild animals and has made wildlife trade illegal. The ban includes all terrestrial animals, animals that live and reproduce in the wilderness, and precious aquatic wild animals. In April, the Chinese ministry of agriculture and rural affairs compiled a list of "special livestock"—non-domesticated animals like reindeer, alpaca, guinea fowl, ostrich and emu can be farmed for meat, while animals like mink, silver fox, arctic fox and raccoon dog can be farmed for fur. China has also upgraded the protection of the pangolin—believed to be the

> intermediate host of the virus—to that of first-class protected animal on a par with other endangered species like giant pandas. And Shenzhen has become the first Chinese city to ban the sale and consumption of dog and cat meat.

Colombia's capital Bogota, one of the oldest bullfighting cities in the Americas, has also outlawed

the mistreatment and killing of animals in a move aimed at eventually banning the events. The Scottish government is also going to ban the fish farming industry from shooting seals to save a 180-million-pound export business to the US, which plans to stop import of fish from countries which allow seals to be killed to protect fisheries, as per reports.

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FAN ARMY

The Barmy Army is often called the unofficial 12th man of England's cricket team. It was given the name by Australian media during the 1994-95 Test series reportedly because of the fans' audacity

SHRIYA ROY

HEYEAR 2020 was hailed to be the year of sports. With major sporting events like the Olympics and the UEFA European Championship (informally known as the Euros) lined up after a four-year wait, it was touted to be a busy year for sports and sports fans across the world. But then coronavirus threw a spanner in the works and everything came to a grinding halt. Wimbledon was cancelled. The NBA, Premier League, Champions League and other major football leagues were suspended. And the Olympics, French Open, Euros and Formula One were postponed. Closer home, IPL, considered to be a cash cow for the BCCI, was also dealt a sharp blow. Its 13th season, slated to commence from March, was first postponed and later suspended. The I-League tournament, too, was cancelled last month. The future of the league, in fact, looks uncertain, as the participation of foreign players is under deliberation by the authorities. Fans have clearly been left disap-

pointed. "Iwas really looking forward to the Premier League season. The match on March 12, where Atletico Madrid knocked Liverpool out of the UEFA Champions League was the last one I watched and it somehow feels like a year ago," rues Guwahati-based football buff Uddinabh Mahanta, a third-year BTech student.

There is some good news now, though, as sporting events are slowly resuming across the world. But even as the drama unfolds on the field, the possibility of fans coming in to watch matches doesn't look likely anytime soon, as most of the sports will take place behind closed doors as a preventive measure to stop the spread of the virus. With empty stadiums and indoor games, the face of sports will change forever. But what does that mean for the fans?

A new game

Sporting leagues and federations are grappling to restart proceedings with closed door matches. The English Premier League started this week on June 17 and is being played behind closed doors. The league will go on till July 26.

The West Indies cricket team also recently reached England to play a three-match Test series in July. Top players Darren Bravo and Shimron Hetmyer, however, refused to travel with the team, expressing concern over the spread of the virus in the UK. The matches will be held behind closed doors and players will be constantly tested to rule out coronavirus symptoms. There will also be a 'no-touch, no-saliva' rule in place once the game starts.

Interestingly, this will be the first time in 25 years that England's cricket team will play a Test match without the chant of its iconic fans, The Barmy Army, booming from the stands. The Barmy Army, however, wants to make its presence felt and has asked the England and Wales Cricket Board to use the PA system to play out recordings of its famous chants and anthems to cheer up their team when they take on the West Indies from July 8.

Spanish football league La Liga also started on June 11 with empty stadiums. The lack of crowds is, however, being made up for by having virtual fans and crowd noise from a computer game. The league has also collaborated with Norwegian broadcasting technology firm Vizrt, so viewers watching from home will be able to see images of seated fans wearing the home club's colours in 'virtualised' stands.

Sporting events are slowly resuming across the world. But even as the drama unfolds on the field, the stadiums will remain empty as matches will be played behind closed doors. But what does that mean for the fans?



When the game is stopped, these virtual images will be transformed into a canvas to display messages from the fans. Plus, for the safety of players, all common areas like changing rooms will be disinfected and

aired before, during and after the games.

The German football league Bundesliga returned to action on May 16. To encourage players, cardboard cutouts of fans were put up in the stadiums for some matches. Piped applause is also being played through an app.

Tennis star Novak Djokovic has, however, called the coronavirus safety protocols, planned in order for the US Open to take place, "extreme"—the protocols include a complete ban on travel to Manhattan, staying in hotels at the airport, players and staff being tested at least thrice a week, and only one person being allowed to accompany the players at all times. The Grand Slam tournament is scheduled to start from August 31 at Flushing Meadows in New York, one of the worst affected cities. Rafael Nadal, on the other hand, feels that even though the matches will be held behind closed doors, travelling will still be a huge risk for players.

In the many years of its existence, the sporting world hasn't seen a time as grave as this. The virus has hit the idea of live sports straight out of the park. Surprisingly, though, there are some cases, where it has resulted in good news as well. Take, for instance, Spain's bullfighting tradition. For long, animal rights activists have called for its suspension, calling the sport "outdated and cruel". Today, the pandemic has left the sport, which relies on crowd participation in large numbers, rudderless. With strict social distancing norms, it's hard to tell whether the bullfighting fiest a will be able to bear the costs and survive.

The fan chant

It is said that sports require a team spirit, but any sport is incomplete without its fans. If you do not have thousands cheering for you from the stands, you can be a Cristiano Ronaldo or a Roger Federer, but there will be something missing always. Be it thousands chanting as Dhoni hits a six or going berserk when Barcelona beats Real Madrid in an El Clásico match, fans can make or break the atmosphere of

match between Inter Milan and FC Ludogorets was played behind closed doors in Milan, Italy; (above, left) life-size cardboard cutouts of fans were put up in the stands to encourage players for some matches of German football league Bundesliga; and a fan watches from a balcony a recent match between Rayo Vallecano and Albacete in Madrid, Spain

(Top) The UEFA Europa League

(Bottom) A La Liga match in progress between Sevilla and Real Betis in Seville, Spain



a match. It's, therefore, hard to imagine an empty Wankhede Stadium, Eden Gardens, Stamford Bridge and Rolland Garros.

While fans can catch the action live on their TV screens, it won't be the same as being in the stadium. There will be no chance to collectively curse the opposing team when there is a foul or a red card. No 'ooohs' in unison when Nadal bangs his racket on the ground. No collective tears of joy when your country wins an Olympic gold. It will be a world where the stadium will not burst with noise when Shikhar Dhawan makes a century or when Lionel Messi scores a hat-trick.

This new normal is certainly hard, especially for a fan. "I was used to the idea of live sports. If not football, it was tennis or cricket or even NBA. Sports was always there to rescue no matter how bad the day had been. It was like a beautiful escape. I am struggling to come to terms with this new reality where there is sports happening, but you can't actively be a part of it. It's not the same," says 28-year-old Prashant Gupta, a Bengaluru-based financial analyst who is a die-hard Arsenal and Djokovic fan.

Talking about missing the iconic East
Bengal versus Mohun Bagan
matches at Kolkata's Salt Lake Stadium, Kolkata-based media profesional Asmitabha Manna says, "I miss the
banter between the fans... the Mexican
wave inside the stadium." He also admits
to feeling worried about the future of
sports. "Even though sports is coming
back, there are a lot of changes taking
place and things will not be the same any
more. Social distancing in sports might
be the worst thing that a fan can imagine," the 26-year-old Chelsea fan says.

He is right. Spectator sports may be returning, but the fan experience has been altered. Who would have thought that one day an empty Signal Iduna Park stadium would host the German football derby between Borussia Dortmund and Bayern Munich with the yellow flags and the iconic yellow wall of the stadium replaced by glaring empty seats? It is quite evident that the world of sports is going through a major survival crisis.

Players weigh in

While the new rules have come as a big blow for fans, they have affected players as

well. After all, the magic of playing in front of a full crowd cannot be matched. For players, fans add to the atmosphere, experience and the thrill. They also lend an emotional aspect to the game. In a stadium, it's the stands that are oftentimes the source of noise, drama and colour. What makes sports stadiums special, in fact, is the history etched into their walls and the people that fill the stands, their voices echoing in unison."Empty stadiums would be disappointing for players who are competing. There are a lot of times when players respond to spectators. If someone plays a good shot, the manner in which the crowd responds also brings in that energy. Similarly, if a bowler bowls a fiery spell and the crowd is responding to it, it builds a kind of pressure on the opponent team," says cricketing legend Sachin Tendulkar, adding, 'Spectators are integral to any sport. Their encouragement, vociferous chants for or against you is a necessity."

Indian skipper Virat Kohli agrees, saying that cricket in empty stadiums is a real possibility now, but the magic would be missing. "Ihonestly don't know how everyone is going to take to that because we are all used to playing in front of so many passionate fans. That feeling of the crowd connecting with the players and the tension of the game which everyone goes through in the stadium... those emotions are very difficult to recreate," Kohli says.

Former England batsman Kevin Pietersen, however, says sportsmen will have to deal with playing in empty stadiums, as the world gears up for isolated sports events. "The new versions of sports will have to be played behind closed doors until we find a vaccination for coronavirus and the sportsmen have got to deal with it no matter how hard it is," Pietersen says, adding, "Fans need a morale boost. Their morale at the moment is so negative, so down in the dumps."

In an attempt to boost fans' morale and stay connected, perhaps, many players are now turning to social media. While footballer Cesc Fabregas is trying his hand at comedy on Twitter, Aussie cricketer David Warner has taken to TikTok to keep his fans amused.

The suspension of the IPL left millions of fans who would flock to the stadiums in the scorching summer heat disap-

pointed. With the fate of the league hanging in balance, fans have now turned to social media to see their stars in action in the virtual world. The various IPL teams have been keeping fans entertained by conducting daily live chats with players and putting out quizzes for fans. While Royal Challengers Bangalore have been posting daily fitness tips and videos by skipper Kohli, Kolkata Knight Riders have been engaging with fans through a Bengali 'food fest', wherein players rustle up dishes on Instagram Live sessions.

Hope for the future

There are some countries, however, that are allowing sports with spectators in attendance. Take, for instance, Vietnam. Soccer is back in the country and so are the fans in stadiums. Its top domestic league, V-League, resumed on June 5, with more than 1,000 fans in attendance at Hai Phong. Fans were, however, subjected to temperature checks as they entered the premises. "We are obviously happy to play in front of fans, as this is what makes football special," said Jung Hae-sung, the coach of Ho Chi Minh, a football club part of the V-League.

The best news perhaps has come from New Zealand's Dunedin, where a capacity crowd packed the Forsyth Barr stadium on June 13 to celebrate the return of professional Super Rugby almost three months after the tournament was stopped as a result of the pandemic. It was a momentous moment for New Zealand, as fans returned to the stadiums for the first time. The stadium had over 22,000 people in the stands before the kickoff between the Highlanders and the Chiefs.

In Russia, too, authorities have reportedly chalked out a plan to allow 10% spectator capacity in stadiums during football matches, while in Hungary, clubs have been given clearance to hold games with a limited number of fans.

All this because players and organisers alike know and understand the critical role fans play in a sporting spectacle. Many a times, in fact, players have stressed that they didn't lose because of the opposing team, but because of its supporters. Be it the intense rivalry among fans during an Indo-Pak cricket match or the ruthless English fans booing Australia's players, it's the fans who can at times make or break the players' morale. They are the ones who can transform an ordinary street in Kolkata to resemble one in Argentina or Brazil as the two countries clash in the football world cup.

For now, though, fans will have to take a backseat. Twenty-five-year-old Chinmoy Sonowal, a Delhi-based filmmaker, gives it a funny twist, saying that at least now the Indian cricket team "will not lose overseas Test matches as they aren't going to play one anytime soon!" His friend Priyank Singh, a 26-year-old tech consultant based in Delhi, adds, "I want to see a bustling stadium again... shouting fans intimidating the other team. I want to witness the thrill of an intense lastminute finish of a Champions League match, hoping for a referee decision to pull the match in favour of my team."

Acknowledging that the world of sports has suffered a huge blow, Sonowal feels fans need to practise some patience now more than ever. "While I do definitely miss watching Kohli and Rohit Sharma bat together and don't know when that is going to happen next, I also understand that the world is going through a rough time and we need to be patient," he says.



)TIOOSE



CARAVAN TALES

An early type of caravan is the horse-drawn covered wagon that, from circa 1745, played a significant part in the opening up of the interior of the North American continent to white settlement



Worried about social distancing during travel? Rent an RV

Recreational vehicles were gaining in popularity before the pandemic. Now, with travel restrictions loosening, a surge of travellers is drawn to the relative solitude that RVs offer

BENJAMIN RASMUSSEN FOR THE NEW YORK TIMES

ELAINE GLUSAC

SUNDAY, JUNE 21, 2020

INCE SELLING THEIR home in Fort Collins, Colorado, in September 2018, Tom and Mona Mesereau have logged 18,000 miles through 30 states in their 32-foot Class A recreational vehicle, running their public relations business from the road. "Starting out in an RV is a little like moving into a new house," Tom wrote in an email, listing tasks such as hooking up to power and water sources."It is somewhat daunting at first, but it gets easy quickly. After the first couple of times setting up and breaking down, your trip will just get better."

That's some encouragement for the anticipated surge of new RV travellers who are turning to these homes on wheels as a way to travel safely and maintain social distancing.RV rental companies are reporting huge increases in summer bookings after the industry virtually shut down because of pandemic-related travel restrictions. RVshare, a RV sharing site, said the number of days booked via its site has more than doubled year-to-date compared to last year. "When you rent an RV, you're getting a rental car, hotel and more direct access to where you want to go," said Jon Gray, the chief executive of RVshare. You also usually get a private bathroom, which is helping drive interest in RVs, according to a survey of 4,500 households in the US and Canada by the private campground company Kampgrounds of America. About half of respondents said having a private bathroom in a cabin or RV was very important.

Rent a vehicle or share one

Since buying an RV can set you back anywhere from \$10,000 to \$300,000, it



for Disease Control and

makes sense to rent. Rental options range from companies that own their rooms on wheels, like Cruise America, or market place platforms like RVshare and Outdoorsy where you can find someone else's RV to rent. RVshare brings together two groups that make sense: "People who want to go on an RV trip but don't own one and people who have one parked in their driveway 50 weeks a year," said Gray. "In a world where social distancing is at a premium, the ability to take your bathroom and sleeping arrangements with you positions RVs very nicely." At Outdoorsy, where it's easy to find vintage, pet-friendly or budget vehicles, the owners of its roughly 200,000

vehicles on the site offer local travel advice. "They are bringing great recommendations to the table," said Jen Young, the cofounder of Outdoorsy. "That's going to become important as people focus on in-state and local travel to have that expertise spread across the country."

Like booking through Airbnb or other peer-topeer sites, the platforms work as marketplaces for renters to meet owners

and they don't oversee the cleaning of the vehicles. To address the hygiene issue associated with the sharing economy, Outdoorsy is encouraging owners to let their vehicles sit empty for 48 hours between rentals. RVshare recommends its owners follow cleaning guidelines established by the Centers

RVs are like tiny houses on the road, tricked out to accommodate a bed, kitchen and amenities like wall-mounted TVs

cleaning. The company also has a partnership with TaskRabbit through which owners can find cleaning services (with additional fees included in the rental agreement). Cruise America disinfects each vehicle

Prevention before rent-

ing and is working on

offering professional

between uses and the company says it exceeds the guidelines established by the CDC. Whether you rent from Cruise America or via a marketplace, vehicle rates are often just the base of the bill. Pricing RVs follows "the old car rental model," said Smalley, noting charges for

mileage and not emptying sewage.

Van life gets an upgrade

On the small end of the spectrum of RV models, campervans are the tiny houses of the road, tricked out to accommodate a bed, kitchen and amenities like wallmounted TVs. Most campervans lack bathrooms but have cachet, as celebrated under the hipster nomadic Instagram hashtag #vanlife. Before it was a social media darling, it was a way of life in Australia, where Omar Bendezú, the owner of the 13-van rental company Ondevan in Miami, got the idea to bring the concept states ide in 2017. An engineer by training, Bendezú remodelled his vans, including kitchenettes and queen-size beds, with the help of a carpenter and got the muralist Muta to paint the early vans. "I saw the opportunity here to give people the means to explore by themselves,"he said.

Ondevans cost about \$100 a day and the company encourages drivers to stop at local campgrounds, farms and shops highlighted on a supplied map that Bendezú said is designed "to build community with other small businesses." Jucy camper vans, painted in signature green and purple, are ubiquitous around New Zealand, where the company is based. But its North American operations, reliant on foreign travel, is struggling this year, especially with the postponement or cancellation of major events, including the Coachella Valley Music and Arts Festival and Burning Man.

"Since those and other festivals are not happening, our business has been seriously impacted," wrote Hiron Menon, the general manager for North America at Jucy, in an email. Based in Oakland, Las Vegas and Los Angeles, Jucy rents Dodge minivans, retrofitted with kitchenettes accessible from the hatchback and often with a tent that pops up on the roof; they run from \$20 to \$150 a night. In late May, the category got an upgrade with Seattle-based Cabana. The start-up offers 10 Ford Transit vans retrofitted with queen-size memory foam mattresses, toilets, flat-screen TVs, mini-refrigerators and showers supplied by onboard water tanks."I love getting dirty hiking in the mountains and I also love taking a hot shower and sleeping in a comfortable bed," said Scott Kubly, CEO and founder of Cabana, who describes the vans as "everything you would get with a hotel but crammed into a van using every cubic inch like a game of Tetris."

