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FE SUNDAY

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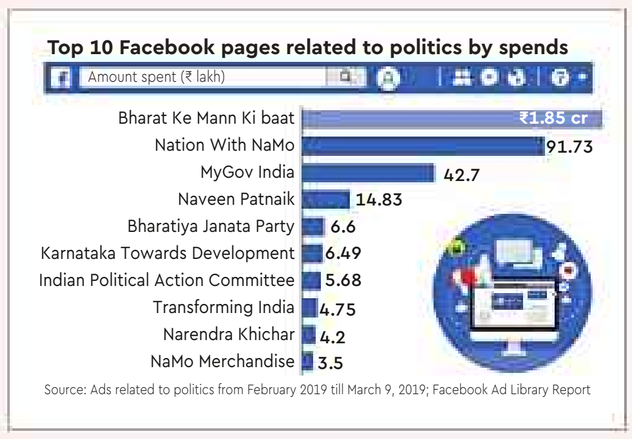
■ SPOTLIGHT, P7
The art of unlearning
Art education in India is witnessing a remarkable shift in learning and practice, with the Students' Biennale in Kochi lending a helping hand

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Disguised democracy
How to Rig an Election: Tricks Despots Play is an interesting account of how elections are often a farce in many countries



Social media the new hoarding this election

● Political ad spend on FB alone to touch ₹600 crore



ANKITA RAI
New Delhi, March 16

MUCH BEFORE THE actual Lok Sabha polls, a digital face-off is in the offing this year in the political arena, as gauged by media experts, who say 60-70% of digital ad spends are expected to be directed towards social media. "Digital spending is expected to be somewhere between ₹1,000 crore and ₹2,000 crore, which includes social media and mobile — SMS and outbound dialer (OBD) campaigns — while the share of Facebook alone is expected to be around ₹600 crore," shares Sandeep Goyal, chairman, Mogae Media. However, not the entire ₹600 crore can be attributable to political parties directly, he adds.

While most of the paid spends will be directed towards Facebook and Twitter, mobile SMS and OBD campaigns are expected to be big categories in themselves, constituency-wise. "Anywhere between ₹100 crore and ₹200 crore each are likely to be spent on OBD campaigns and on SMS," says a media planner who had worked on OBD campaigns for finance minister Arun Jaitley in Amritsar in 2014, back when ₹35 lakh worth of such campaigns were executed for Jaitley.

Normally Google gets the lion's share in digital marketing, but this year, search and YouTube videos are not expected to be a huge part of campaigns. "Social platforms like Facebook and Twitter make it easy to target the active consciousness of the recipient. The most potent medium is WhatsApp, but it doesn't have paid advertising," explains Goyal.

In fact, for the first time, social media has been brought under the purview of the Election Commission, making it mandatory for every party to declare its spends. "The stringent regulations by the Election Commission, coupled with self-regulation by social media giants, may result in at least 20-30% lower direct spends than what would have been otherwise," opines Saurabh Uboweja, CEO, Brands of Desire, a management consulting firm. This means higher spends through influencers, content armies of political parties and WhatsApp, are not attributable or measurable.

Continued on Page 11





Roll of honour

President Ram Nath Kovind confers the Padma Vibhushan upon folk singer from Chhattisgarh Teejan Bai (left) and Larsen & Toubro group executive chairman AM Naik during the awards ceremony at the Rashtrapati Bhavan in New Delhi on Saturday PTI

● STRESSED ASSETS RESOLUTION

No dilution on Feb 12 circular, says RBI

FE BUREAU
Mumbai, March 16

THE RESERVE BANK of India (RBI) on Saturday reiterated that it maintains its stand on all aspects of the revised framework on resolution of stressed assets issued on February 12, 2018, as per an RBI notification.

The banking regulator maintained its stand on all the aspects of the framework, as has been consistently articulated in its communications, including the clarification given during the post-monetary policy press conference on February 7 this year, said the RBI.

In the February 12, 2018 circular, RBI had issued various instructions aimed at resolution of stressed assets in the economy, including introduction of certain specific schemes at different points of time. In view of the enactment of the Insolvency and Bankruptcy Code, 2016, the Reserve Bank decided to substitute the existing guidelines with a harmonised and simplified generic framework for resolution of stressed assets.