Additional reporting by Lauren Sloss

Flying was once routine. Now, it is a feat

JACK EWING

RECENTLY, I STEPPED aboard the subway in Frankfurt for the first time since February, the start of a 4,000-mile trans-Atlantic journey to rejoin my wife after a three-month separation. The trip to the US is one I've made dozens of times over the quarter-century I've lived and worked in Germany. But this time, in the midst of the pandemic, it felt like a voyage into the unknown.

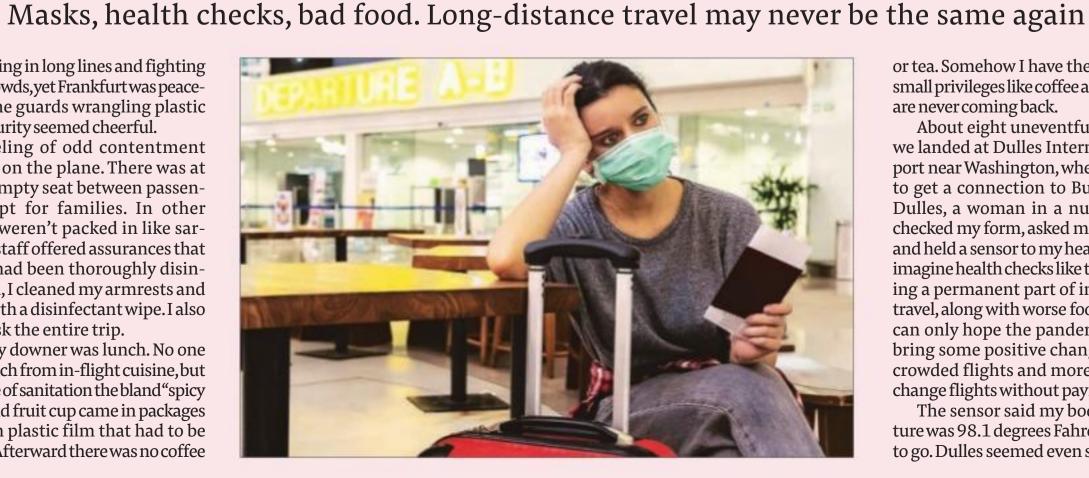
About two dozen people were in line at check-in when I arrived at Frankfurt Airport on the morning of my trip. A few minutes later I had my boarding pass and was walking past rows of shuttered dutyfree shops. I could hear my own footsteps echoing on the polished marble tile floor. And here's the weird thing. There was something strangely enjoyable about travelling through a deserted airport. So much of the stress of air travel comes

from standing in long lines and fighting

through crowds, yet Frankfurt was peaceful. Even the guards wrangling plastic trays at security seemed cheerful.

The feeling of odd contentment continued on the plane. There was at least one empty seat between passengers, except for families. In other words, we weren't packed in like sardines. The staff offered assurances that the plane had been thoroughly disinfected. Still, I cleaned my armrests and seat tray with a disinfectant wipe. I also wore a mask the entire trip.

The only downer was lunch. No one expects much from in-flight cuisine, but in the name of sanitation the bland "spicy chicken" and fruit cup came in packages sealed with plastic film that had to be peeled off. Afterward there was no coffee



or tea. Somehow I have the feeling that small privileges like coffee and fresh rolls

are never coming back. About eight uneventful hours later we landed at Dulles International Airport near Washington, where I planned to get a connection to Burlington. At Dulles, a woman in a nurse's smock checked my form, asked me if I felt sick and held a sensor to my head. It's easy to imagine health checks like these becoming a permanent part of international travel, along with worse food. Travellers can only hope the pandemic will also bring some positive changes, like less crowded flights and more freedom to change flights without paying stiff fees.

The sensor said my body temperature was 98.1 degrees Fahrenheit. Good to go. Dulles seemed even sleepier than Frankfurt. All but a few airport restaurants were closed. I was glad I had packed some energy bars. The plane to Burlington was so empty that the pilot asked the flight attendants to move pas-

sengers to the front of the plane. Vermont requires people arriving from out of state to quarantine for 14 days. But there was no one taking names when I landed, just my wife's friendly face. It seemed the only enforcement was a sign at the exit to the airport, like the kind highway crews use to warn of roadwork ahead. "Stay home," it said. I underestimated Vermont state government.A few days later, I got a telephone call from an amiable woman at the Department of Health asking if I felt all right, reminding me of the quarantine rules and offering information on where to get a coronavirus test if I wanted one. I'm fine, I said, but thanks for asking.

NYT

Moderation of the sunday, June 21, 2020



AIDING DEVELOPMENT

In the 19th century, developmental psychologists such as Friedrich Fröbel proposed playgrounds as a developmental aid, or to imbue children with a sense of fair play and good manners. The first purpose-built public-access playground was opened in a park in Manchester, England, in 1859

CHRISTINA CARON

HE PLAYGROUND PAD-LOCKS are starting to come off. And children in some areas are once again zipping down slides and swinging from monkey bars after months of waiting. While this is good news for children, some parents are being a bit more cautious. The coronavirus is still spreading, and a vaccine isn't expected until next year at the earliest. Infections are climbing quickly. So is it really okay to return to the playground?

Are playgrounds safe now?

It's impossible to negate all risks of contracting the virus at a place like a playground, which is frequented by large numbers of people who may have different views about social distancing and hygiene. But outdoor playgrounds do have the benefit of fresh air and more space between people than what most indoor spaces offer. There is a growing consensus that if you're going to leave your home, it's safer to be outdoors than in an indoor public gathering space, like a mall. When air is stagnant, respiratory droplets could linger, experts say, whereas the air flow outside can help dilute the virus.

A crowded playground, however, might present a bigger risk. In Massachusetts, for instance, caregivers "will be required to seek alternative facilities" if the playground is so crowded that social distancing cannot be maintained, according to the Executive Office of Energy and Environmental Affairs.

Can the virus live on playground surfaces?

It's unclear how long the coronavirus can live on plastic and metal playground structures that are touched by hundreds of tiny, and often dirty, hands. The Centers for Disease Control and Prevention has said that people can get Covid-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose or eyes, but this was "not thought to be the main way the virus spreads."

A study published in *The New England Journal of Medicine* found that the virus lives longest on plastic and stainless steel and can survive on those surfaces for up to 72 hours. Another study, published in *The Lancet*, found that the Covid-19 virus remained viable up to four days on stainless steel and plastic, but the researchers said the method they used to extract the virus from these objects wasn't analogous to casually touching a surface.

The World Health Organization cautioned that those studies were conducted under laboratory conditions where the surfaces were neither cleaned nor disinfected so they "should be interpreted with caution in the realworld environment." And it's also unclear whether the virus the researchers detected would have infected people who came in contact with these surfaces.

The CDC recommends that playground surfaces made of plastic or metal, like grab bars and railings, be cleaned regularly, but said they do not require disinfection. Some studies suggest that sunlight could help to reduce the amount of virus lingering on surfaces, but that doesn't appear to have been studied in playgrounds.

Should children wear a mask at the playground?

Yes, the CDC recommends wearing masks in playgrounds. Face coverings are believed to reduce transmission of the virus. Even the World Health Organization, which had long refused to endorse face masks, con-



Here's how to keep kids safe in a playground

Parents and caregivers are weighing the risks of bringing children to playgrounds, where social distancing can be a challenge and hard surfaces are everywhere



encourage mask wearing because of "a growing compendium of observational evidence." Cloth masks worn by the general public aren't as effective as surgical masks or N95 respirators, but they still offer some barrier protection against the large respiratory droplets generated when an infected person

sneezes, coughs or breathes.

But for very young children, say
two or three years old, wearing a

mask can sometimes be counter-

productive, said Sean O'Leary, MD, the vice chair of the American Academy of Pediatrics' Committee on Infectious Diseases and an associate professor of pediatrics at the University of Colorado Anschutz Medical Campus and Children's Hospital Colorado.

For example, if your child is continually touching their face and readjusting the mask, "they might become infected themselves" O'l corrected.

infected themselves," O'Leary said. The CDC says children younger than

two should not wear face coverings

because of the risk of suffocation.

What else can caregivers do to protect themselves and children at playgrounds?

If a playground is full of children, consider coming back at a different time of day — perhaps early in the morning when the crowds are thinner. If there aren't bathrooms nearby to wash children's hands regularly, the CDC recommends carrying hand sanitiser. Apply enough to coat every surface of both hands and then tell your child to rub their hands together until they are dry. Consider cleaning your child's hands before they eat a snack on the playground and also after leaving it.

If you plan to use sanitiser, it's wise to have a bottle of water on hand as well. That way, if your child's hands become covered in dirt or sand you can rinse them off before applying the sanitiser. The CDC says that sanitiser is less effective on dirty or greasy hands.

Finally, don't assume that the children are the primary vectors of disease. Adults spread the virus more readily than children, O'Leary said. "That's why the adults that are supervising should be careful about staying away from other folks," O'Leary said.

Why isn't my playground open yet? Some localities, have decided that playgrounds present too much of a risk right now. To give children more space to play, New York City, for instance, has opted to close certain streets to vehicle traffic and will also be setting up water

misters in some parks.

The National Recreation and Park Association has recommended that playgrounds stay closed until there is no longerwidespread community transmission of the virus because playgrounds have a tendency to become crowded and it is difficult to keep surfaces clean and disinfected. The CDC has also said that playgrounds are difficult to keep safe. "Now in reopening, we have to actually double-down on our diligence," New York governor Andrew M Cuomo said. If people continue to use hand sanitiser, stay away from large gatherings, wear masks, and stay physically distanced, he continued, "the virus spread will be contained."

NANCY WARTIK

AS THE CORONAVIRUS spread across the country, blood supply faced a dire shortage across the world. Blood drives were cancelled when businesses closed, and many people feared going into donation centres. Even now, the rate of blood donations has yet to bounce back to previous levels. Chris Hrouda, president of biomedical services for the American Red Cross, which collects about 40% of the country's blood donations, calls it a "staggering" drop in supply. "Our inventories have been cut in half," Hrouda said. "We're starting to get into a critical situation."

Here's what you need to know about donating in a time of crisis.

Who can give blood?

financiale

Almost any healthy person can, although requirements may vary by state. Recently, the Food and Drug Administration loosened some restrictions, including making it easier for gay and bisexual men to donate. Talk to your local centre about

How to donate blood What you need to is safe." Co

in a time of crisis eligibility guidelines. In most places, you have to be 17 years old and above; with parental consent, some places allow donors to be

16. You must weigh at least 110

pounds. There are no standing upper

know about donating

age limits.
Claudia Cohn, director of the Blood
Bank Laboratory at the University of
Minnesota and chief medical officer
of American Association of Blood
Banks (AABB), said in an interview
earlier this year that normally, older
people are the best donors.

"They give a disproportionate amount of blood," Cohn said. "Even though we think their risk is very low, we want to protect them if they want



to be careful about going out."

That means centres are asking youngerpeople to step up and donate more than they usually do.

Can you get coronavirus by donating blood?

"This is not a blood-borne disease,

that is clear," Cohn said. "Blood itself

is safe." Coronaviruses in general don't seem to be blood transmissible, as evidence from earlier outbreaks of SARS and MERS has shown.

How are blood centres ensuring

"We completely understand people are hesitant," said Pampee Young, chief medical officer of biomedical services at the American Red Cross, earlier this year. "We want to reassure the public that we're handling this with an abundance of caution."

Red Cross blood centres have ramped up ordinary procedures, with staff members masked, gloved and conducting extra temperature checks, on both themselves and donors. All surfaces are repeatedly wiped down and donors are spaced six feet apart. "With centres taking extra measures to eliminate risk, it's safer than going to the store," Cohn said.

I was told to stay home. Can I still donate?

Yes. "The recommendations are to shelter in place except for essential things," said Young. "Public health officials recognise that blood donation is essential and they've made an exception for it."

Can I donate if I've had the coron-

Yes, with some caveats. Your donation might actually be extra-valuable. So-called convalescent plasma—drawn from donors who've recovered from the disease—contains viral antibodies. "Antibody therapy holds promise for the treatment of current Covid-19 patients and it's being tested now," said Eduardo Nunes, a spokesman with the AABB. "Most centres prefer you to have been symp-

tom-free for 28 days before donating."
You must meet certain other qualifications; for more information see the COVIDPlasma.org website.

Christopher Flavelle contributed reporting NYT

Viind & Games SUNDAY, JUNE 21, 2020

Has pandemic snacking lured us back to big food and bad habits?

We may think that we turned a corner on healthful eating habits with all that sourdough baking we did, but the food industry isn't about to let us off its hook that easily

MICHAEL MOSS

URING A SPRING CONFER-ENCE call, the maker of Oreos and other iconic snacks shared some exciting news with Wall Street analysts. In the early days of the coronavirus pandemic, cookie and cracker sales had shot up by nearly 30%, a gargantuan leap in the world of groceries."We executed well in the first quarter, even as the virus was spreading," said Dirk Van de Put, the chief executive of Mondelez International. This wasn't just a result of hoarding by nervous shoppers, he said. Consumers in the US and in many other countries bought more, ate what they stashed away and kept coming back for snacks as the weeks of social distancing stretched on. The company did some investigating,

and what it found has the entire processed food industry eagerly making new plans for our future. We may think that we turned a corner on our eating habits with all that sourdough baking we did, but Big Food isn't about to let us off its hook that easily. For starters, the pandemic revealed that sheltering in our homes turns our kitchens into one huge vending machine. "In-home, there is more grazing, more continuous eating, and snacking takes up a much bigger role,"Van de Put said.

On top of that, he noted that there are powerful new emotions at play in those compulsions to graze. "Sharing a snack with your kids as everybody is sort of cooped up in the house brings back a feeling of normalcy, of togetherness, calming everybody down," he said. Lastly, the company found, many of us are finding ourselves drawn toward products that never attracted us before — a marketer's dream. Did we really fall that hard for the kinds of processed snack foods that many of us had been trying to avoid?



Backin 2014, Alexia Howard, a Sanford C Bernstein food industry analyst with a reputation for pulling no punches, spotted the trend among younger adults to avoid highly processed foods because of health concerns. Soon after that came the remarkable admission by Campbell Soup's chief executive that "we are well aware of the mounting distrust of Big Food." Now, Howard told me, the pandemic does indeed appear to be giving the industry a comeback."There was a huge surge in sales of packaged food in mid-March as all the panic-buying played out across the country," she said. "But sales are generally still extremely strong across the board due to the collapse in food service sales to restaurants, schools, etc."

Data from the research firm Nielsen that tracked Americans' grocery buying from March to May bore this out. Campbell's reaped a 93% increase in sales of its canned soup before settling back to a stillamazing 32% growth. At General Mills, breakfast cereal jumped 29% in late March, and jumped again to 37% in the third week of April. Deep into the pandemic, we were still buying 51% more

frozen waffles, pancakes and French toast from Kellogg's. And so on.

To help gauge what we might do once social distancing ends, Howard also took an early measure of how the pandemic changed our eating habits. A survey by her firm, done on April 2 of 1,052 consumers who were representative of the US population, found that six in 10 adults were cooking more of their meals from scratch, a trend that broke fairly evenly among different age groups. But there were some generational splits on other matters. Not quite one in three people said the virus had caused them to eat healthier, which older people tended to define as helping them lose weight or control diabetes, and youngeradults defined as "real food" with simple ingredients. By contrast, one in

four people said they were eating more salty and sugary snacks, and these people were dominated by the same group that had given Big Food a hard time back in 2014: young adults ages 18 to 29. Amy Trubek, chair of the nutrition and food sciences department at the University of Vermont, said that when her stu-

In Kakuro sum

puzzles, the num-

bers in the black

squares refer to

the SUMS of the

digits, which you

are to fill into the

directly below or

to the right of the

black square con-

No zeroes are used

here, only the dig-

its one through

nine. An impor-

cannot appear

any particular

combination.

digit

tant point: A digit

more than once in

taining the

number.

empty spaces

dents had to flee campus in March, they cooked up a healthy storm. But she has her doubts about whether they or the rest of us can keep this up without some concerted effort. "American habits die hard," she said. "I don't think sourdough starter is going to make everybody into a home cook of whole foods. It's the everyday relentlessness of figuring out how to feed yourself that is always the problem. And as things ease up, we have a habitual system in our society where you don't have to cook, you can have other people cook on your behalf, or you buy food that's prepared for you in some way, shape or form."

Enter the processed food companies and their plans to capture the moment we're in, building on strategies they employed even before the pandemic began. In listening to their marketing executives and pitches to Wall Street, we might expect to see a game plan that looks like this: Keep their foods in our heads through ads on our mobile phones. This started out silly, with bags of Doritos measuring six feet between people. They went deeper into our isolation with "pick your quarantine house" from Skittles and played on our social distancing with virtual hugs from M&Ms. But even when not tied to the pandemic, their pitches are staggeringly effective. Taco Bell has 1.9 million followers.

Fight harder for shelf space. Mondelez employees go into supermarkets to stock the company's products themselves, which became a huge advantage in the pandemic. When grocers focused on restocking staples like flour and let the snacks aisles sit empty, Mondelez agents kept the Oreos and Ritz crackers coming. Look for fierce shelf wars among firms going forward.

Focus on new markets. In China, the pandemic hurt sales initially, but Mondelez bounced back in part by refocusing their marketing efforts. "We started to realise that cooking with Oreo was something that they really like to do," said Van de Put. "So, we switched our communication to cooking with Oreo." Recapture impulsiveness. The pandemic has accelerated the industry's efforts to get us to buy things not on our shopping list. One trick that's getting renewed attention: the full basket. With free shipping on orders of \$35 or more, for example, shoppers just short of that sum get prompted to add items.

And finally, food companies are hoping to regain our trust about the health risks of processed foods by reducing their use of sugar, salt and saturated fat, and by taking steps to help consumers avoid overeating.



The iciest waters around Antarctica are less icy

■ The sea ice that surrounds

- Antarctica is seasonal: it increases during winter and largely melts in the summer. The exception has been the Weddell Sea, which retains much of its ice from year to year because of cold winds from the south and a circular current, or gyre, that keeps the ice from drifting into warmer waters that would cause it to melt.
- That makes the Weddell an important area for species that prefer colder conditions. But from 2016 to 2017, the Weddell had a sharp drop in sea ice coverage during the Southern Hemisphere summer compared with the previous summer. The loss was nearly 350,000 sq miles.
- So what's going on? After analysing satellite data and weather records, researchers say two elements led to the initial sea ice loss in 2016-17, and the loss has persisted because of a phenomenon also seen in the Arctic.
- First, they report in a recent study in Geophysical Research Letters, unusually strong westerly winds in September 2016 pushed a lot of sea ice out of the Weddell. And that December, record strong storms brought in warm air from the northeast.
- In the Weddell, the researchers said, the initial loss of sea ice that winter led to a rise in the sea temperature of about 0.5 degree Celsius.

HENRY FOUNTAIN/NYT

CROSSWORD

ACROSS 6 15th Greek letter (7)

7 Lending money at an exorbitant rate of interest (5) 9"___ Wonderful Life' (3,1)

10 Founder of Binani

Cement (4,6) 11 Conduct business 13 Surpassed; got the better of (6)

15 Fast moving consumer goods, abbr. (4) 17 Eccentricities or peculiarities? (5) 18 Gymnast Korbut 19 Money placed in

care of third party until all legal obligations are met (6) 20 Chinese province popular for it's spicy cuisine (8) 23 Landed property

financiale

26 Ardent or eager (4) 27 Lewis Carroll beast - "ranks" anagram? (5) 28 Give the right to (7) 22 Get up, don't

24 In the ___: ahead

25 Kane And ___: Jef-

frey Archer's most

famous novel? (4)

descend (5)

of the rest? (4)

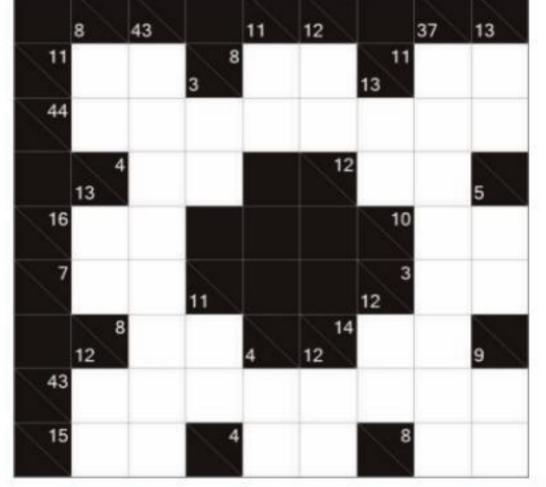
DOWN

1"V" in JVSL, the Jindal Group's steel unit (10) 2 Airlines from UAE: Air ____ (6) 3 Peruvian Indian (4) 4 The shoes for wet weather (4-4) 5 Broken-down remains (4) 6 External, not inner

8 Pulling or tugging sharply (7) 12 Nurses; is inclined to (5) 14 Colgate product

(10)16 "M" in HMV, the music company (7) 17 Big name in Japanese motorcycles (8) 21 They happen! (6)

KAKURO



BUZZ WORD

1. As per the recent change in the definition of MSMEs, what is the investment limit for an enterprise to be classified as a medium enterprise? 2. Who are the beneficiaries of the newly

BIZ QUIZ

launched scheme PM SVANIDHI? 3. Which private-sector bank has partnered with Mastercard India to launch a digital point-of-sale solution named 'Soft POS'?

The Buzz Word is a substitu-

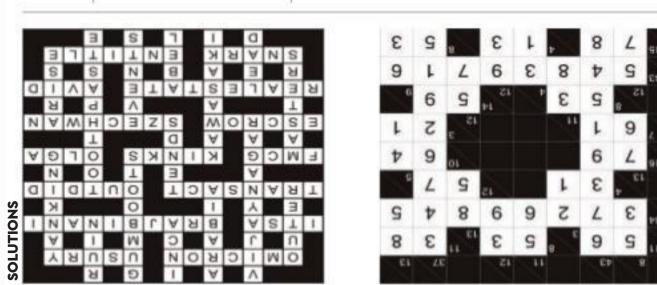
tion cipher in which one letter stands for another. If you think that X equals O, it will equal O throughout the puzzle. Single letters, short words and words using an apostrophe give you clues to locating vowels. Solution is

by trial and error.

Today's clue: ZGL equals

Ldzmid opka wkvmidvv spgyv tydgayo vp rqgr prqdav tgi vdd rqdx gv opk lp. - Sdpasd Z. Wkaiv

as you do. - George F. Burns I.₹50 crore 2. Street vendors | Saamsw Define your business goals clearly so that others can see them



BRIDGE BOUTS L SUBRAMANIAN

TOO TRICKY

An army friend of mine showed me the deal below from a Rubber Bridge game. His partner who learnt the game very late in his life, went down in 4S as he could not find the correct line of play at the table. It proved a little too tricky for him. Let me see whether you can handle the cards better. Dlr: North **S**A73

1NT

3S

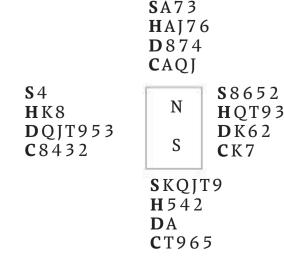
Pass

Vul: N-S HAJ76 D874**C**AQJ N SKQJT9 H542 $\mathbf{D}\mathbf{A}$

Contract: 4S by south. West led the DQ. Declarer won and played to a spade to the ace followed by another to his king, west showing out. How should he proceed?

Bidding comment: You will agree that 3S response was as primitive as it can get. Generally, it should show slam intentions, suggesting a very good suit and upwards of thirteen points, something like S K-Q-T-x-x-x HK-x-xDA-J-xCx

How the declarer played: He drew two more rounds of trumps and took the club finesse. East won and played a second diamond which he was forced to ruff. He cashed his two club winners in dummy, but could not enjoy the fourth club as there was no entry to his hand. So, down one! **Correct play:** When west shows out on the second trump, take the club finesse. RHO wins and returns a diamond. Ruff, play a club to dummy's queen and draw trumps. On the last trump, discard the CA from dummy, cash your clubs and the HA for ten tricks! The complete hands were:



Discussion: You would have perceived how important it was for declarer to abandon trumps once he came to know of the 4-1 break and also to realise the blockage in clubs. He was able to deal with the blockage by getting the club honor out of the way on the fourth trump. A lesson hand indeed!

LEXICON

DEATHIST

\blacksquare *n*. A person who is prejudiced against

the belief that science and technology will someday overcome human death.

Of course, people obsessed with control have to eventually confront the fact of their own extinction. The response of the tech world to death has been enthusiastic. We are going to fix it. Google Ventures, for example, is seriously funding research into immortality. Their head VC will call you a "deathist" for pointing out that this is delusional. -Maciej Ceglowski,

"The Moral Economy of Tech," Idle Words, June 26, 2016

Jullundur Motor Agency (Delhi) Limited CIN: L35999HR1998PLC033943 Regd. Off: 458-1/16, Sohna Road, Opp. New Court, Gurugram - 122001, Haryana, INDIA, Ph. No.: 0124-3019210, 211 Email ID: info@jmaindia.com, Website: www.jmaindia.com

NOTICE NOTICE is hereby given that pursuant to Regulations 29, 33, 47 and any other Regulation(s), if applicable, of the SEBI (Listing Obligations and Disclosure Requirements') Regulations, 2015, a meeting of the Board of Directors of the Company is scheduled to be held on Tuesday, the 30th day of June, 2020 at 02:00 PM (14:00 hrs) at its Registered Office situated at 458-1/16. Sohna Road, Opposite New Court, Gurugram 122001, Haryana, inter-alia, to consider and approve the Annual Financial Results/ Annual Financial Statements (Standalone & Consolidated) for the 4th Quarter and Financial Year ended on 31st March, 2020. The above details of said meeting are available at website of the Company www.jmaindia.com and also at website of

CS Ramkesh Pal Place: Gurugram (Company Secretary) M. No. A40120 Date: 20.06.2020

stock exchange www.nseindia.com.

For Jullundur Motor Agency (Delhi) Limited

Jaykay Enterprises Ltd. (CIN: L99999UP1961PLC001187) Regd. Office: Kamla Tower,

Kanpur - 208 001 (India)

Ph. No. 91 512 2371478-81 Fax: 91 512 2332665

E-Mail-prabhat.mishra@jkcement.com;

Website- www.jaykayenterprises.com NOTICE Notice is hereby given pursuant to Regulation 29(1)(a) read with 47(1) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 ('the LODR Regulations'), a meeting of the Board of Directors of the Company will be held on Tuesday, June 30, 2020 interalia to consider, approve and take on record Audited Consolidated and Standalone Financial Results of the Company for the 4" Quarter and Financial Year Ended on

This Information is also available on the Website of the Company and the Stock Exchange i.e www.bseindia.com.

LODR Regulations.

31st March, 2020 as per the Regulation 33 of

For Jaykay Enterprises Ltd. (Prabhat Kumar Mishra)

Sr. Manager (Legal) & Company Secretary

Date : June 20,2020

SWADESHI INDUSTRIES AND LEASING LIMITED

Regd. Office: Munisuvrat Complex, Phase III, Building, A 1, 1st floor, Near Anjur Phata, Bhiwandi Thane - 421302 Email:Compliance@swadeshiglobal.com Website: www.swadeshiglobal.com. NOTICE

Pursuant to Regulation 29 read with

Regulation 47 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, NOTICE is hereby given that a meeting of the Board of Directors of Company will be held on Tuesday, 30th June 2020, inter alia to consider and approve the Audited Financial Results for the fourth quarter and financial year ended 31st March 2020, along with the statements of Assets and Liabilities for the half year ended 31st March 2020. Further as per the "Code of Conduct" formed under the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015; the trading window will be closed from 1st April, 2020 till forty eight hours after the date of declaration of results for Directors, KMP Officers and Designated Employees, and their immediate relatives.

This information is also available on Company's website at www.Swadeshiglobal.com and also on Stock Exchanges Website at www.bseindia.com

For Swadeshi Industries and Leasing Limited Gaurav Jain Managing Director (DIN: 06794973) Date: 20th June, 2020 Place: Mumbai

ACI INFOCOM LIMITED

121, 1st Floor, V. Mall, Thakur Complex, Kandivali East Mumbai 400 101 Email: compliance@acirealty.co.in Web: www. acirealty.co.in NOTICE

Pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, NOTICE is hereby given that a meeting of the Board of Directors of Company will be held or Monday, 29th June 2020, inter alia to consider and approve the Audited Financial Results for the fourth quarter and financial year ended 31st March 2020, along with the statements of Assets and Liabilities for the half year ended 31st March 2020. Further as per the "Code of Conduct" formed under the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015; the trading window will be closed from 1st April, 2020 till forty eight hours after the date of declaration of results for Directors, KMP Officers and Designated Employees, and their immediate relatives.

This information is also available on Company's website a www.acirealty.com and also on Stock Exchanges Website at www.bseindia.com

For ACI Infocom Limited **Kushal Chand Jain** Director (DIN: 03545081)

Date: 20th June, 2020 Place: Mumbai



Investment Manager: BNP Paribas Asset Management India Private Limited (AMC) Corporate Identity Number (CIN): U65991MH2003PTC142972

Registered Office: BNP Paribas House, 1 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra - East, Mumbai - 400 051. Website: www.bnpparibasmf.in • Toll Free: 1800 102 2595

NOTICE CUM ADDENDUM NO. 28/2020

Notice cum Addendum to the Statement Of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) for the Schemes of BNP Paribas Mutual Fund ('the Fund'):

Change in address of Official Points of Acceptance of Transactions (OPAT):

Investors are requested to note the change in address of the following Official Points of Acceptance of Transactions (OPAT) of KFin Technologies Private Limited, Registrar & Transfer Agents w.e.f. June 22, 2020:

Branch	Ola Adaress	New Address
Belgaum	CTS No. 3939/A2, A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001	Premises No. 101 CTS No. 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011
Hubli	CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank Club Road, Hubli - 580029	R R Mahalaxmi Mansion, Above IndusInd Bank, 2 nd Floor, Desai Cross Pinto Road, Hubballi - 580029
Kannur	2 nd Floor, Prabhat Complex, Fort Road, Kannur - 670001, Kerala	2 nd Floor, Global Village, Bank Road, Kannur - 670001, Kerala

Note: This Notice cum addendum forms an integral part of the SAI, SID & KIM of the Fund read with the addenda issued thereunder. All other terms and conditions mentioned in the SAI, SID & KIM shall remain unchanged.

For BNP Paribas Asset Management India Private Limited

(Investment Manager to BNP Paribas Mutual Fund)

Jyothi Krishnan Head of Compliance, Legal & Secretarial

Place: Mumbai

Date : June 20, 2020

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

"IMPORTANT"

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PICICI PRUDENTIAL MUTUAL FUND

ICICI Prudential Asset Management Company Limited Corporate Identity Number: U99999DL1993PLC054135

Registered Office: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Corporate Office: One BKC, 13th Floor, Bandra Kurla Complex, Mumbai - 400 051. Tel.: +91 22 2652 5000, Fax: +91 22 2652 8100, Website: www.iciciprumf.com, Email id: enquiry@icicipruamc.com

Central Service Office: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (E), Mumbai - 400 063. Tel.: 022 2685 2000 Fax: 022 26868313

Notice to the Investors/Unit holders for declaration of dividend under ICICI Prudential Liquid Fund, ICICI Prudential Savings Fund, ICICI Prudential Floating Interest Fund, ICICI Prudential Equity - Arbitrage Fund, ICICI Prudential Long Term Equity Fund (Tax Saving), ICICI Prudential Ultra Short Term Fund, ICICI Prudential Equity Savings Fund, ICICI Prudential Corporate Bond Fund, ICICI Prudential Regular Savings Fund and ICICI Prudential Constant Maturity Gilt Fund (the Schemes).

Notice is hereby given that ICICI Prudential Trust Limited, Trustee to ICICI Prudential Mutual Fund has approved declaration of the following dividend under the dividend option of the Schemes, subject to availability of distributable surplus on the record date i.e on June 26, 2020*:

Name of the Schemes/Plans	Dividend (₹ per unit) (Face value of ₹ 100/- each)#	NAV as on June 19, 2020 (₹ Per unit)			
ICICI Prudential Liquid Fund [®]					
Quarterly Dividend	1.1498	101.5122			
Direct Plan - Quarterly Dividend	1.1853	102.2956			
ICICI Prudential Savings Fund ^{\$}					
Quarterly Dividend	4.3735	108.4255			
Direct Plan - Quarterly Dividend	4.4025	108.5952			
ICICI Prudential Floating Interest Fund	\$				
Quarterly Dividend	4.3303	107.6143			
Direct Plan - Quarterly Dividend	4.5639	108.9394			
Name of the Schemes/Plans	Dividend (₹ per unit) (Face value of ₹10/- each) ^{\$#}	NAV as on June 19, 2020 (₹ Per unit)			
ICICI Prudential Equity - Arbitrage Fun	nd ³¹				
Dividend	0.0500	13.6794			
Direct Plan - Dividend	0.0500	14.5996			
ICICI Prudential Long Term Equity Fun	d (Tax Saving)				
Dividend	0.50	16.31			
Direct Plan - Dividend	0.50	23.89			
ICICI Prudential Ultra Short Term Fund					
Quarterly Dividend	0.2958	10.9388			
Direct Plan - Quarterly Dividend	0.3178	11.1395			
Half Yearly Dividend	0.3414	10.7756			
Direct Plan - Half Yearly Dividend	0.3780	10.9355			
ICICI Prudential Equity Savings Fund	500.				
Quarterly Dividend	0.16	10.91			
Half Yearly Dividend	0.22	12.24			
Direct Plan - Half Yearly Dividend	0.22	13.05			
ICICI Prudential Corporate Bond Fund					
Quarterly Dividend	0.6066	11.2546			
Direct Plan - Quarterly Dividend	0.8493	15.5538			
ICICI Prudential Regular Savings Fund	10				
Quarterly Dividend	0.0166	11.3237			
Direct Plan - Quarterly Dividend	0.0611	13.9060			
ICICI Prudential Constant Maturity Gil	t Fund				
Quarterly Dividend	0.5725	11.3368			
Direct Plan - Quarterly Dividend	0.5899	11.5890			

- available as on record date.
- \$ The dividend payout will be subject to the availability of distributable surplus and may be lower depending upon the extent of distributable surplus available on the record date under the dividend option of the Schemes.
- Subject to deduction of applicable statutory levy.