Continued on Page 11

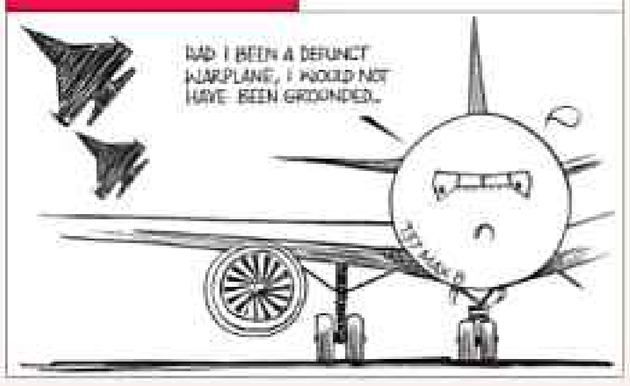
QuickPicks

US, France & UK in talks with China on Azhar listing at UN

THE US, France and the UK are believed to be in intense "good faith" discussions with China to arrive at a "compromise", including on the language on the UN designation of Pakistan-based Jaish-e-Mohammed chief Masood Azhar as a global terrorist, according to people familiar with the matter, reports **PTI**. On Wednesday, China blocked for the fourth consecutive time a resolution at the UN Security Council Committee on designating Azhar, head of the JeM terror group, as a global terrorist. The proposal to designate Azhar under the 1267 Al Qaeda Sanctions Committee of the UN Security Council was moved by France, the UK and the US on February 27. **PAGE 3**

ODD & EVEN

ROHNIT PHORE



IPC to be amended to tackle social media hate crimes

RISHI RANJAN KALA
New Delhi, March 16

THE GOVERNMENT IS working on a proposal to amend the Indian Penal Code (IPC) to include amendments dealing with, among other issues, providing effective legal provisions for law enforcement agencies to take action against anti-social elements who spread hateful and malicious content on social media platforms like Facebook, WhatsApp and Twitter.

A panel formed by home ministry has submitted its report in this regard

After the Supreme Court, in March 2015, held Section 66A (dealing with punishment for sending offensive or unlawful messages through communication services, etc) invalid, the ministry of home affairs (MHA) formed a committee under former law secretary TK Vishwanathan to provide recommendations on establishing a strong regulatory and legal framework for tackling cyber crimes. The panel has already submitted its report.

A senior government official said MHA is working on a proposal to amend the IPC to include provisions for dealing with propagation of fake news and provocative content on social media platforms with the intention of causing violence or spreading hatred. "The panel took cognisance of the apex court's decision with regard to legal provisions for cyber crime," he said.

Continued on Page 11



Heavy discounts bring Holi cheer for car buyers

● Poor sales force car makers to offer discounts on fresh models as well

PRITISH RAJ
New Delhi, March 16

AS CAR SALES continue to remain sluggish, car makers are offering discounts even in the month of March on the models manufactured this year. Earlier, discounts were given only during December to clear inventory of the products manufactured during that calendar year as their demand slackens in the new year.

This time the December discounts continued till February because the inventory was higher because of poor sales during the festive season of Dussehra and Diwali. However, since vehicle sales continue to be sluggish, manufacturers are offering discounts in March as well for models produced this year so that they can clear their inventory before closing of the financial year.



Maruti Suzuki is offering a cash discount of ₹30,000 on Alto 800 and ₹25,000 on Swift petrol in March. A ₹15,000 cash discount is being offered on its compact SUV Vitara Brezza and ₹25,000 on compact sedan Dzire.

"There are also some special benefits for corporates and government employees, which includes exchange bonus and free one-year insurance," a Maruti Suzuki NCR dealer told *FE*.

Tata Motors is offering a cash discount of ₹15,000 on its compact SUV Nexon (Diesel) besides free insurance on the 2019 manufactured model. The company has also lined up a discount of ₹25,000 on SUV Hexa alongwith an exchange bonus and free insurance.

Continued on Page 11

Opinion

SUNDAY, MARCH 17, 2019

ACROSS THE AISLE



P Chidambaram

Mr Modi's Balakot dream

THE ELECTION COMMISSION sounded the bugle on Sunday, March 10, 2019. They had done their last act of favour to the government. The announcement was received with a huge sigh of relief by the people: there will be no more foundation stones, no more ordinances, and no more desperate 'launch' of ill-conceived and under-funded schemes. By one count, the Prime Minister had 'inaugurated' or 'laid the stone for' 155 schemes since the end of the Parliament session on February 13.

Here is a hilarious example. The Ahmedabad Metro was long in the making, since the work had started on March 14, 2015. It did not show much progress. The government of Gujarat was the object of ridicule. It was decided to 'complete' a section and inaugurate the 'service'. So, 6.5 km of the Metro line were hurriedly completed. On March 4, 2019, the Prime Minister proudly inaugurated the service.

The story does not end there. There are 6.5 km of tracks but only two stations; the other stations are under construction. What's running now is virtually a joy train — no tickets, no charges, just a free ride!

Say yes or no

Now, to serious issues. About 90 crore eligible voters will vote to elect a new government. The main issue will be the performance of the Modi government. Some questions are pertinent:

1. Do you feel that you are a free citizen in a free country and are not afraid of being lynched or stripped or beaten up or boycotted or discriminated against because of your religion or caste or language? If you are a female, are you unafraid of being harassed or molested?

2. Are you confident that your conversations or messages will not be snooped upon by the government?

3. Do you think that a large number of jobs were actually created in the last five years? If you are a parent, are you confident that your son/daughter will soon find a job? (According to the CMIE, 312 lakh persons were actively seeking jobs at the end of February 2019.)

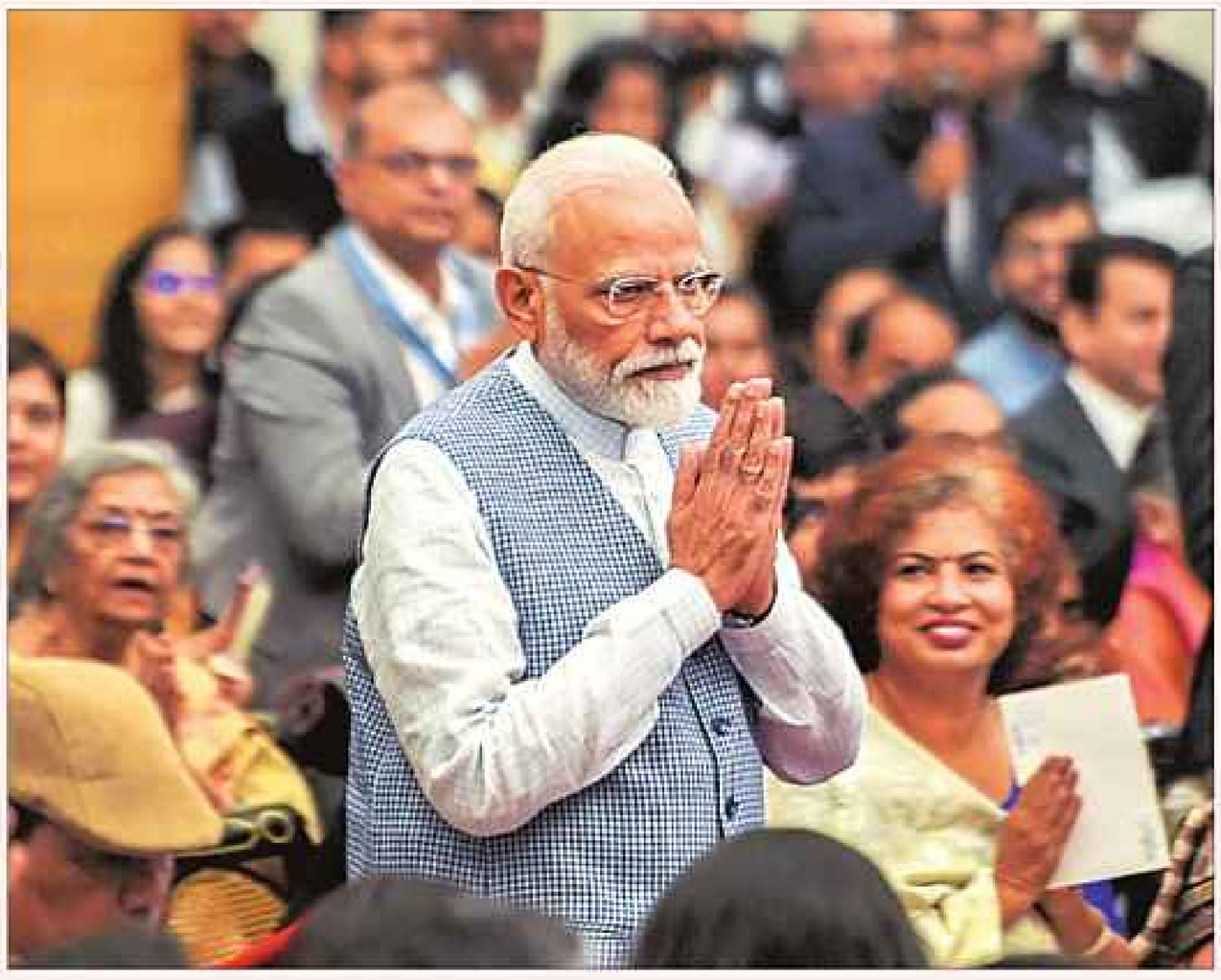
4. If you are a farmer, do you think your lot has improved in the last five years? Has your income increased? Are you happy to be a farmer and will you encourage your son/daughter to be a farmer?

5. Do you think demonetisation was a good idea? Do you think you benefited from demonetisation? Do you think the economy of the country benefited from demonetisation?

6. Do you think the GST, with its multiple tax rates and three returns a month, benefited micro, small and medium industries? Do you think it is easy for a small businessperson to comply with the GST law? Do you think businesspersons are happy with the manner in which the GST was implemented?

7. Did the Modi government keep its key election promises — ₹15 lakh in the bank account of every person, ₹2 crore jobs a year, bringing back the black money stashed abroad, ₹40 to an American dollar, ending terrorism especially in Jammu & Kashmir and, more generally, that *achche din* will come to India?

8. Do you think that the Modi government's muscular, militaristic, majoritarian approach to Jammu & Kashmir will end violence and bring peace to that state, especially the Kashmir Valley?