Place: Mumbai

or the immediately following Business Day, if that day is a Non - Business Day. Dividend will be paid to all the unit holders/beneficial owners whose names appear

in the register of unit holders/Statement of beneficial owners maintained by the Depositories, as applicable under the dividend option of the Schemes, at the close of business hours on the record date.

It should be noted that pursuant to payment of dividend, the NAV of the dividend option of the Schemes would fall to the extent of dividend payout and statutory levy (if applicable).

For ICICI Prudential Asset Management Company Limited

Sd/-**Authorised Signatory**

Date: June 20, 2020 No. 006/06/2020

To know more, call 1800 222 999/1800 200 6666 or visit www.iciciprumf.com As part of the Go Green Initiative, investors are encouraged to register/update their e-mail id

and mobile number to support paper-less communications. To increase awareness about Mutual Funds, we regularly conduct Investor Awareness Programs across the country. To know more about it, please visit https://www.iciciprumf.com

or visit AMFI's website https://www.amfiindia.com Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

VIKAS

VIKAS WSP LIMITED CIN: L24139HR1988PLC030300

Registered Office: Railway Road, Siwani, Haryana - 127046 India Corporate Office: B-86/87, Udyog Vihar, RIICO, Industrial Area, Sri Ganganagar, Raj.-335002 Website: www.vikaswspltd.in; E-mail ID: csgunjanvikaswspltd1984@gmail.com Tel: 91(154) 2494512/2494552; Fax: 31(154) 2494361/2475376

NOTICE Notice is hereby given that pursuant to the applicable

provisions of the Companies Act, 2013, Rules made thereunder and General Circular No. 22/2020 dated 15" June 2020 and General Circular No. 20/2020 dated 5" May 2020 read with General Circular No. 14/2020 dated 8th April 2020 and General Circular No. 17/2020 dated 13th April 2020 issued by Ministry of Corporate Affairs, and Circular issued by Securities Exchange Board of India vide circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated 12th May, 2020. Pursuant to the General Circular as mentioned above, the

Annual Report, Postal Ballot Notice and EGM Notice is likely to be released by sending emails to the members who have registered their email ID with the Company Depositories for receiving the communications on email The annual report/Postal Ballot Notice/EGM Notice will also be available on the website of the companywww.vikaswspltd.in and on the stock exchange websites at www.bseindia.com. No hard copies of the Annual Report/ Postal Ballot Notice/EGM Notice will be made available to the members. We urge all Shareholders who have not registered their

email addresses with the Company/Depositories to do so forthwith in order to receive all communications promptly without any disruption. Updating of correct email address in the records will help us to communicate with you effectively, especially during these challenging times. For this purpose, we request Shareholders who have not

updated their email address and Permanent Account Number to kindly update the same by following the below mentioned link and quoting your Folio No./DP/Client ID. Certificate No., PAN, Mobile No., Email Id along with a self-attested copy of your PAN Card/Aadhar/Valid Passport/ Share certificate: Process for member's registration of Email Id and Bank

(i) Demat holding: The Members holding Equity Shares of

the Company in Demat Form and who have not registered their e-mail addresses may temporarily register the same with Company's RTA, Link Intime India Pvt. Ltd. by clicking the link: https://linkintime.co.in/emailreg/email_register.html and follow the registration process as guided therein. In case of any query, a Member may send an e-mail to Link Intime at rnt.helpdesk@linkintime.co.in<mailto: rnt.helpdesk@linkintime.co.in>. It is clarified that for permanent registration of e-mail address and Bank details in your demat account, Members are requested to approach the respective Depository Participant ('DP') and follow the process advised by DP. (ii) Physical holding: The Members holding Equity Shares

of the Company in physical Form and who have not

registered their e-mail addresses and/or Bank details

may register the same with Company's RTA, Link Intime India Pvt. Ltd. by clicking the link: https://linkintime.co.in/ emailreg/email_register.html and follow the registration process as guided therein. In case of any query, a Member may send an e-mail to Link Intime at rnt.helpdesk@linkintime.co.in<mailto:rnt.helpdesk@linkintime.co.in>. Further, we hereby request all our Shareholders who have not yet updated their bank account details to kindly update the same to facilitate electronic credit of dividend amount, as and when declared, going forward. In order to register the bank account details in your folio, kindly contact your Depository Participant or our Registrar & Transfer Agent,

Link Intime India Pvt. Ltd. This is for your information and records.

By Order of the Board For VIKAS WSP LIMITED

(BAJRANG DASS AGGARWAL)

Place: Siwani Managing Director

Date : June 20, 2020 DIN: 00036553 SAGARSOFT (INDIA) LIMITED

CIN:L72200TG1996PLC023823 Registered Office: Plot No.111, Road No.10, Jubilee Hills, Hyderabad - 500 033 Ph: +91-40-67191000. Fax: +91-40-23543811

e-mail: info@sagarsoft.in Website: www.sagarsoft.in lotice of 24th Annual General Meeting and E-Voting Information and Book Closure

Notice is hereby given that the 24th Annual General Meeting of the Members of Sagarsoft (India) Limited will be held on Wednesday, the 15th day of July, 2020 at 3.30 p.m. through Video Conference ("VC") / Other

Audio Visual Means ("DAVM") to transact the business as set out in the Notice of AGM. The Company has sent the Notice of the AGM along with the Annual Report for the year 2019-20 on 19th July, 2020 through electronic mode to the Members whose email addresses are registered with the Company or Registrar & Transfer Agent, M/s.KFin Technologies Private Limited and Depositories in accordance with the circular issued by Ministry of Corporate Affairs dated May 5, 2020 read with circulars dated April 8, 2020 and April 2020 (collectively referred to as "MCA Circulars") and SEBI Circular dated May 12, 2020. The requirement of sending the physical copies of the Notice of the AGM has been dispensed with vide the said MCA circulars and the SEBI Circular. The Annual Report of the company is also available for download from the company's website.

www.sagarsoft.in and on the website of the stock exchange, www.bseindia.com. A copy of the same is also available on the website of M/s.KFin Technologies Private Limited https://www.evoting.karvy.com, the

Registrar and Transfer Agent of the company: Pursuant to Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, Section 108 of the Companies Act 2013 read with Rule 20 of the

Companies (Management and Administration) Rules 2014 as amended and Secretarial standards-2 issued by the Institute of Company Secretaries of India on General meetings, the Company is pleased to provide evoting facility before the AGM and during the AGM to the members to enable them to exercise their right to vote by electronic means in respect of businesses to be transacted at the 24th Annual General Meeting. The members may cast their vote electronically through e-voting system of M/s.KFin Technologies Private The remote e-voting period will commence on Saturday the 11th July, 2020 at 9.00 a.m. (IST) and end on Tuesday, the 14th July, 2020 at 05.00 p.m. (IST). During this period, Members may cast their vote

Those Members, who will be present in the AGM through VC/DAVM facility and have not cast their votes on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM The members who have cast their votes by remote-evoting prior to the AGM may also attend/ participate in the AGM through VC/DAVM but shall not be entitled to cast their votes again.

electronically. The remote e-voting module shall be disabled by KFin Technologies Private Limited thereafter.

Any person, who acquires shares of the company and becomes a Member of the Company after the Notice , has been sent electronically by the Company and holds shares as on 08th July, 2020, being the cut-off date may obtain the login ID and password by sending a request at evoting karvy.com.

Members who have not yet registered their e-mail addresses are requested to follow the process mentioned

below, before 5.00 pm (IST) on 08th July, 2020, for registering their e-mail addresses to receive the Notice of the AGM and the Annual Report for 2019-20 electronically and to receive login-id and password for remote Members who hold shares in dematerialised mode. Members who hold shares in physical mode

m	embers who hold shares in dematerialised mode	M	embers who hold shares in physical mode
a	Visit the link https://karisma.kfintech.com/emailreg	a	Visit the link https://karisma.kfintech.com/emailreg
b	Select the company name.	b	Select the company name.
С	Shareholder to enter DPID-CLID / Folio No. and PAN	0	Shareholder to enter physical Folio No. and PAN.
d	Upload self attested copy of the PAN	d	If PAN is not available in the records, shareholder to enter one of the Certificate No.
e	Shareholder to enter the email id and mobile no.	e	Shareholder to enter the email id and mobile no
f	System check the authenticity of the client id and PAN and send the different OTPs to mobile and email to validate.	1	System check the authenticity of the Folio No. and PAN/ Certificate No. and send the different OTPs to mobile and email to validate.
9	Shareholder to enter the OTPs received through SMS and email to complete the validation process (OTPs will be valid for 5 min only)	g	Shareholder to enter the OTPs received through SMS and email to complete the validation process (OTPs will be valid for 5 min only)
h	System confirms the email id for the limited purpose of serviced postal ballot notice	h	
1	System will send the notice and procedure for e-voting to the email given by the shareholder		

The detailed procedure for obtaining user ID and password is also provided in the notice of the meeting which s available on the Company's website and also on the website of KFin Technologies Private Limited. lowever, if a person is already registered with KFin Technologies Private Limited for e-voting, then his existing user ID and password can be used for casting vote.

n case of any queries or grievances pertaining to e-voting procedure, members may refer to the Frequently Asked Questions (FAQs) for members available at the downloads section of https://evoting.karvy.com.or may contact: Mr. K. Rai Kumar, Senior Manager. - Corporate Registry, KFin Technologies Private Limited, Unit: Sagarsoft (India) Limited, Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad – 500 032. Contact No. 040 67162222. Toll Free No.: 18003454001.

Notice is further given that pursuant to the provisions of Section 91 of the Companies Act, 2013 read with Rule 10 of Companies (Management and Administration) Rules, 2014 and Regulation 42 of Securities and

Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, the Register

of Members and Share Transfer Books of the Company will remain closed from 9th July, 2020 to 15th July

2020 (both days inclusive) for the purpose of determining members eligible for participation in voting on the

resolutions contained in the Notice of the AGM and for the dividend, if declared thereat as mentioned in the Updation of bank account details

Members who have not updated their bank account details for receiving the dividends directly in to their bank account through Electronic Clearing Services or any other means may follow the below instructions:

Send a scanned copy of the following documents to einward.ris@kfintech.com latest by 08th July, 2020.

 a) A signed request letter mentioning your name, folio number, complete address and following details relating to bank account in which the dividend is to be received. Name and Branch of Bank and Bank Account type,

ii) Bank Account Number & type allotted by your bank after implementation of Core banking solutions.

Self-attested scanned copy of cancelled cheque bearing the name of the Member or first holder, in case

shares are held jointly. Self-attested scanned copy of the Pan Card, and

 d) Self-attested scanned copy of any document (such as Aadhar Card, Driving License, Election identity card, Passport) in support of the address of the Member as registered with the company.

fembers holding shares in demat form are requested to update their bank account details with their

For and on behalf of Sagarsoft (India) Limited

J.Raja Reddy

Place: Hyderabad Date: 20° June, 2020

espective DP's.

Company Secretary Membership No.A31113

Place: Mumbai

financialexp epa

TARAI FOODS LIMITED CIN: L15142DL1990PLC039291 Regd. Office: 13, Hanuman Road, Connaught Place, New Delhi- 110001 Website: www.taraifoods.com Email:grvnces.tfl@gmail.com Tel No.: 011-41018839

NOTICE Notice is hereby given in compliance with Regulation 29 & 33 read with Regulation 47 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, that Board Meeting of the Company will be scheduled to be held on Tuesday, the 30th June, 2020 at 4:30 p.m. at Sandhu Farms, Rudrapur, Uttarakhand to consider, approve & take on record the audited financial results for the quarter and year ended 31st March, 2020 among other items of business This intimation is also available on the website of

BSE Ltd. (www.bseindia.com) where the Company's securities are listed and shall also be available on the website of the Company

Date: 20.06.2020

For TARAI FOODS LIMITED R. P. Singh **Executive Director** Place: Rudrapur DIN NO- 03615102

UNITED DRILLING TOOLS LIMITED CIN - L29199DL1985PLC015796 Regd. Off.: 139A, First Floor, AntrikshBhawan, 22, Kasturba Gandhi Marg, New Delhi-110001 Phone No. 011-43502330, 0120-4842400, Fax.no. 0120-2462675 E-Mail id: compsect@udtltd.com,

Website: www.udtltd.com Pursuant to Regulation 47 read with Regulation 29 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, a meeting of the Board of Directors of the Company is scheduled to be

held on Friday, 26th day of June, 2020

through Video conferencing to inter-alia:-

 To consider and approve the audited financial resultsof the Company for the guarter and year ended 31st March, 2020 along with Statutory Auditor's Report thereon. This information is also available on the website of the company viz. www.udtltd.com and the website of the Stock Exchange where

the Company's shares are listed viz. BSE

Limited (www.bseindia.com) For United Drilling Tools Limited SD/ Place: Noida P.K. Ojha Date: 20.06.2020 Company Secretary

> Shree Renuka Sugars Limited CIN: L01542KA1995PLC019046

Regd. Office: 2nd and 3rd Floor, Kanakashree Arcade, CTS No. 10634, JNMC Road, Nehru Nagar, Belagavi - 590 010 Tel: 0831-2404000 | E-mail Id: groupcs@renukasugars.com Website: www.renukasugars.com

NOTICE is hereby given that:

- 1. Extra-ordinary General Meeting ('EGM') of the Company is scheduled on Monday, 13th July 2020 at 11.00 a.m., through Video Conferencing ('VC'), to transact the businesses as set out in the Notice convening the EGM dated 19th June 2020 ('Notice of EGM').
- 2. In view of the prevailing lock down situation across the country due to the outbreak of COVID-19 pandemic and restrictions on the movements apart from social distancing, the Ministry of Corporate Affairs (MCA), vide Circular No.14/2020 dated 8th April 2020, Circular No.17/2020 dated 13th April 2020 read with Circular No. 20/2020 dated 5th May 2020 and Circular No. 22/2020 dated 15th June 2020 (collectively referred to as 'MCA Circulars'), companies are permitted to hold their EGM through VC up to
- 30th September 2020. 3. In compliance with applicable provisions of the Companies Act, 2013 read with the aforesaid MCA circulars, EGM of the company
- being conducted through VC will be hereinafter called as 'e-EGM'. 4. In compliance with the provision of Section 108 of the Companies Act, 2013 and the rules made thereunder and Regulation 44 of the Listing Regulations, the Company is providing to its members the facility to exercise their right to vote by electronic means on the businesses as set out in the Notice of e-EGM through e-voting
- 5. The Company has, on 20th June 2020, completed dispatch of the Notice of e-EGM to the shareholders whose names appeared in the Statement of Beneficial Ownership maintained by National Securities Depository Limited ('NSDL') and Central Depository Services (India) Limited ('CDSL') or Register of Members of the Company as on the close of business hours on 12th June 2020. In compliance with the aforesaid MCA Circulars and SEBI Circular dated 12th May 2020, Notice of the e-EGM is being sent only through electronic mode to those Members whose email addresses
- are registered with the Company/ Depositories. Shareholders who have not registered their e-mail address, and in consequence of which the Notice of e-EGM and e-voting instructions could not be serviced to them, may temporarily get their email address and mobile number registered with the Company's Registrar and Share Transfer Agent, KFin Technologies Private Limited, by clicking on the link: https://karisma.kfintech.com/emailreg for doing the same. Shareholders are requested to follow the process as guided to capture the email address and mobile number for obtaining the soft copy of notice and e-voting instructions along with the User ID and Password. In case of any queries, shareholders may write
- to einward.ris@kfintech.com. 7. Members holding shares either in physical form or in dematerialised form, as on cut-off date i.e. 7th July 2020, may cast their votes electronically on the businesses as set out in the Notice of e-EGM, through electronic voting system of KFin Technologies Private Limited ("KFIN") from a place other than venue of EGM ('remote
 - e-voting') in the manner set out in the notice of the meeting. The members are informed that: i. the business set out in the Notice of e-EGM may be transacted through voting by electronic means;
- ii. the remote e-voting shall commence on 10th July 2020 at 9.00 a.m.;
- iii. the remote e-voting shall end on 12th July 2020 at 5.00 p.m.; iv. the cut-off date for determining the eligibility to vote by electronic means or at the e-EGM is 7th July 2020;

v. any person, who acquires shares of the Company and

becomes member of the Company after dispatch of the

Notice of e-EGM and holds shares as on the cut-off date i.e.

7th July 2020, may email at einward.ris@karvy.com or call on

- Karvy's toll free number 1800-3454-001 to obtain the Notice of e-EGM and procedure for e-voting;
- Members may please note that: a. the remote e-voting module shall be disabled by KFIN after the aforesaid date and time for e-voting and once the vote on a resolution is cast by a Member, the Member shall not be allowed to change it subsequently;

b. the facility for e-voting shall also be made available at the

prior to the e-EGM may also attend the e-EGM but shall not

e-EGM and the members attending the e-EGM through Video Conference, who have not cast their vote by remote e-voting, shall be able to exercise their right to vote at the e-EGM through e-voting; c. the Members who have cast their vote by remote e-voting

be entitled to cast their vote again; and

the toll free 1800-345-4001.