Prime Minister Narendra Modi at Rashtrapati Bhavan in New Delhi PTI

Mr Modi & friends

9. Do you believe that Vijay Mallya, Nirav Modi and Mehul Choksi fled India without the knowledge of the government?

10. Do you think that the Rafale deal struck by the Modi government was squeaky clean and there was no favour shown to a private company at the cost of HAL? Do you think that nothing requires to be investigated in the Rafale deal — pricing, reduced number of aircraft, waivers granted, delivery schedule, choice of offset partner, etc?

11. Do you think that premier investigating agencies like the CBI, ED, Income Tax etc have been fair and independent? Did the infighting in the CBI enhance the credibility of the agency?

12. Was it correct to give all six airport privatisation contracts (Ahmedabad, Guwahati, Jaipur, Lucknow, Mangaluru and Thiruvananthapuram) to one business house from Gujarat? Do you think it was a routine decision?

Frenzy or wisdom

These questions capture the real issues facing the country. If you, as a citizen, are concerned about the real issues, I request you to answer the questions. You may say yes or you may say no, but you cannot ignore the questions. The last-ditch hope of the Modi government is you will ignore the questions or, at any rate, they will be swept away by the 'fervour' of nationalism following the Indian Air Force's strike on Balakot in Pakistan.

The IAF belongs to the country and made every Indian proud. Pulwama was a failure of the government, Balakot was the success of the IAF, the retaliation by Pakistan the next day was another failure of the government.

Pulwama-Balakot is not an answer to any of the questions listed above. It will not banish fear or bring jobs or relieve farmers' distress or revive MSMEs or bring back Mallya or Nirav Modi or Choksi or restrain investigative agencies or return peace to the Kashmir Valley.

Mr Narendra Modi's election speeches are centred on the IAF's action in Balakot and are intended to whip up a frenzy among the voters. He hopes that Balakot will carry him to victory. I believe the people of India are wiser.

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INSIDE TRACK



COOMI KAPOOR

Art of recovery?

An ego clash between two wings of the finance ministry could have serious implications in recovering dues from absconding diamantaire Nirav Modi. The Enforcement Directorate is attempting at the eleventh hour to sabotage an auction organised by the Income Tax authorities for the end of March to sell 68 contemporary and modern Indian art paintings by leading artists worth between ₹30 - ₹50 crore, seized during raids on the Mumbai office of Camelot Enterprises Private Ltd. It is believed to be a shell company of Modi, who owes ₹96 crore in taxes. Someone from the ED claimed to a TV channel that the directorate has already attached the very same paintings and will file an FIR if the IT attempts to go ahead with the auction. The ED's unprofessional approach will not merely frighten away potential buyers, but also make India look foolish in the eyes of the world, since the auction is well-publicised. Modi had excellent taste in art even if some of his diamonds were duds.

Bowled out at start

Former cricketer and sitting BJP MP from Darbhanga Kirti Azad had been suspended from the party in 2015 after he targeted Arun Jaitley, who headed the Delhi and District Cricket Association at the time. Azad, however, did not resign from the BJP as he would have lost his seat. But with elections around the corner, last month, Azad joined the Congress in the presence of Rahul Gandhi. It was ghar wapsi for him since his father, Bhagwat Jha Azad, was a Bihar Congress chief minister and central minister. Azad presumed that he would be contesting from the family seat Darbhanga, but discovered to his shock that Congress ally Lalu Prasad was insistent that the constituency go to the RJD. Azad has made some 10 trips to meet the jailed Lalu, but has had no success in making him change his mind. The former cricketer is unwilling to stand from any other parliamentary seat in Bihar.

Taking a back seat

Priyanka Gandhi Vadra's debut on the national scene in Gujarat was not quite the command performance that the Congress had been hoping for. There were cutouts of Indira Gandhi at the rally, but Priyanka's appearance and style did not quite replicate her grandmother's. Her delivery was measured and not strident. But her savvy political instincts and spontaneity are far more pronounced than Rahul's. In her short speech Priyanka emphasised issues which common people relate to and reminded them of broken promises by Prime Minister Narendra Modi. She did not harp on Rafale or bandy words about Pulwama and Balakot, as did her brother. At the Sabarmati Ashram in Ahmedabad, she won many hearts by taking an interest in all its activities and asked detailed questions about spinning a *charkha*. Priyanka did not want to overshadow Rahul and at the Gandhi ashram, she sat quietly in the fourth row, not with her mother and brother. At the Congress Working Committee (CWC) meeting, her only suggestion was an acronym for the Congress promise of minimum income guarantee — Nyuntam Aay Yojana, or NYAY.

Gen next out

2019 will be the first election when the BJP leaders once described by the media as the party's Gen Next will be mostly out of the fray. Student leaders who came into prominence during the JP movement and the Emergency, they are now in their mid- or late 60s and will not be standing for the Lok Sabha elections. Arun Jaitley, though in charge of the party's publicity campaign, and Sushma Swaraj are not contesting because of health issues. Ananth Kumar and Pramod Mahajan have passed away. Venkaiah Naidu is the vice-president. Only Ravi Shankar Prasad will represent Gen Next at the hustings. While Prime Minister Modi is in the same age bracket as Gen Next, the former *pracharak* emerged on the political scene much later than them. Some reports suggest that party president Amit Shah will permit L K Advani, 91, Murli Manohar Joshi, 84, Shanta Kumar, 85, and Bhagat Singh Koshyari, 77, to stand from their constituencies, though they will be given no ministerial berths. But the older generation has not actually been sounded out so far about standing for elections.