- d. a person whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories, as of the cut-off date, only shall be entitled to avail the facility of remote e-voting as well as e-voting at vi. the Notice of e-EGM is available on the Company's
- https://evoting.karvy.com, on the website of BSE Ltd. at www.bseindia.com and on the website of National Stock Exchange of India at www.nseindia.com; and vii. In case of any query, members may refer to Frequently Asked Questions (FAQs) for shareholders and e-voting user manual for shareholders available at the download

website www.renukasugars.com, on KFIN's website

For Shree Renuka Sugars Limited **Date**: 21st June 2020 Deepak Manerikar **Company Secretary**

section of https://evoting.karvy.com or contact Mr. Rajeev

Kumar, Dy. Manager - RIS Department of KFIN, by email

at einward.ris@kfintech.com / evoting@karvy.com or call on

Equity Hybrid Fund

Declaration of Dividend:

CANARA ROBECO

Canara Robeco Mutual Fund

Investment Manager: Canara Robeco Asset Management Co. Ltd.

Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001. Tel.: 6658 5000 Fax: 6658 5012/13 www.canararobeco.com CIN No.: U65990MH1993PLC071003

NOTICE NO. 20

Declaration of dividend in Canara Robeco Mutual Fund Schemes:

Notice is hereby given that the Board of Trustees of Canara Robeco Mutual Fund has declared dividend in the following schemes, subject to availability of distributable surplus:

Dividend Face Value NAV Per Unit as Scheme Name **Investment Option** (₹ Per unit) (₹ per unit) on 19.06.2020 Regular Plan - Dividend Option 0.45 10.00 14.5176 Canara Robeco Dynamic Bond Fund Direct Plan - Dividend Option 0.45 10.00 15.3093 0.50 10.00 15.7204 Regular Plan - Dividend Option Canara Robeco Gilt Fund 0.50 Direct Plan - Dividend Option 10.00 16.4602 Regular Plan - Quarterly Dividend Option 0.25 10.00 15.5483 Canara Robeco Income Fund Direct Plan - Quarterly Dividend Option 0.25 10.00 16.6277 Canara Robeco Regular Plan - Quarterly Dividend Option 0.30 10.00 13.0667 Conservative Direct Plan - Quarterly Dividend Option 0.30 10.00 14.4426 Hybrid Fund Canara Robeco Regular Plan - Monthly Dividend Option 0.10 10.00 13.3019 Conservative Direct Plan - Monthly Dividend Option 0.10 10.00 14.6445 Hybrid Fund Regular Plan - Quarterly Dividend Option 0.18 10.00 15.2497 Canara Robeco Short **Duration Fund** Direct Plan - Quarterly Dividend Option 0.18 10.00 16.3172 Regular Plan - Monthly Dividend Option 0.06 10.00 15.3421 Canara Robeco Short **Duration Fund** 10.00 Direct Plan - Monthly Dividend Option 16.7298 0.06 Regular Plan - Monthly Dividend Option 0.60 10.00 70.5800 Canara Robeco

Pursuant to payment of dividend, the NAV of the dividend option of the schemes would fall to the extent of payout and statutory levy (if any).

Direct Plan - Monthly Dividend Option

Record Date for the purpose of distribution of dividend is 26th June, 2020 or the next business day if the record date happens to be a non-business day. All unit holders, under the abovementioned Plan/Option, whose names appear on the register of unit holders of the Scheme as on the record date, are eligible for the dividend. Declaration of dividend is subject to availability of distributable surplus on the record date/ex-dividend date. In case the distributable surplus is less than the quantum of dividend on the record date/ex-dividend date, the entire available distributable surplus in the Scheme/plan will be declared as dividend.

Unitholders are requested to visit www.canararobeco.com to claim their amounts remaining unclaimed or unpaid and follow the prescribed procedure therein.

> For and on behalf of Canara Robeco Asset Management Company Ltd. (Investment manager for Canara Robeco Mutual Fund)

0.60

10.00

78.7900

Date: 20-06-2020 **Authorised Signatory** Place: Mumbai

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

McDOWELL HOLDINGS LIMITED

CIN: L05190KA2004PLC033485 Registered Office: 'UB Tower', Level 12, UB City, 24, Vittal Mallya Road, Bengaluru - 560 001 E-mail: mhlinvestor@ubmail.com Website: www.mcdowellholdings.co.in Tel.: +91 80 4668 6020 Fax: +91 80 2227 4890

NOTICE

Notice is hereby given pursuant to Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, a meeting of the Board of Directors of the Company will be held on Friday, June 26, 2020, to consider, inter alia, the Audited Financial Results of the Company for the quarter and year

For further details, you may please visit the Company's website www.mcdowellholdings.co.in and on the website of the Stock Exchanges where the equity shares of the Company are listed at www.bseindia.com and www.nseindia.com.

For McDowell Holdings Limited

Place : Bengaluru : June 19, 2020

Place: Mumbai

Arindam Ash Chief Financial Officer



CG POWER AND INDUSTRIAL SOLUTIONS LIMITED CIN: L99999MH1937PLC002641

Registered Office: 6th Floor, CG House, Dr. Annie Besant Road, Worli, Mumbai - 400 030 Tel No.: 022 - 2423 7777 Fax No.: 022 - 2423 7545 E-mail ID: investorservices@cgglobal.com Website: www.cgglobal.com

NOTICE

Notice is hereby given, in terms of Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations. 2015, that a Meeting of the Board of Directors of the Company is scheduled to be held on Saturday, June 27, 2020 inter-alia, to consider and approve, the Audited Financial Results, on Standalone as well as Consolidated basis, of the Company for the 4th quarter and financial year ended March 31, 2020.

For CG Power and Industrial Solutions Limited

Alen Ferns Company Secretary and Compliance Officer Website of Stock Exchanges: www.bseindia.com/www.nseindia.com Date : June 20, 2020

DYNAMATIC TECHNOLOGIES LIMITED CIN: L72200KA1973PLC002308 Registered Office: Dynamatic Park, Peenya, Bangalore - 560058

Tel. No.: +91 80 28394933/34/35 Fax No.: +91 80 28395823 email: investor.relations@dynamatics.net, Website: www.dynamatics.com NOTICE is hereby given pursuant to the Regulation 47 of the SEBI (LODR) Regulation 2015, that a Meeting of the Board of Directors of the Company will be held on **Saturday**, **27th June**, 2020, at Bangalore, inter alia, to consider and approve the Standalone and Consolidated Audited Financial Results of the Company for the fourth quarter and financial year ended 31st March 2020.

In accordance with the SEBI (Prohibition of Insider Trading) Regulations, 2015 Read with Code of Conduct of the Company, the Trading Window for dealing in the securities of the Company has been closed from 1st April 2020 till the closing hours of 29th June 2020. All Insiders are informed to abstain from trading in the Company's shares when the Trading Window is closed.

By order of the Board Sd/- Shivaram V. Place: Bangalore Head-Legal, Compliance Date: 20th June 2020 & Company Secretary

FIEM INDUSTRIES LIMITED

Regd. Office: D-34, DSIDC Packaging Complex, Kirti Nagar, New Delhi-110015 (INDIA) Tel.: +91-11-25927919 / 7820, Fax: +91-11-25927740, E-mail: investor@fiemindustries.com Website: www.fiemindustries.com, CIN: L36999DL1989PLC034928

NOTICE TO THE EQUITY SHAREHOLDERS (For transfer of equity shares to the Investor Education and Protection Fund Authority)

This Notice is published pursuant to the provisions of the Rule 6(3)(a) of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended (the Rules) read with Section 124(6) of the Companies Act, 2013 (the Act). Pursuant to Section 124(6) of the Act read with Rule 6 of the Rules, all shares in respect of which dividends have remained unpaid or unclaimed for a period of seven consecutive years as provided under Section 124(5) of the Act, are required to be transferred by the Company to IEPF Authority.

A list of such shareholders who have not claimed their dividends for the last seven consecutive years i.e. from financial year 2012-13 to 2018-19 and whose shares are therefore liable for transfer to IEPF Authority has been posted on the website of the company at www.fiemindustries.com, along with their respective folio numbers/ DP ID, Client ID details. Shareholders are requested to refer the website to verify the details of unencashed dividends and shares liable to be transferred to the IEPF Authority.

In this regard, the Company has sent individual advance Notices to the all concerned shareholders through courier at their last known addresses available with the Company/DP. Further, the Company has also sent Notices through email to those concerned shareholders, whose email addresses are available with DP/ RTA. The Company will also dispatch 2 more Notices to the registered address of such shareholders through post / courier in due course. The Shareholders, whose equity shares are liable to be transferred to

the IEPF Authority, may kindly note that as per the Rules: -

In case of Equity Shares held in physical form: The procedure for transmission of equity shares will be followed and shares will be transferred in favour of the IEPF Authority. The original share certificate(s) registered in the shareholder's name will stand automatically cancelled and deemed non-negotiable.

In case of Equity Shares held in Demat form: The concerned depository will give effect to the transfer of the equity shares liable to be transferred in favour of the IEPF Authority by way of corporate

The Shareholders may further note that the details uploaded by the Company on its website shall deemed to be adequate Notice by the Company for the purpose of transfer of physical shares (by way of following the procedure for transmission of equity shares) to the IEPF Authority pursuant to the Rules.

Notice is hereby given that in absence of receipt of a valid request form along with necessary documents from the shareholders on or before September 15, 2020, the Company shall with a view to comply with the requirements of the Rules, transfer the shares to the IEPF Authority by the due date as per the procedure stipulated in the Rules without any

further notice to the Shareholders. Please note that no claim shall lie against the Company in respect of unclaimed dividend amounts and shares transferred to the IEPF Authority pursuant to the Rules. Please also note that all subsequent corporate benefits accruing on such shares, shall also be credited in favour of the IEPF Authority. The concerned shareholders may note that upon such transfer, they can claim their said shares along with dividend(s) by making an application in Form IEPF-5 to the IEPF Authority as prescribed under the Rules and the same is available at the

For any clarification in this regard, the Shareholders may write to the Company at email and address given above or Registrar & Share Transfer agent viz., Link Intime India Pvt. Ltd., Noble Heights, 1"Floor, Plot NH 2, C-1 Block LSC, Near Savitri Market, Janakpuri, New Delhi-110058 Phone: +91 11 4941100

Lastly, Members are advised to register and keep updated their email IDs, Mobile Numbers and ECS mandate with the RTA/ DP and also to consider converting their physical holding to dematerialized form to eliminate risks associated with physical shares and for ease of holding. Members can write to the Company's RTA in this regard.

Date: June 21, 2020 Place: Delhi

Name of the Schemes / Plans

IEPF website www.iepf.gov.in.

Arvind K. Chauhan Company Secretary

For Fiem Industries Ltd.

per Unit[#] (₹)

Sd/-



Regd. Office No.9-A, Valluvar Street, Sivanandha Colony, Coimbatore - 12. CIN:L17115TZ1988PLC002269 e-mail: ambika@acmills.in web: www.acmills.in Ph: 0422-2491504

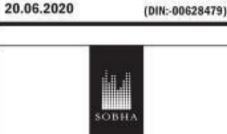
NOTICE

NOTICE is hereby given, pursuant to Regulation 47

read with Regulation 29 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, that a meeting of the Board of Directors of the Company is scheduled to be held on Saturday, the 27° June 2020 interalia, to consider and take on record the Audited Financial Results for the Year ended 31" March 2020 and to consider and declare final dividend for FY 2019-20.

For AMBIKA COTTON MILLS LIMITED P.V. CHANDRAN, Chairman &

Managing Director



SOBHA LIMITED

COIMBATORE

CIN: L45201KA1995PLC018475 Registered & Corporate Office: 'SOBHA', Sarjapur – Marathahalli Outer Ring Road (ORR), Devarabisanahalli, Bellandur Post **BANGALORE - 560 103** Phone: 080-4932 0000

NOTICE NOTICE pursuant to Regulation 29

and 47 of the SEBI (Listing Obligations and Requirements) Regulations, 2015 is hereby given that the meeting of the Board of Directors of the Company which is originally scheduled on Wednesday, the 24th day of June, 2020 has been postponed and rescheduled on Saturday, 27th June, 2020 at its Registered and Corporate Office situated at 'SOBHA', Sarjapur Marathahalli Outer Ring Road (ORR), Devarabisanahalli, Bellandur Post, Bangalore - 560 103, Karnataka, India, to consider and take on record, inter-alia, the Audited Standalone and Consolidated Financial Results of the Company for the financial year ended March 31, 2020 and to recommend dividend, if any, on its equity shares.

Further details may be accessed from the website of the Company www.sobha.com or the website of Stock Exchanges where the securities of the Company are listed viz. www.nseindia.com or www.bseindia.com.

For Sobha Limited Vighneshwar G Bhat Company Secretary and

Date: June 20, 2020 **Compliance Officer**

may be addressed to investors@sobha.com.'

June 18, 2020 (₹)

IDFC MUTUAL FUND

Quantum of NAV (in Rs.)

NOTICE

Notice is hereby given that the Board of Directors of IDFC AMC Trustee Company Limited (Trustee to IDFC Mutual Fund) has approved the declaration of dividend under the Dividend Option(s) of the following Scheme(s)/ Plan(s), subject to availability of *distributable surplus, with the Record Date as Friday, June 26, 2020.

Scheme(s) Name	Plan(s)	Option	Dividend* (Rs. per Unit)	Per Unit as of June 19, 2020
IDFC Arbitrage Fund	Regular	Monthly Dividend	0.0319	12,7546
DFC Arbitrage Fund	Direct	Monthly Dividend	0.0332	13.2840
DFC Equity Savings Fund	Regular	Monthly Dividend	0.03	12.26
IDFC Equity Savings Fund	Direct	Monthly Dividend	0.03	12.94
IDFC Equity Savings Fund	Regular	Quarterly Dividend	0.08	10.26
IDFC Equity Savings Fund	Direct	Quarterly Dividend	0.08	10.30
IDFC Regular Savings Fund	Regular	Quarterly Dividend	0.1572	12.6971
IDFC Regular Savings Fund	Direct	Quarterly Dividend	0.1788	14.4415
IDFC Asset Allocation Fund of Fund - Aggressive Plan	Regular	Dividend	0.1821	14.8677
IDFC Asset Allocation Fund of Fund - Aggressive Plan	Direct	Dividend	0.2028	16.5598
IDFC Asset Allocation Fund of Fund - Conservative Plan	Regular	Dividend	0.1835	14.7805
IDFC Asset Allocation Fund of Fund - Conservative Plan	Direct	Dividend	0.1909	15.3796
DFC Asset Allocation Fund of Fund - Moderate Plan	Regular	Dividend	0.1911	15,4755
IDFC Asset Allocation Fund of Fund - Moderate Plan	Direct	Dividend	0.1956	15.8348
DFC Government Securities Fund - Investment Plan	Regular	Quarterly Dividend	0.7419	12.2051
IDFC Government Securities Fund - Investment Plan	Direct	Quarterly Dividend	0.7369	11.8649
IDFC Government Securities Fund - Constant Maturity Plan	Regular	Quarterly Dividend	0.6924	11.9953
IDFC Government Securities Fund - Constant Maturity Plan	Direct	Quarterly Dividend	0.7135	12.2947
IDFC Banking & PSU Debt Fund	Regular	Quarterly Dividend	0.7573	11.2302
IDFC Banking & PSU Debt Fund	Direct	Quarterly Dividend	0.7717	11.3209
IDFC Dynamic Bond Fund	Regular	Quarterly Dividend	0.6730	11.8670
IDFC Dynamic Bond Fund	Direct	Quarterly Dividend	0.8071	13.8493
IDFC Bond Fund - Income Plan	Regular	Quarterly Dividend	0.6747	12.5107
IDFC Bond Fund - Income Plan	Direct	Quarterly Dividend	0.7229	13.0818
IDFC Bond Fund - Medium Term Plan	Regular	Quarterly Dividend	0.6199	11.4592
IDFC Bond Fund - Medium Term Plan	Direct	Quarterly Dividend	0.6461	11.6244
IDFC Bond Fund - Short Term Plan	Regular	Quarterly Dividend	0.3096	10.7420
IDFC Bond Fund - Short Term Plan	Direct	Quarterly Dividend	0.3349	10.6629
IDFC Low Duration Fund	Regular	Quarterly Dividend	0.3904	11.0815
IDFC Low Duration Fund	Direct	Quarterly Dividend	0.3935	11.0074
IDFC Corporate Bond Fund	Regular	Quarterly Dividend	0.7633	11.1046
IDFC Corporate Bond Fund	Direct	Quarterly Dividend	0.6628	10.9504
IDFC Credit Risk Fund	Regular	Quarterly Dividend	0.1738	10.3890
IDFC Credit Risk Fund	Direct	Quarterly Dividend	0.1023	10.4359
IDFC All Seasons Bond Fund	Regular	Quarterly Dividend	0.8506	13.1417
IDFC All Seasons Bond Fund	Direct	Quarterly Dividend	0.8728	13,3089
IDFC Ultra Short Term Fund	Regular	Quarterly Dividend	0.2908	10.3393
IDFC Ultra Short Term Fund	Direct	Quarterly Dividend	0.2938	10.3448
IDFC Fixed Term Plan - Series 140	Regular	Quarterly Dividend	0.2512	10.4308
IDFC Fixed Term Plan - Series 142	Regular	Quarterly Dividend	0.2574	10.4359
IDFC Fixed Term Plan - Series 149	Regular	Quarterly Dividend	0.1916	10.6834
IDFC Fixed Term Plan - Series 149	Direct	Quarterly Dividend	0.1989	10.6913
IDFC Fixed Term Plan - Series 156	Regular	Quarterly Dividend	0.3600	10.5574
IDFC Fixed Term Plan - Series 160	Regular	Quarterly Dividend	0.2955	10.6070
IDFC Fixed Term Plan - Series 167	Regular	Quarterly Dividend	0.3877	10.6866
IDFC Fixed Term Plan - Series 178	Regular	Quarterly Dividend	0.2826	10.6314

 * TDS and other statutory levies (if any) shall be levied on the amount received by the investor. Considering the volatile nature of markets, Trustee reserves the right to restrict the quantum of dividend upto the per unit distributable surplus available on the Record Date in case of

fall in market. # If in any case the Record Date falls on a non-business day, the immediately following business day shall be deemed to be the Record Date. All investors whose names appear in the register of unit holders of the Scheme(s)/ Plan(s)/ Option(s) as on the close of the record date will be eligible to receive the dividend.