Not in one voice

Anand Sharma, who heads the Congress's 2019 publicity campaign, briefed the media after the CWC meeting in Ahmedabad. This seems to have ruffled Randeep Surjewala, head of the party's communication cell and normally the Congress's chief spokesperson. Surjewala put out on WhatApp that he would not be going to Gujarat as he had injured his back and could not travel. The excuse would have sounded more convincing had he not addressed a press briefing in Delhi the very next afternoon.

The second coming

Zidane will reportedly be given unprecedented power this time and has been promised three superstar signings in the summer

RINGSIDE VIEW



Shamik Chakrabarty

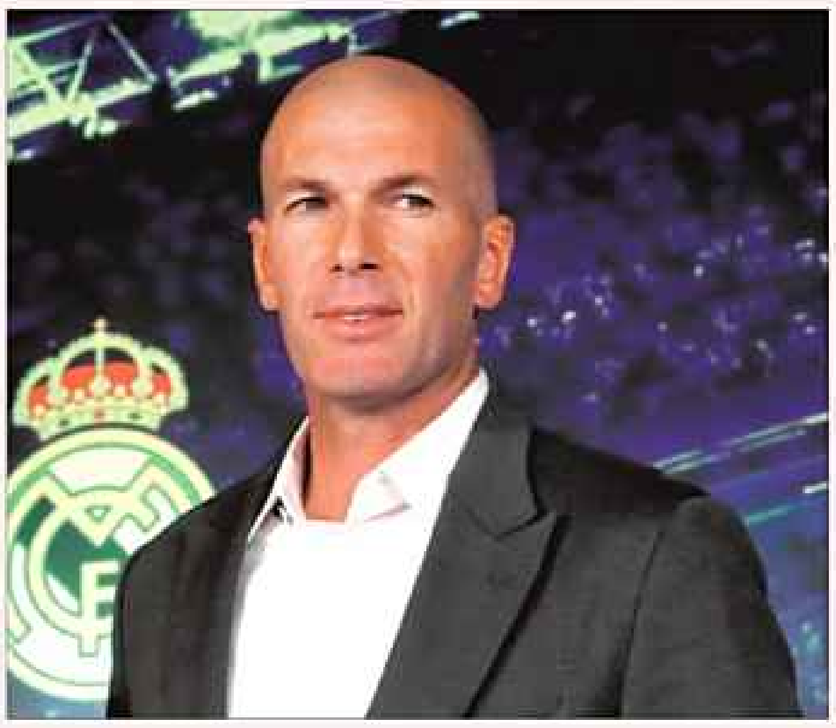
JOSE MOURINHO SEEMINGLY has become a *persona non grata* in the all the clubs he managed and maybe beyond. Zinedine Zidane's re-appointment as the Real Madrid manager further attested Mourinho's slip down the managerial pecking order, with regards to the elite clubs in Europe. Santiago Solari's position as the Real Madrid boss became untenable following a 4-1 hiding at the hands of Ajax in the Champions League pre-quarterfinals at the Bernabeu. Mourinho had been tipped to make a grand return, but the 13-time European champions chose Zidane instead.

Player power prevented Mourinho's return to Madrid. The Portuguese is now a TV pundit after being sacked by Manchester United in December. Of late he had been waxing eloquent about his former Spanish club. For a yesterday's man like him, it was understandable that he still reveled in his '100-point' La Liga glory with Real Madrid in 2011-12. After that, as is his wont, Mourinho had spectacularly fallen out with the club icons like Iker Casillas and Sergio Ramos during his third season in charge. The latter is a reason why Mourinho wasn't offered the job this time. Ramos still bears a grudge against the self-styled special one.

"The dressing-room leaders pushed to reject the possibility of Jose Mourinho. He left a lot of problems and I think he would have been another problem to the ones we already have if he had come.

"I think Jose Mourinho would have been a step backwards, there was a lot of problems and controversy when he was here. He is a good coach with a lot of trophies but many of the leaders in the dressing-room didn't like him and I think that was important in the decision-making," former Real Madrid president Ramon Calderon told *Sky Sports*.

Over to Zidane, who had left the club just nine months ago, much to the players' chagrin. "The players loved him and he was able to change the ideas of coaches like Rafa Benitez and Jose Mourinho who managed with a strong hand. And of course he is an idol with the fans; playing for the club as well as managing them to three Champions League trophies in a row," Calderon said.



New Real Madrid coach Zinedine Zidane after a press conference announcing his return, in Madrid, Spain REUTERS

Grapevine had it that the club president Florentino Perez didn't agree with Zidane's transfer demands and also the club's decision to offload Cristiano Ronaldo to Juventus. Madrid presidents are not used to face opposition from the club managers.

No wonder that Perez had refused to walk the extra mile to retain Zidane, notwithstanding the latter's status as a club legend and also that he guided Madrid to three successive Champions League titles as the manager. A season of upheaval has somewhat forced the recall.

The season started with Julen Lopetegui becoming the Madrid manager at the expense of his Spanish national team job. It all happened during the World Cup. Lopetegui preferred Madrid over Spain but the move spectacularly backfired.

He got the boot only after four-and-a-half months in charge. A 5-1 El Clasico defeat to Barcelona proved to be the final straw. Solari came, but he was always going to be a stopgap in a team of the galacticos. The Madrid managerial job demands strong characters, who unlike Mourinho would be adept at man-management. Zidane perfectly ticks the box.

The Spanish press has reported that Zidane will be given unprecedented power this time. "The incoming boss has also been assured that he will be fully in charge of every aspect of the running of the team, including signings," *AS* wrote. "Zidane is back at Real Madrid with carte blanche to renew the squad," *El Pais* mentioned.

The new boss has been promised three superstar signings in the summer and the Paris Saint-Germain forward Kylian Mbappe reportedly tops the list. The club president has already spoken about the French connection.

"He (Zidane) is French. Perhaps he can do something (with regards to Mbappe's arrival)," Perez said tongue in cheek. Neymar, too, is said to be on the radar, plus Eden Hazard and Paul Pogba. Zidane admires Hazard, which is bad news for Chelsea. Some reports suggest, Zidane would be handed £300 million war chest to rebuild Madrid.

Out of the Champions League and placed third in the La Liga, 12 points off table-toppers Barcelona after 27 matches, the ongoing season has become a write-off for Europe's most decorated club side. Under Zidane, they will go all out to annex their 14th Champions League title next term.

"I'm looking forward to this second project, with the president, the club and the fans," Zidane said at a press conference, adding: "It's a great challenge, I know that. But I'm really looking forward to it, to returning to coach. I want to work again and put this club back where it should be. The only thing for me is to start work tomorrow."

During his first spell as the Real Madrid boss, Zidane had won nine trophies in two-and-a-half years. He is probably a guarantee to success.

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ACTION AGAINST AZHAR

US, France & UK in intense discussions with China

PRESS TRUST OF INDIA
Washington, March 16

THE US, FRANCE AND the UK are believed to be in intense "good faith" discussions with China to arrive at a "compromise", including on the language on the UN designation of Pakistan-based Jaish-e-Mohammed chief Masood Azhar as a global terrorist, according to people familiar with the matter.

On Wednesday, China blocked for the fourth consecutive time a resolution at the UN Security Council Committee on designating Azhar, head of the JeM terror group, as a global terrorist. The proposal to designate Azhar under the 1267 Al Qaeda Sanctions Committee of the UN Security Council was moved by France, the UK and the US on February 27, days after a suicide bomber of the JeM killed 44 CRPF soldiers in Jammu and Kashmir's Pulwama, leading to a flare-up in tensions between India and Pakistan.

If the fresh efforts by the US, France and the UK do not end up in the formal designation of Azhar, the three permanent members are planning to soon move a resolution for his listing in the most powerful wing of the UN which would be preceded by an open debate on the issue, according to people familiar with the matter.

India had expressed disappointment over the Chinese stance and the original co-sponsors of the resolution had warned they will consider "other actions" to achieve their goal.

While the internal consultations of the Security Council committee remain private, this time several Council members, frustrated at China's unreasonable stance to protect a terrorist, privately spoke to the media the negative role being played by Beijing. "If China continues to block this designation, responsible member-states may be forced to pursue other actions at the Security Council. It shouldn't have to come to that," a Security Council diplomat told PTI on Wednesday in an unusual tough warning to Beijing.

In the last 50 hours, it is believed that the original sponsors of the Azhar resolution are having intense "good faith" consultations with China on what many familiar with the matter describe as a "compromise". This probably means Azhar would be designated as a global terrorist by the UN body, but the language of designation would include a language acceptable to China.

Lupin's US facility could face action

PRESS TRUST OF INDIA
New Delhi, March 16

DRUG MAJOR LUPIN on Saturday said it has been cautioned by the US health regulator that its Somerset (New Jersey) facility may be subject to regulatory or administrative action and that it may withhold approval of any pending applications or supplements in which this facility is listed. The company's subsidiary Novel Laboratories Inc has received a letter from the US Food and Drug Administration (USFDA) classifying the inspection conducted at its Somerset (New Jersey) facility in December 2018, as Official Action Indicated (OAI), Lupin said in a regulatory filing.

'Official Action Indicated', means approvals of pending applications or supplements from this site maybe withheld.