Pursuant to the payment of dividend, NAV of the Scheme(s)/Plan(s)/Option(s) will fall to the extent of payout and statutory levy (if any).

Date: June 20, 2020

financialexp.epa

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY



Franklin Templeton Mutual Fund

Indiabulls Finance Center, Tower 2, 12th and 13th Floor, Senapati Bapat Marg, Elphinstone Road (West), Mumbai 400013

Dividend in the Schemes of Franklin Templeton Mutual Fund

The Trustees of Franklin Templeton Mutual Fund have decided to distribute the following Schemes/Plans/Options: NAV per Unit as on Amount of Dividend Face Value

per Unit (₹)

	por orme ()	p =	
Franklin India Fixed Maturity Plans - Series 2	- Plan B (1224 Days)	(FIFMP-2-B)	
FIFMP-2-B - Quarterly Dividend	10.00	0.19	10.3996
Franklin India Fixed Maturity Plans - Series 3	- Plan B (1139 days)	(FIFMP-3-B)	
FIFMP-3-B - Quarterly Dividend	10.00	0.19	10.4307
Franklin India Fixed Maturity Plans - Series 3	- Plan C (1132 days) ((FIFMP-3-C)	10 kg
FIFMP-3-C - Quarterly Dividend	10.00	0.19	10.4208
FIFMP-3-C- Quarterly Dividend- Direct			10.4572
Franklin India Fixed Maturity Plans - Series 3	- Plan D (1132 days)	(FIFMP-3-D)	
FIFMP-3-D- Quarterly Dividend	10.00	0.19	10.4197
FIFMP-3-D- Quarterly Dividend- Direct			10.4798
Franklin India Fixed Maturity Plans - Series 3 -	- Plan E (1104 days) ((FIFMP-3-E)	28.0
FIFMP-3-E - Dividend	10.00	0.97	11.2946
FIFMP-3-E- Dividend- Direct			11.3685
FIFMP-3-E - Quarterly Dividend	10.00	0.205	10.5106
FIFMP-3-E- Quarterly Dividend- Direct			10.5724
Franklin India Fixed Maturity Plans - Series 3 -	- Plan F (1098 days) ((FIFMP-3-F)	10
FIFMP-3-F - Dividend	10.00	0.98	11.3028
Franklin India Fixed Maturity Plans - Series 4	- Plan A (1098 days) ((FIFMP-4-A)	
FIFMP-4-A - Dividend	10.00	0.885	11.2288
FIFMP-4-A - Dividend- Direct			11.3488
FIFMP-4-A - Quarterly Dividend	10.00	0.2	10.5238
FIFMP-4-A - Quarterly Dividend- Direct			10.5940
Franklin India Fixed Maturity Plans - Series 4 -	- Plan D (1098 Days)	(FIFMP-4-D)	- (ACA)
FIFMP-4-D – Quarterly Dividend	10.00	0.205	10.5276
Franklin India Fixed Maturity Plans - Series 4	- Plan E (1098 Days)	(FIFMP-4-E)	
FIFMP-4-E - Quarterly Dividend	10.00	0.215	10.6342
FIFMP-4-E - Quarterly Dividend- Direct			10.7505
Franklin India Fixed Maturity Plans - Series 5	- Plan C (1259 days) ((FIFMP-5-C)	1971
FIFMP-5-C - Quarterly Dividend	10.00	0.2	10.6482
FIFMP-5-C - Quarterly Dividend- Direct			10.6918
Franklin India Fixed Maturity Plans – Series 6	 Plan C (1169 days) 	(FIFMP-6-C)	
FIFMP-6-C - Quarterly Dividend	10.00	0.2	10.5893
Franklin India Prima Fund (FIPF)	50 90 00 00		095 4607
FIPF - Dividend	10.00	4.250	46.4352
FIPF - Dividend- Direct	1		51.5228

The Record Date for the same will be June 26, 2020 (Friday). In case the Record Date falls on a non-Business Day, the immediately following Business Day shall be the Record Date. All the Unitholders / Beneficial Owners of the dividend plan / option of the scheme whose names appear in the records of Registrar / Depositories as on the Record Date shall be entitled to receive dividend. The investors in the dividend re-investment plan/option will be allotted units for the dividend amount at the NAV of the next Business Day after the Record Date.

Please note that the dividend payout shall be subject to the availability of distributable surplus and if the available distributable surplus as on the record date is lower than the aforementioned dividend rate, then the available distributable surplus shall be paid out. The payout shall be subject to tax deducted at source i.e. TDS, as applicable.

Pursuant to payment of dividend, the NAV of the scheme would fall to the extent of payout and statutory levy (as applicable)

For Franklin Templeton Asset Management (India) Pvt. Ltd. (Investment Manager of Franklin Templeton Mutual Fund)

Sd/-

Sanjay Sapre **President**

Date: June 20, 2020

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

SCATHING ATTACK

Pompeo tears into China for 'escalating' tension with India

The top American diplomat called the Communist Party of China a 'rogue actor', saying it wants to undo all progress the free world has made through institutions like NATO

PRESS TRUST OF INDIA Washington, June 20

US SECRETARY OF state Mike Pompeo has criticised the Chinese Army for "escalating" the border tension with India and militarising the strategic South China Sea as he described the ruling Communist Party of China as a "rogue actor." In a scathing attack on the Chinese government, the top American diplomat said that the Communist Party of China (CPC) wants to undo all the progress the free world has made through institutions like the NATO and adopt a new set of rules and norms that accommodate Beijing."The PLA (People's Liberation Army) has escalated border tensions with India, the world's most populous democracy. It's militarising the South China Sea and illegally claiming more territory there, threatening vital sea lanes,"Pompeo said, a day after he expressed deep condolences to India on the death of 20 soldiers in violent clashes with the Chinese troops at the Galwan Valley in Ladakh early in the week.

China claims almost all of the resource-rich South China



Sea and has also laid claims on American companies have the Senkaku islands under the control of Japan in the East China Sea. Vietnam, the Philippines, Malaysia, Brunei and Taiwan have counter claims over the South China Sea. The US periodically deploys its naval ships and fighter planes to assert freedom of navigation. In his virtual address on "Europe and the China Challenge" during the 2020 Copenhagen Democracy Summit on Friday, Pompeo said that for many years, the West, in an era of hope, believed they could change the CPC and improve the lives of the Chinese people along the way. "The CPC took advantage of our goodwill while assuring us they wanted a cooperative relationship. As (for-PLA has escalated border tenmer Chinese politician) Deng sions with India," he said. Xiaoping said 'Hide your strength, bide your time.' I've talked in other venues about

Pompeo said. Over decades, European and

why this happened. It's a com-

plicated story. It's no one's fault,"

invested in China with great optimism. It outsourced supply chains to places like Shenzhen, opened education institutions for PLA-affiliated students and welcomed Chinese state-backed investment in their countries, he said.But the CPC decreed an end to freedom in Hong Kong, violating a UN-registered treaty and the rights of its citizens. This is one of many international treaties the party has violated, Pompeo said."General Secretary (Chinese President) Xi Jinping has greenlighted a brutal campaign of repression against Chinese Muslims, a human rights violation on a scale we haven't seen since World War II. Now, the

The clash in the Galwan Valley is the biggest confrontation between the two militaries after their 1967 clashes in Nathu La when India lost around 80 soldiers while the death toll on the Chinese side was over 300. "The

CPC isn't just a rogue actor in its own neighbourhood, it lied about the Coronavirus and let it spread to the rest of the world, while pressuring the WHO to assist in its cover-up campaign. Hundreds of thousands of people have died and the global economy has been decimated," Pompeo said. Even now months into the pandemic, China has not provided access to live virus samples, facilities or information about patients in December in Wuhan, he said.

China is pushing disinformation and malicious cyber campaigns to undermine governments and to drive a wedge between the US and Europe, Pompeo alleged."It's saddling developing nations with debt and dependency. It's strongarming nations to do business with Huawei, an arm of the CPC's surveillance state. It's flagrantly attacking European sovereignty by buying up ports and critical infrastructure from

Piraeus to Valencia," he said.

Judge: Bolton can publish book despite efforts to block it

ASSOCIATED PRESS

Washington, June 20

that the pandemic might keep

the economy in the doldrums

longer than expected. Those

worries sent stocks on Wall

Street lower. It's not clear

whether other retailers will fol-

lowen masse, although one ana-

lyst expects hard-hit stores to

stay open unless forced to close

reopening where they can while

some have recently pulled back

navirus pandemic. The auto

hampered in part by infected

In public remarks on Friday,

Rosengren said that he expected

tially hoped for at the pan-

Many other businesses,

by local authorities.

ASSOCIATED PRESS Washington, June 20

A FEDERAL JUDGE ruled Saturday that former national security adviser John Bolton can move forward in publishing his tell-all book despite efforts by the Trump administration to block the release because of concerns that classified information could be exposed. The decision from US District Judge Royce Lamberth is a victory for Bolton in a court case that involved core First Amendment and national security concerns. But the judge also made clear his concerns that Bolton had gambled with the national security of the United States by opting out of a prepublication review process meant to prevent government officials from spilling classified secrets in memoirs they publish.

including manufacturing, The ruling clears the path for travel, dining, and entertainment, have been steadily a broader election-year readership and distribution of a memtaking health precautions. But oir, due out Tuesday, that paints an unflattering portrait of President Donald Trump's foreign or paused their plans. The Cruise policy decision-making during Lines International Association, for instance, announced on Frithe turbulent year-and-a-half that Bolton spent in the White day that ships will not be sailing from US ports until at least Sep-House. Nonetheless, Lamberth frowned upon the way Bolton tember 15, extending a pause put in place because of the Corowent about publishing the book. Bolton took it upon himself to publish his book without securindustry, meanwhile, has seen ing final approval from national its efforts to restart production intelligence authorities and perhaps caused irreparable harm to workers. Because US efforts to national security, Lamberth said. contain the pandemic haven't But with 200,000 copies already been particularly successful, the distributed to booksellers across situation"could ultimately lead to a need for more prolonged the country, attempting to block its release would be futile, the shut-downs"that would reduce judge wrote. A single dedicated consumer spending and cost individual with a book in hand jobs, said Eric Rosengren, presicould publish its contents far and dent of the Federal Reserve Bank wide from his local coffee shop, of Boston. Lamberth wrote. With hundreds of thousands of copies around the globe, many in newsrooms, the economic rebound this year the damage is done. There is no would be less than what was ini-



A file photo of an Apple store in Manhattan, New York

demic's outset, and that the unemployment rate would remain in double-digits. States such as Utah and Oregon are pausing the reopening of their economies amid a spike in cases, while others like Texas and Arizona have not changed their plans. Arizona this week did mandate that businesses implement social distancing, and Phoenix made masks mandatory in public. Like many of the biggest players in the technology industry, Apple has been faring far better than most companies amid pandemic-induced recession. The store closures won't put a significant dent in Apple's sales, said Wedbush

Apple recloses some stores,

raising economic concerns

Securities Daniel Ives, but they are "a worrisome trend." The Cupertino, California, company has continued to sell iPhones and other products online, and other retailers can do so as well if they decide to close, said Craig Johnson, president of retail consultancy Customer Growth Partners."I don't think this is going to be a giant stumblingblockforAppleoranybody else. You can still get almost everything you need online somewhere," he said. Johnson noted that the country's biggest retailers, Walmart and Target, did not shut down, and neither did appliance chains like Home Depot and Lowe's. If other

chains that aren't deemed essential do shut down stores, he would expect closures to be limited to areas with rising cases Still, retail has been hit hard with declining profits and bankruptcies. Retail earnings shrank 70% in the first quarter, excluding Walmart, said Ken Perkins of Retail Metrics, and secondquarter earnings are expected to drop another 45%. Department stores Neiman Marcus and JC Penney and clothing chain Crew have all filed for bankruptcy protection.

Home-goods chain Pier 1 is shutting down. "Remaining open may be existential for some retailers and I would expect they will stay open where local regulations allow," Perkins said in an email. He expected that they would offer curbside pick-up "at a bare minimum" even if doors were shut again in specific areas where they are required to do so. Disney, which has been planning to reopen Disneyland in California and Disney World in Orlando, Florida, in July, is not changing its plans. Universal Orlando, Busch Gardens Tampa Bay and SeaWorld have already reopened in Florida. Cases are also rising in Florida, and some restaurants and bars said they were temporarily closing again.

US President intends to nominate Indian-American to IDFC board

PRESS TRUST OF INDIA Washington, June 20

US PRESIDENT DONALD Trump has announced his intention to nominate leading Indian-American global venture capitalist Deven Parekh as a member of the board of directors of an independent agency of the government that provides financing for private development projects. The nomination of Parekh to be a member of the board of directors of the International

Development Finance Corporation will be for a term of three years. He is the managing director at software investment firm Insight Partners.

Parekh previously served on the Overseas Private Investment Corporation board from 2016 to 2018 and was a member of the advisory board of the United States Export-Import Bank from 2010 to 2012. Parekh received his BS in Economics from the Wharton School at the University of Pennsylva-



US President Donald Trump

nia. Last month, he co-hosted a virtual fundraiser for former vice president Joe Biden, who is the Democratic presidential nominee against Trump. Parekh was a major fundraiser also for former President Barack Obama. He held a number of positions at Berenson Minella & Company between 1992 and 2000, including those of principal and vice president. Previously, from 1991 to 1992, he was a financial analyst for the Blackstone Group.

restoring the status quo.

UN experts: Gold from Congo is going to armed groups, criminals

ASSOCIATED PRESS United Nations, June 20

UN EXPERTS SAY armed groups, criminal networks and some law enforcement agents in Congo are reaping vast sums of money from illegally exploiting gold and other natural resources and smuggling them to Uganda, Burundi, Rwanda, Tanzania and the United Arab Emirates. The experts monitoring implementation of UN sanctions against Congo said in a report to the UN Security Council obtained on Friday by The Associated Press that "the volumes of smuggled gold were significantly higher than the volumes of legally traded gold."



The council imposed sanctions on Congo after the end of back-to-back wars that destroyed much of the central African nation by 2002. Sporadic violence has continued to plague the vast nation's mineral-rich eastern border region where local militias regularly clash with one another, as well as with Congolese army forces and perpetrators of the 1994

Rwandan genocide. The panel of experts said it traced Congolese gold "to regional refineries and other international destinations and found that some refineries acted as brokers, used cash payments, undertook refiner-to-refiner trading and used corporate networks to obscure ownership, thereby inhibiting supply chain accountability." Gold traders also avoided using formal banking networks, it said. The panel said that it found that North and South Kivu in eastern Congo and Ituri province in the northeast reported official production totalling just over 60 kilograms of surface-mined gold in 2019.

From the Front Page

67Lworkers get ₹50k-cr helpline

"Our rural governance systems and field level workers such as Asha workers who built public awareness in rural areas have played a very important role in (fighting Covid-19)."The Prime Minister said the government would ensure no one in villages would need to depend on borrowings during this crisis period. According to him, the Abhiyaan would stand in good stead for women's self-help groups. "The way corona has been fought in the villages of India, it has taught a big lesson to the cities. Whether someone acknowledges your work or not, I hail your contribution in fighting coronavirus," he said.

The Abhiyan is estimated to cover about two-third of such migrant workers in UP, Bihar, Madhya Pradesh, Rajasthan, Jharkhand and Odisha. It would benefit migrant workers who returned to the rural areas via the special Shramik special trains and other means, with tens of thousands getting home on foot. At the same time, given its acute fiscal constraints, the government is apparently keen that these additional needs are being met mostly via fast-tracking of certain expenditure and a wholesale re-prioritisation. Additional budgetary costs, if any, are being minimised. Apart from budgetary funds, resources form afforestation (CAMPA) fund and district mineral funds could also be put to

use to some extent for the mission-mode project.

Manufacturers burst balloon

Any increase in duties would raise cost for vendors, which would be passed on to the manufacturers and onwards to consumers. Since domestic manufacturing of such components is not enough, there's no substitution possible currently.

Coming to the mobile phone segment, the overall market size is of around ₹2 lakh crore and the share of the Chinese products is around 72%. Chinese brands dominate here and any higher duties would impact the market in terms of prices of the phones. Even Chinese or some domestic firms assembling these products in India import several components from China. The situation is not much different in the ₹25,000crore TV market. The share of Chinese products in smart TVs is higher at around 45%, while in the non-smart TVs, their share is at around 9%. Raising duties here may work, but consumer prices of smart TVs would rise as non-Chinese smart TVs are costlier by 30-50%. Says Vinnie Mehta, director-general of Automotive Component Manufacturers' Association, "The imports from China cannot be replaced so soon, but the value chain can be bring down dependence on China, which accounts for about a fourth of India's annual auto parts imports of \$18 billion. Indian exports to China in this segment, however, are only about \$300 million annually."

B Thiagarajan, MD of airconditioning major Blue Star, told FE that China is the biggest component supplier. "The Atmanirmbar initiative has been taken by the government to enable component makers to become self reliant, but all these will take time."

"When it comes to global supply chain in the domain of electronics manufacturing, China is the one inseparable link. There is some component or process of virtually all products for which every electronic manufacturing country in the world is dependent on China. If India decides to stop imports from China, the production will be impacted," George Paul, CEO, Manufacturers' Association for

Information Technology, said. "It is no secret that a substantive part of India's supply chain has its roots in China. Efforts are underway to enhance self-dependency. Meanwhile, we remain confident that the Indian and Chinese leaderships will find a lasting solution for the current border impasse. We remain hopeful of peace without compromising India's strategic priorities," said Pankaj Mohindroo, chairman of the India Cellular and Electronics Association. Kamal Nandi, business

head and executive vice-president of Godrej Appliances, said, "For the next few months, there is enough stock of components and parts for consumer electronics and though there will be disruption in the long term, it can be mitigated with alternatives available. The impact on prices is not known because the industry has to see what cost impact would be there while importing from other countries."

Branding that's in your face, literally

"It is a great promotion tool which you can't go wrong with. Presently, we are giving away one matching face mask free with every garment sale that we make." While many car companies in India are manufacturing protective shields and ventilators, brands like Ferrari and Ford are offering masks with their brand logos. In fact, branded masks have caught on so fast that fakes have also flooded the market. Fake branded masks of Adidas, Nike, Tommy Hilfiger, Swiggy and Amul are easily available everywhere. And, like other fakes and copies, brands are taking these seriously as well. Adidas has clarified that it has not launched any masks in India so far, whereas Tommy Hilfiger has filed cases against manufacturers in Tamil Nadu making masks in their name.

Delhi cases: **Institutional** quarantine order revoked

After this meeting, Sisodia said outstanding issues had been resolved."The doubts the LG had regarding home isolation have been cleared and the practice will continue. We are thankful to the LG for this. Chief ministerArvind Kejriwalwill not let the people of Delhi suffer,"he tweeted. The private call centre which had been roped in to make daily calls to those under home isolation will, however, have to go. The services will be availed till Monday, after which "alternatives" will be discussed with the health department," Sisodia said. Sources said that during the noon meeting, the elected representatives asked the L-G why he had issued the order without keeping them in the loop. "The order was passed in the name of the DDMA when the issue was not even discussed by the members. It would have created complete chaos in the city. Do we have the infrastructure to send every patient to institutional quarantine? Does any city with a population like Delhi's have the capacity? The other issue raised during the meeting was that people will not come forth to get tested even if they have been in touch with Covid positive cases. That will only lead to a higher rate of transmission," said an official who did not want to be named.

VRL LOGISTICS LIMITED

Regd. Office: RS No. 351/1, Varur, Post Chabbi, Taluk Hubballi, District Dharwad, Hubballi, (Karnataka) – 581 207 (18th KM, NH- 4, Bengaluru Road, Varur) Tel: 0836 2237607 Fax: 0836 2237614 Email: investors@vrllogistics.com CIN: L60210KA1983PLC005247 Website: www.vrlgroup.in EXTRACT OF STATEMENT OF AUDITED FINANCIAL RESULTS

FOR THE QUARTER AND YEAR ENDED MARCH 31, 2020

	0.0	9		(Rs. in Lakhs)
Particulars	Quarter ended March 31, 2020	Quarter ended March 31, 2019	Year ended March 31, 2020	Year ended March 31, 2019
1000-000-000-000-000-000-000-000-000-00	Audited	Audited	Audited	Audited
Total Income from Operations	50026.32	51478.34	212885.65	211746.82
Net Profit for the period (before tax, exceptional items)	327.47	3263.63	10431.68	14047.46
Net Profit for the period before tax (after exceptional items)	327.47	3263.63	10431.68	14047.46
Net Profit for the period after tax (after exceptional items)	213.90	2051.56	9011.49	9191.61
Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	257.73	1902.72	8806.57	8903.27
Equity Share Capital	9034.35	9034.35	9034.35	9034.35
Other Equity excluding revaluation reserve			52652.58	55559.45
Earnings Per Share (of ₹ 10/-each) (not annualized)				
Basic :	0.24	2.27	9.97	10.17
Diluted:	0.24	2.27	9.97	10.17

The above is an extract of the detailed format of Financial Results for the Quarter and year ended March 31, 2020 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Financial Results for the said Quarter and year ended March 31, 2020 is available on the website of the Company as also that of Stock Exchanges as detailed below.

Company's website: http://vrlgroup.in/vrl_investor_desk.aspx?display=finance_q_results

BSE Limited: www.bseindia.com

Place: Hubballi

Date: June 20, 2020

National Stock Exchange of India Limited: www.nseindia.com

 The financial results are prepared in accordance with the Companies (Indian Accounting Standards) Rules 2015 (IndAS) (amended) as prescribed under Section 133 of the Companies Act, 2013 and other recognised accounting practices and policies, as applicable

The financial results were reviewed by the Audit Committee and were thereafter approved by the Board of Directors of the Company at their respective meetings held on 20 June 2020. There are no qualifications in the audit report issued for the said period.

Figures for the guarters ended 31 March 2020 and 31 March 2019 as reported in these financial results are the balancing figures between audited figures in respect of the full financial years and the published year to date figures up to the end of the third quarter of the respective financial years.

> For and on behalf of the Board of VRL LOGISTICS LIMITED DR. VIJAY SANKESHWAR

CHAIRMAN AND MANAGING DIRECTOR DIN: 00217714

created in India given our skills,

quality and capabilities. So the

Indian auto parts industry can

Piramal Pharma to acquire G&W Lab's US drug facility

PRESS TRUST OF INDIA New Delhi, June 20

PIRAMAL **PHARMA** solutions business on Saturday said it had entered into a pact with G&W Laboratories to acquire its solid oral dosage drug product manufacturing facility at Sellersville in the US for \$17.5 million (over ₹130 crore). "According to the terms of the agreement, Piramal Enterprises, through one of its af-

Amrapali: ED to quiz JP Morgan Chinese director, officials

PRESS TRUST OF INDIA New Delhi, June 20

THE ENFORCEMENT DIREC-TORATE (ED) will begin detailed interrogation of JP Morgan India board members, including a Chinese national to take forward its money laundering probe linked to the alleged diversion of crores of rupees of home buyers who wanted to purchase an abode in Amrapali Group's real estate projects. What has come as a shot in the arm for the agency is a June 18 order of the Supreme Court directing the multi-national firm JP Morgan to transfer over ₹140 crore plus interest from its bank accounts, that has been recently attached by the ED, to the es-

The ED had recently attached, as part of an order issued under the PMLA, more than ₹187 crore funds of JP Morgan India

crow account maintained by the UCO bank.

The apex court said the money would be used for completing the pending projects of the now defunct Amrapali Group. Officials probing money laundering crimes said this is the first time that the apex court has sought transfer of such funds in its accounts after being satisfied with the provisional attachment order issued by the central agency. Usually, funds once attached are kept in the bank accounts where they are and the order for attachment is sent to the Prevention of Money Laundering Act (PMLA) Adjudicating Authority for approval and subsequent confiscation of assets.

The ED had recently attached, as part of an order issued under the PMLA, more than ₹187 crore funds of JP Morgan India kept in a bank branch in Mumbai. The apex court, which is monitoring this case, had in December last year directed the ED to take charge of investigation and asked its Lucknow zone Joint Director Rajeshwar Singh to take action against JP Morgan under the antimoney laundering law and the Foreign Exchange Management Act (FEMA) and apprise it on a regular basis.

An ED team led by Singh attends the court hearings too. The top court had cracked whip on errant builders for breaching the trust of home buyers, ordered cancellation of Amrapali Group's registration under real estate law RERA and ousted it from its prime properties in the national capital region by nixing the land leases in July last year. Official sources said the investigating agency has now sought all financial documents, agreements, memorandum of understanding and others from J P Morgan India and will begin detailed interrogation and recording of statement of its directors like Gunjan Bahl, Hrushikesh Kar and Chanakya Chakravarty and few others. A Chinese national, Todd Wong, who was a Director on the board of J P Morgan India Property Mauritius Company II will also be summoned for questioning and recording of his statement under the PMLA, official sources said. They said a chargesheet or prosecution complaint will be filed in 'due course' after recording of statements. Wong was on board of the company between February 5, 2010 to April 25, 2013 and as per an ED affidavit was inducted as the authorised signatory of its escrow account.

The company will acquire **G&W Laboratories' solid** oral dosage drug product manufacturing facility at Sellersville in the US for \$17.5 million

stake in the entity that operates the facility and owns the related real estate," Piramal Pharma Solutions (PPS) said in a statement.

युको बैंक 🕅 UCO BANK

This acquisition broadens the offering of Piramal Pharma Solutions by adding solid oral dosage form capabilities in North America. Until now, its capabilities in solid oral dosage forms were all located in the UK and India, it added.

"The Sellersville site can also

BIRATI BRANCH (0707)

cations from the Food and Drug Administration (FDA) and European Medicines Agency(EMA), it added. "Many of our customers are looking for US-based manufacturing partners to expand and support their pipeline. This acquisition strengthens our ability to partner with them on best-in-class drug products," PPS CEO Peter DeYoung said.

Piramal Pharma Solutions now offers solid oral drug product development and commercial manufacturing in all its major geographies, addressing a previously unmet customer need and strengthening its ability to work globally with customers to reduce the burden of disease on patients, he added.

The company expects to further grow the site's current strength to support development services as well as any Covid-19 management opportunities,?the statement said.

PRESS TRUST OF INDIA New Delhi, June 20

DIESEL PRICE ON Saturday hit a record high after rates were hiked by 61 paise per litre while petrol price was up 51 paise, taking the cumulative increase in rates in two weeks to ₹8.28 and ₹7.62 respectively. Petrol price in Delhi was hiked to ₹78.88 per

litre from ₹78.37, while diesel rates were increased to ₹77.67 a litre from ₹77.06, according to a price notification of state oil

ELITECON INTERNATIONAL LIMITED FORMERLY KASHIRAM JAIN AND COMPANY LIMITED)

Regd. Off.: Lachit Nagar, S. R. B. Road, Guwahati - 781 007, Assam CIN: L70100AS1987PLC002828 Phone: 9748261867 Email Id: kjcl002828@yahoo.co.in Website: www.kashiram.co.in

Notice is hereby given pursuant to Regulation 47 read with Regulation 29 & Regulation 33 of the Securities and Exchange Board of India (Listing Obligations & Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of ELITECON INTERNATIONAL LIMITED ("the Company") will be held on Monday, June 29, 2020 inter-alia, to consider and approve the following: Audited Standalone Financial Results;

2. Any other Business with the permission of the chair. Further details are also available on the website of the Company i.e. at www.kashiram.co.in and also on the website of BSE Limited i.e. http://www.bseindia.com and The Calcutta Stock Exchange Limited at www.cse-india.com where the shares of the company are listed.

PATEL AKSHAYKUMAR DINESH KUMAR Date: June 20, 2020 Director Place: New Delhi

For ELITECON INTERNATIONAL LIMITED

Lee & Nee Softwares (Exports) Ltd. Regd. Office: 14B, Nandi Commercial,

Camac St. Kolkata- 700017 Email id: Info@Insel.com Website: www.Insel.com Phone: 033-40650374/78 CIN: L70102WB1988PLC045587

> NOTICE Notice is hereby given that pursuant t Regulation 29 and 47 of the SEBI (Listing Obligation and Disclosure Requirements Regulations 2015, meeting of Board of Directors, of the Company will be held on Monday, 29th June, 2020, inter-alia to

Results (Standalone and Consolidated) of the Company for the quarter and year ended March 31, 2020 Further details are also available on website of Company i.e. www.lnsel.com as well as website of stock exchange that i www.bseindia.com.

consider and approve the Audited Financial

For Lee & Nee Softwares (Exports) Ltd.

Place : Kolkata Ajay Agarwal Dated: 22.06.2020 Chairman

> Tamluk Railway Station Branch . Tamluk, Dist. Midnapur East West Bengal - 721 636 E-mail: sbi.08745@sbi.co.in

Appendix IV, Rule 8(1) POSSESSION NOTICE (For Immovable Property) Whereas, the undersigned being the Authorized Officer of the State Bank of India,

Tamluk Railway Station Branch under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No. 3 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 31.05.2019 calling upon the Borrower M/s Ansur Timber Traders, Prop. Sk Ansur Ali, S/o Late Sk Chasam Ali of Vill. & P.O. Kakgeechia, P.S. Tamluk, Dist. Purba Medinipore, Pin - 721636 to repay the amount mentioned in the notice being Rs.12,58,787.11 (Rupees Twelve Lakh Fifty Eight Thousand Seven Hundred Eighty Seven and Paisa Eleven only) as on 30.04.2019 plus up to date accrued interest. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges etc. within 60 days from the date of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred to him under subsection (4) of section 13 of Act, read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 18th day of June of the year 2020. The borrower/ quarantor in particular and the public in general is hereby cautioned

not to deal with the property and any dealings with the property will be subject to the charge of the State Bank of India, Tamluk Railway Station Branch for an amount of Rs.12,58,787.11 (Rupees Twelve Lakh Fifty Eight Thousand Seven Hundred Eighty Seven and Paisa Eleven only) as on 30.04.2019 with further interest and incidental expenses, costs etc. thereon.

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.

Description of Immovable Property

(1) Deed No. 3483 for the year of 2002, Book No. I, CD Volume No. 117, Pages from

(2) Deed No. 5175 for the year of 2008, Book No. I, CD Volume No. 16, Pages from

(3) Deed No. 2339 for the year of 2009, Book No. I, CD Volume No. 7, Pages from 7979 to 2987

(4) Deed No. 38 for the year of 2009, Book No. IV, CD Volume No. 1, Pages from 374

All that piece and parcel of land measuring 8.161 Decimal out of 16.07 Decimal situated at Mouza - Gourangapur, J.L. No. 150, Khatian No. 862, Plot No. 955, P.S.

Tamluk, Dist. Purba Medinipore. Property stands in the name of Sk Ansur Ali. Butted and bounded of the Plot No. 482 by on the North: Plot No. 955, Property of Sk Ansur Ali, on the South: Plot No. 955, Pond of Uttar Malick, on the East: Plot No. 955,

Saw Mill of Sk Sultan Ali and on the West: Plot No. 957, Property of Sk Ansur Ali.

Date: 18.06.2020 Place: Tamluk Railway Station

Authorized Officer State Bank of India marketing companies.

Diesel price hits record high, hiked for 14th day

Rates have been increased across the country and vary from state to state depending on the incidence of local sales tax or VAT. The 14th daily increase in rates since oil companies on June 7 restarted revising prices in line with costs after ending an 82-day hiatus in rate

revision, has taken diesel prices to new high. Petrol price too is at a two-year high. Prior to the current rally, diesel rate had touched a peak of ₹75.69 per litre in Delhi on October 16 2018. The highest-ever petrol price was on October 4, 2018, when rates soared to ₹84 a litre in Delhi.