Warburg Pincus Group to acquire 80% stake in Avanse Financial Services

PRESS TRUST OF INDIA
New Delhi, March 16

GLOBAL PRIVATE EQUITY major Warburg Pincus Group will acquire nearly 80% stake in education NBFC firm Avanse Financial Services from Dewan Housing Finance Corporation Ltd (DHFL) and Wadhawan Global Capital.

Wadhawan Global Capital (WGC) Saturday announced that they have entered into a definitive agreement with an affiliate of the Warburg Pincus Group to sell its entire 49.04% stake in its education finance subsidiary, Avanse Financial Services limited.

Separately, DHFL also said that the company will sell its entire stake of 30.63% in Avanse Financial Services to an affiliate of the Warburg Pincus Group. Both the companies however, did not disclose the financial details of the transaction. Avanse Financial Services is an education focused NBFC. It is an associate enterprise of WGC, a diversified financial services group and housing finance firm DHFL.

Avanse is also backed by the International Finance Corporation (IFC), which has 20% equity stake in the company.

Commenting on the development, WGC Chairman Kapil Wadhawan said: "The transaction with Warburg Pincus will allow the company to further strengthen their position in the education financing industry. This sale also unlocks the latent value within the WGC Group while reinstating our immediate and long-term focus on our core business."

Ernst & Young LLP (EY) and Prime Research & Advisory Limited were the financial advisors to the company and the sellers on the transaction.

Grasim gets ₹5,872-cr tax demand on its mega merger

Aditya Birla Group firm Grasim Industries on Saturday said it has received ₹5,872.13-crore tax demand from the Income Tax department with respect to its merger with Aditya Birla Nuvo and Aditya Birla Financial Services.

PTI

PUBLIC NOTICE

General Public is hereby informed that my client **M/s Earth Galleria Private Limited (Earth)** having its registered office at B-100, Naraina Industrial Area, Phase I, New Delhi has executed an collaboration agreement dated 03.05.2013 with **AMB Infrabuild Private Limited (AMB)** having registered office at D-62, Defence Colony, New Delhi for construction and development of commercial project namely **"EARTH SKYGATE" on land (Project Land) measuring 83 kanal 10 marla situated in the revenue estate Hayatpur, Sector 88, Gurugram. As per Collaboration Agreement AMB is not allowed to create any third party interest in project land and/or company**. Commercial/Retal spaces were sold to various customers jointly by Earth & AMB and AMB has received its share of sale amount through Escrow Account.

And now by taking advantage of the situation that all the directors of my client being in judicial custody AMB got an ex-party arbitral award dated 12.11.2018 passed in their favour from Sh. R.S.Baswana District Judge (Retd.) despite the fact that **the appointment of Sh. R.S. Baswana is been challenged by my client in Punjab & Chandigarh High Court in March 2018 and case is pending before court**. Further without prejudice, the arbitral award is based on wrong & incorrect facts & AMB had concealed material facts from arbitrator in order to get impugned arbitral award passed in their favour. My client has challenged the said ex- party award before **Hon'ble District Judge, Gurugram and notice has been issued to AMB by Court**.

AMB wants to usurp huge amount of money so paid by Earth. General Public is hereby informed that my client **Earth has a financial lien on the aforesaid property/project land of AMB and further advised not to deal/create any third party right(s) and/or interest(s) on the said property/land without the consent of my client** and any person(s) dealing with AMB in respect of said property/land would be doing at his or her own cost(s), risk(s) and consequence (s).

Sd/-

Alok Pandey
Advocate
CHMBER NO. 362, LAWYER'S CHAMBER
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MISHRA DHATU NIGAM LIMITED

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Email ID: secretary@midhani-india.in

NOTICE OF RECORD DATE FOR INTERIM DIVIDEND

Notice is hereby given that Board of Directors of Mishra Dhatu Nigam Limited (MIDHANI) in its meeting held on Saturday, the 16th day of March, 2019 has fixed **"Record Date" as 26th March, 2019 (Tuesday)** for the purpose of determining the entitlement of members to Interim Dividend @ 16.8 % (i.e. Rs. 1.68 per share on equity shares of Rs. 10 each) declared by the Board in its aforesaid meeting for the Financial Year 2018-19. Further Interim Dividend will be paid:

(i) To those members whose names will appear in the Register of Members of the Company at the end of business hours on Tuesday, 26th March, 2019; and

(ii) In respect of Shares held in electronic form, to those members whose names appear on the statements of beneficial ownership at the end of business hours on Tuesday, 26th March, 2019, furnished by National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL).

In order to avail the facility of payment of dividend through Electronic Clearing Service (ECS), members of the company holding their shares in Demat mode are requested to submit the duly filled ECS mandate form to their Depository Participant and those holding physical shares to our Registrar and Transfer Agent "Alankit Assignments Limited, Alankit House, 3E/7, Jhandewalan Extension, New Delhi-110055".