SUNDARAM FINANCE HOLDINGS **PUBLIC NOTICE**

Notice is hereby given that the 26th Annual General Meeting (AGM) of the shareholders of the Company will be held on Wednesday, the 15th July 2020 at 10.00 A.M. IST through Video Conferencing ("VC") / Other Audio Visual Means

In view of the situation arising due to the COVID-19 global pandemic, the Annual General Meeting of the company will be held through video conferencing (VC) or other audio visual means (OAVM) as per the guidelines issued by the Ministry of Corporate Affairs (MCA) vide Circular No. 14/2020 dated April 8, 2020, Circular No.17/2020 dated April 13, 2020, Circular No. 20/2020 dated May 05, 2020 and SEBI Circular Reference No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated 12th May 2020. Hence, Members can attend and participate at the ensuing AGM through VC/OAVM

Notice of the AGM, together with the Annual Report for the financial year 2019-20, is being sent only in electronic form on 22nd June 2020, in accordance with the relaxation granted by the Securities and Exchange Board of India vide Circular dated 12th May 2020, to all the shareholders whose names appear on the Register of Members / list of Beneficial Owners as received from National Securities Depository Limited (NSDL) / Central Depository Services (India) Limited (CDSL) as at the close of business hours on 19th June 2020 and who have registered their email id with the Company/Depositories. Members may note that the Notice of the AGM and Annual Report 2019-20 will also be available on the Company's website at www.sundaramholdings.in and website of the National Stock Exchange of India Limited at www.nseindia.com respectively. Members can attend and participate at the AGM through VC/OAVM facility only. The instructions for joining the AGM are provided in the Notice. Members attending the Meeting through VC/OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies

In compliance with the provisions of Section 108 of the Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014, the Company has offered electronic voting facility (remote e-voting) for transacting the business through Central Depository Services (India) Limited [CDSL] to enable the Members to cast their votes electronically. Additionally, the facility for voting through electronic means shall also be made available at the time of the meeting and Members attending the meeting who have not already cast their vote by remote e-voting shall be able to exercise their right at the meeting. Detailed procedures for remote e-voting and evoting at the meeting are provided in the Notice

Members whose names appear on the Register of Members / Register of Beneficial Owners maintained by the Depositories as on the Cut Off Date for voting, i.e. 8th July 2020, shall be entitled to avail the facility of remote e-voting / e-voting at the AGM. Any person, who acquires shares of the Company and becomes a member after despatch of the Notice but before the cut-off date for voting i.e. 8th July 2020, may obtain the login Id and password by sending a request to helpdesk.evoting@cdslindia.com or contacting our Registrars & Share Transfer Agents viz. Cameo Corporate Services Limited "Subramanian Building", No. 1, Club House Road, Chennai 600 002. Phone: +91 044 28460390 (5 lines); Fax: +91 044 28460129; Email: The remote e-voting commences on Friday, the 10th July 2020 (9.00 A.M.) and

ends on Tuesday, the 14th July 2020 (5.00 P.M.). Members will not be able to cast their vote electronically beyond the said date and

time (i.e. after 5.00 P.M. on Tuesday, 14th July 2020) and the remote e-voting module shall be disabled for voting by CDSL thereafter.

Sri T K Bhaskar, Partner, HSB Partners, Advocates, Chennal has been appointed as Scrutinizer for the remote e-voting process and e-voting at the AGM.

The Members who have cast their vote by remote e-voting may attend the meeting but shall not be entitled to cast their vote again.

Members whose email addresses / correct bank details are not registered are requested to register their e-mail addresses / bank details with the respective depository participants and members holding shares in physical mode are requested to register their e-mail addresses /bank details with the Company's Registrar and

Share Transfer Agent, viz. Cameo Corporate Services Limited by email to

Full text of the Notice of the AGM, Balance Sheet, Statement of Profit & Loss, Auditors' Report and Board's Report have been hosted on our website www.sundaramholdings.in and on the website of CDSL, viz.

https://www.cdslindia.com. Notice is also given pursuant to Section 91 of the Companies Act, 2013, read with Regulation 42 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that the Register of Members and Share Transfer Books will

remain closed from 2nd July 2020 to 15th July 2020 (both days inclusive) for the 26th AGM and for considering the payment of final dividend on 16th July 2020. Any query / grievance in relation to voting by electronic means can be addressed to

Mr. Rakesh Dalvi, Manager, (CDSL) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call 1800225533. Chennai

(By Order of the Board)

21st June 2020

P N SRIKANT Secretary & Compliance Officer

Sundaram Finance Holdings Limited

CIN:L65100TN1993PLC025996 Regd. Office: 21, Patullos Road, Chennai 600 002Tel: 044 2852 1181, Fax: 044 2858 6641 Email; investorservices@sundaramholdings.in www.sundaramholdings.in

पंजाब नैशनल बैंक

punjab national bank

Appendix -IV, Rule 8(1)

TOGETHER FOR THE BETTER RRL Cluster: Durgapur, Nnachan Road, Benachity Durgapur, Pin - 713 213, Burdwan (W.B.); e-mail: rrl_7625@obc.co.in

POSSESSION NOTICE (For Immovable Property)

Whereas The undersigned being the authorised officer of the Puniab National Bank (former Oriental Bank of Commerce), under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice calling upon the borrower and all the Guarantors to repay the amount mentioned in the notice plus accrued interest, incidental expenses, cost & charges etc. within 60 days The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein

below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on the dates mentioned below. The Borrower / Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Punjab National Bank (former Oriental Bank of Commerce), for an amount plus accrued interest, incidental expenses, cost & charges etc. within 60 days from the date of receipt of the said notice. The standard of the standard is in site of the presidence of sub-spection (0) of accition 13 of the Act in recognite of time

The E	Borrower's/Guarantor's/Mortgagor's attention i	s invited to provisions of sub – section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.
SI. No.	Name and Address of the Borrowers, Partners and Guarantors / Branch Name	(1) Date of Demand Notice (2) Date of Possession (3) Outstanding Amount	Description of the Immovable Properties
1-1	M/S Real Value Retailers, Partners:- 1) Smt Ranjana Chatterjee, D/O- Jagajyoti Cjatterjee, 2) Sh Sanjib Chatterjee, S/O- Rabindranath Chatterjee, 3) Sh Subhas Ranjan Sinha, S/O- Late Subodh Sinha & 4) Sh Kanai Lal Ghosh, S/O- Late Monoranjan Ghosh and all the Guarantors Branch: Durgapur	(2) 18.06.2020 (3) Rs. 32,27,250.50 (Rupees Thirty Two Lac Twenty Seven Thousand Two hundred Fifty	
2	M/S Netsoft, Proprietor- Sh Suman Kar, S/O- Late Malayendra Kumar Kar and all the Guarantors Branch: Panagarh		situated upon a piece and parcel of land measuring 33.81 Cottah lying at Mouza- Faridpur, JL No. 74, Touzi No. 20, Kh No. 1362, C.S. Plot No.3601(P), Layout Plot No. 3, PS-Durgapur, Distt. Paschim Bardhaman in the name of Sh Suman Kar covered by Deed No. 1659 of 2009. Bounded By: On the North By- Open Land & IOC Pipeline, On the South By-Sahid Khudiram Sarani, On the East By-60 Feet wide ADDA Road and On the West By-

M/S Fighter, Prop. Sh Diptendu (1)07.01.2020 Bhattacharjee, S/O Late Tarunendu (2) 20.06.2020 Bhattacharjee and all the Guarantors

Branch: Ranigani

repayment)

Storied Building), having Super Built Up Area of 1150 Sq Ft along with onefour wheeler (3) Rs.35,18,966.84 (Rupees Thirty parking space in the basement Area- 100 Sq Ft in the name of Sh Diptendu Bhattacharjee Five lakh Eighteen thousand Nine & Smt Nivedita Bhattacharjee. The said building/apartment, "ASTA VINAYAK hundred Sixty Six & paise Eighty APARTMENT" is being situated at Hill View Park(N), Asansol- 713304 upon a piece and Four only) as on 31.12.2019 plus parcel of land measuring 5 Cottahs 43 Sq Ft lying at Mouza- Asansol Municipal accrued interest, incidental Corporation, JL No. 20 within the limit of Asansol Municipal Corporation Ward No. 6 of expenses, cost& charges etc (from A.M.C. under R.S. Kh No. 1514, C.S. Kh No.777, R.S. Plot No. 4501, C.S. Plot No. 2013. 01.01.2020 till the date of P.S-Asansol, Distt. Paschim Badhaman covered by Deed No. 01946 of 2014 On the North By- 16 Ft Wide Road On the South By- Survey Plot No. 88 On the East By- Survey Plot No. 74 and On the West By-Survey Plot No. 76. **Authorised Officer, Punjab National Bank**

Area) and Carpet Area of 300 Sq Ft. The said building "Suhatta Mall" is being situated upon

a piece and parcel of land measuring 33.81 Cottah lying at Mouza- Faridpur, JL No. 74,

Touzi No. 20, Kh No. 1362, C.S. Plot No. 3601(P), Layout Plot No. 3, PS- Durgapur, Distt.

Paschim Bardhaman in the name of Sh Suman Kar covered by Sub-Lease Deed No. 163

of 2007. Bounded By: On the North By-Open Land & IOC Pipeline, On the South By-Sahid

Khudiram Sarani. On the East By- 60 Feet wide ADDA Road and On the West By- Lease

Equitable mortgage of Residential Flat No. 401, 4th Floor of Asta Vinayak Apartment (a Five

hold land of M/S G K Diagonstic Pvt. Ltd.

Date: 18.06.2020 and 20.06.2020 Place : Durgapur

(Former Oriental Bank of Commerce)

financialexp.epa

ENTERPRISES'S

filiates, would acquire...100%

P.S - Nimta, Kolkata-700051

Date: 21.06.2020, Place: Birati

produce liquids, creams, and ointments, further expanding the PPS portfolio," the state-The site has received certifi-

Possession Notice 155/1, M.B. Road, Birati, Kolkata - 700051 Phone no.033-25394805/ 25138607

(For Immovable ax: 9133 25138607 Email Id-birati@ucobank.co.in Whereas The Undersigned being the Authorized Officer of UCO Bank under the Securitization and Reconstruction of Financial Assets and

Date of Possession Notice

c) Rs. 57,84,446.00/- (Rupees

Fifty Seven Lacs Eighty Four

Thousand Four Hundred Forty

Six only) and further interest,

incidental expenses, costs &

charges etc. there on

c) Balance amount as per

Demand notice.

Enforcement of Security Interest Act, 2002 (No. 54 of 2002) and in exercise of power conferred under Section 13(12) read with Rule 9 of the Security Interest (Enforcement) Rules, 2002 issued demand notice and calling upon the borrower(s)/guarantor(s) to repay the amount mentioned the notice within 60 days from the date of receipt of the said notice. The borrower(s)/ guarantor(s) having failed to repay the amount, notice is hereby given to the borrower(s)/guarantor(s) in particular and the public

n general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 & 9 of the said Rules as per the dates shown against each Borrowers/ guarantor(s). tal expenses, costs & charges etc a) Date of Demand Notice

		ic in general is nereby cautioned not to deal with the pro Bank for the said amount with interest, incidental e	
SI. No.	a) Name of the borrower b) Name of the Guarantor c) Name of the branch & phone no.	Description of the Property	a) Date of Der b) Date of Pos c) Balance am Demand no
	Basu, Add-i) 112 Narkeldanga North Road, Kolkata 700011; ii) House No. BE 65 Ward No. 32, Sawagatam Sarani, Rabindrapally, PO-Prafullakanan, PS -Baguiati, Krishnapur Kolkata 700101 iii) BE 106, 3rd floor, Flat 3A Ward No. 32, Swagatam Sarani, Rabindrapally, PO-Prafullakanan, PS-Baguiati, Krishnapur, Dist North 24 Parganas, Pin 700101 b) NIL c) Birati (0707) 033-25394805/ 25138607	Swagatam Sarani, Rabindrapally, Krishnapur Holding No. AS/80/856/BL-H, Ward No. 23/32 comprising Mouza - Krishnapur, JL No. 17, Touji no. 228/229, C.S Khatian No. 2135, RS Khatian No. 221, C.S Dag No. 3587, RS Dag No. 444, PS. Baguiati, Kolkata 700101 in the name of Smt. Pinki Basu. Bounded By: North: By Part of R.S Dag No. 617, South: By 12 Feet Wide Road, East: By 14 Feet Wide Road, West: By Part of R.S Dag No. 444 & House of Ramesh Chandra Saha.	b) 18.06.2020 c) Rs. 57,84,44 Fifty Seven I Thousand Fo Six only) and incidental ex charges e
2.		EMTD of a godown having super built up area of 167.5	

67.5 a) 27.01.2020 aro-Late Konini Kanjan Talukder, Add - sq.ft located at Holding No - 104, M.B. Road, P.O -104, M.B. Road, Sonali Appartment, P.O - Birati , Birati, P.S - Nimta, Kolkata-700051, Situated at Mouja c) Rs.12,17,373/- (Rupees-Twelve lacs seventeen Birati, J.L No - 07, Touzi No - 172 & 174, Re. Sa No b) 1) Papiya Talukder, W/o - Tarun Kanti Talukder, - 139, Khatian No - 467, R.S. Dag No - 758, Equitable thousand three hundred Add- i) 221, S. Ganesh Dutta Road, Birati, Kolkata- mortgage deed no - 06919 for the year 2003, Registered seventy three only) as or 700051 & ii) 104, M.B. Road, Sonali Appartment, Book no -1, Volume no- 1, Page from 01 to 08, in the 31/12/2019 and further interest, incidental expenses name of Tarun Kanti Talukdar

2) Sanjib Sengupta, S/o - Dulal Kanti Sengupta, Add - i) 231, Nilachal Road , P.O - Birati , P.S - Butted and Bounded :- On the North-Land Of Owner, costs & charges etc. there on. Nimta, Kolkata-700051 & ii) 173 MB Road, Super On the South - Stair Case, On the East -Pump House Market, Birati, P.O - Birati, P.S - Nimta, Kolkata- and 4 foot passage, On the West - Flat of Shila Biswas. c) Birati (0707) 033-25394805/ 25138607

Sd/- Authorized Officer, UCO Bank

JM FINANCIAL MUTUAL FUND **NOTICE-CUM-ADDENDUM**

This is also notice to the Borrower(s) and Guarantor(s).

A JM FINANCIAL

NOTICE-CUM-ADDENDUM TO THE STATEMENT OF ADDITIONAL INFORMATION (SAI), SCHEME INFORMATION DOCUMENT (SID) & KEY INFORMATION MEMORANDUM (KIM) OF THE SCHEMES OF JM FINANCIAL MUTUAL FUND ("THE FUND").

CHANGE IN ADDRESS OF OFFICIAL POINTS OF ACCEPTANCE

Investors are requested to take note that the following Official Points of Acceptance (PoA) of the Schemes of JM Financial Mutual Fund managed by M/s. KFin Technologies Private Limited will be functioning from new address as under:

Branch	Date	Current Address	New Address
Belgaum	June 22, 2020	CTS No 3939/ A2, A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum 590001. Tel.: 0831 2402544	Premises No 101, CTS NO 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum 590011. Tel.: 0831-4213717
Hubli	June 22, 2020	CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli 580029. Tel.: 0836-2252444	R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli 580029. Tel.: 0836-2252444
Visakhapatnam	June 22, 2020	Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam 530016. Tel.: 0891-2714125	DNO: 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Roadto Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam - 530016. Tel.: 0891-2714125

amended from time to time. All the other terms and conditions of SID, KIM & SAI of the Schemes of the Fund will remain unchanged.

Place: Mumbai

Authorised Signatory JM Financial Asset Management Limited Date: June 20, 2020 (Investment Manager to JM Financial Mutual Fund)

For further details, please contact: JM Financial Asset Management Limited

(Formerly known as JM Financial Asset Management Private Ltd.), Registered Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Corporate Office: Office B, 8th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025 Corporate Identity Number: U65991MH1994PLC078879. • Tel. No.: (022) 6198 7777

• Fax No.: (022) 6198 7704. • E-mail: investor@jmfl.com • Website: www.jmfinancialmf.com Mutual Fund investments are subject to market risks, read all scheme related documents carefully. REF No. 8/2020-21

BARODA MUTUAL FUND

Place: Mumbai



NOTICE No. 36 / 2020

NOTICE is hereby given that the directors of Baroda Trustee India Private Limited have approved declaration of dividends in the following schemes of Baroda Mutual Fund, subject to availability and adequacy of distributable surplus on the record date:

Name of Scheme / Plan / Option		Proposed Dividend Per Unit (Rs.)*	Face Value Per Unit (Rs.)	Record Date ⁸	NAV as on June 15, 2020 (Rs.)
Baroda Credit Risk Fund - Quarterly Dividend Option	Plan B (Direct)	0.05	10		10.2722
Baroda Short Term Bond	Plan A	0.15			10.7473
Fund - Quarterly Dividend Option	Plan B (Direct)	0.15	10		10.9388
Baroda Conservative Hybrid	Plan A	0.20		June 26, 2020	13.8852
Fund - Quarterly Dividend Option	Plan B (Direct)	0.20	10	2020	13.9306
Baroda Hybrid Equity Fund -	Plan A	0.30			12.88
Dividend Option	Plan B	0.30	10		14.81

- (Direct) subject to availability and adequacy of distributable surplus on the record date.
- \$ in case such day is a non-business day, the immediately succeeding business day will be considered as the record date.

Pursuant to payment of dividend, the NAVs of the schemes would fall to the extent of payout and statutory levy (if applicable). All Unit Holders/Beneficial Owners under the Dividend options of the above schemes, whose names appear in the records of the Registrar of Baroda Mutual Fund viz. KFIN Technologies

Private Limited/Depositories as at the closure of business hours on the aforesaid Record Date.

will be entitled to receive dividend. For Baroda Asset Management India Limited (Formerly known as Baroda Pioneer Asset Management Company Ltd.)

(Investment Manager to Baroda Mutual Fund)

Date : June 20, 2020 **Authorised Signatory** Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

For further details, kindly contact:

Baroda Asset Management India Limited

(Formerly known as Baroda Pioneer Asset Management Company Ltd.)

CIN: U65991MH1992PLC069414 501, Titanium, 5th Floor, Western Express Highway, Goregaon (East), Mumbai - 400 063. Tel. No.: +91 22 6848 1000 • Toll Free No.: 1800 267 0189 Visit us at : www.barodamf.com • Email : info@barodamf.com