For Mishra Dhatu Nigam Limited
Sd/-
Paul Antony
Company Secretary & Compliance Officer

Place: Hyderabad
Date: 16.03.2019

CHASER FINANCIAL SERVICES PRIVATE LIMITED

CIN: U67190DL2018PTC334339
Regd. Office : 575, Aggarwal Millennium Tower-II, Netaji Subhash Place, Pitampura New Delhi-110034. **Email ID:** info@caskeingla.com

PUBLIC NOTICE

Change of Name of Company

This is to inform that the name of the company has been changed from **"Deneb and Pollux Fincredit Private Limited" to "Chaser Financial Services Private Limited"** with effect from 12th February, 2019 as per fresh Certificate of Incorporation issued by Registrar Of Companies NCT of Delhi & Haryana pursuant to change of name of the company. The said change of name has been notified to Reserve Bank of India (RBI) as on 14th February, 2019. The company has received its Certificate of Registration (CoR) of NBFC having **SERIAL NO.: N-14.03481** from Reserve Bank of India (RBI) on 15th March, 2019.

The change of name of the company as aforesaid does not alter the legal status or constitution of the company nor does it affect any rights or obligations of the company.

For and on behalf of
Chaser Financial Services Private Limited
Sushil Kumar Singla (Director)
DIN: 06616050

Place : New Delhi
Date: 16-March-2019

FORM A
PUBLIC ANNOUNCEMENT

[Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Person) Regulations, 2016]

FOR THE ATTENTION OF THE CREDITORS OF ALPINE REALTECH PRIVATE LIMITED

RELEVANT PARTICULARS

1	Name of corporate debtor	Alpine Realtech Private Limited
2	Date of incorporation of corporate debtor	01/04/2010
3	Authority under which corporate debtor is incorporated / registered	ROC- Delhi
4	Corporate Identity No. / Limited Liability Identification No. of corporate debtor	U70200DL2010PTC201076
5	Address of the registered office and principal office (if any) of corporate debtor	B-146, Lane No 3, New Ashok Nagar Delhi-110096
6	Insolvency commencement date in respect of corporate debtor	12th March, 2019 (order received on 15th March, 2019)
7	Estimated date of closure of insolvency resolution process	9th September, 2019 (from 12th March, 2019)
8	Name and registration number of the insolvency professional acting as interim resolution professional	**Ms. Anju Agarwal** **Reg. No.** IBBI/IPA-001/IP-P00106/2017-18/10213
9	Address and e-mail of the interim resolution professional, as registered with the Board	**Address:** 73, National Park, Lajpat Nagar IV, National Capital Territory of Delhi, 110024 **Email:** anju@insolvencyservices.in
10	Address and e-mail to be used for correspondence with the interim resolution professional	**Address:** C-106, Sector -2, Noida, Uttar Pradesh 201301 **Email:** alpine@rsmgroup.in
11	Last date for submission of claims	26th March, 2019 (from date of receipt of order i.e. 15th March, 2019)
12	Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	Home Buyers
13	Names of insolvency Professionals identified to act as Authorised Representative of creditors in a class (Three names for each class)	1. Name : Mr. Pramod Kumar Gupta (Regd. No. : IBBI/IPA-001/IP-P01329/2018-2019/12075 2. Name : Mr. Pawan Kumar Agrawal (Regd. No. : IBBI/IPA-001/IP-P00652/2017-2018/11435 3. Name : Mr. Ghanshyam Kaushik (Regd. No.: IBBI/IPA-002/IP-N00556/2017-2018/11697
14	(a) Relevant Forms and (b) Details of authorised representative are available at:	**a) Relevant Forms:** Mentioned at Point 5 below; **b) Details of Authorised Representative:** 1. Mr. Pramod Kumar Gupta Address : B-1/10, Lower Ground Floor, Hauz Khas, South, New Delhi- 110016 Email Id: sanjayfinancial@gmail.com 2. Mr. Pawan Kumar Agrawal Address : Ground Floor, I-207A, Elite Square, DDA, Kalkaji, South Delhi, New Delhi-110019 Email Id: irp@rpglegal.com 3. Mr. Ghanshyam Kaushik Address : 144-C, Manmath Colony, Gurgaon, Haryana-122001 Email Id: gskaushik111@yahoo.com

1. Notice is hereby given that the National Company Law Tribunal, Court II, New Delhi Bench has ordered the commencement of a corporate insolvency resolution process of the Alpine Realtech Private Limited on 12th March, 2019.
2. The creditors of Alpine Realtech Private Limited, are hereby called upon to submit their claims with proof on or before 26th March, 2019 to the interim resolution professional at the address mentioned against entry No. 10.
3. The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means.
4. A financial creditor belonging to a class, as listed against the entry No. 12, shall indicate its choice of authorised representative from among the three insolvency professionals listed against entry No. 13 to act as authorised representative of the class (Homebuyers) in Form CA;
5. The claims may be submitted in the specified forms. Form B – Operational Creditor (Other than Workmen/Employee); Form C – Financial Creditor; Form CA – Financial Creditors in a class; Form D – Workmen/Employee; Form E – Authorised Representative of Workmen/Employee; and Form F – Other Creditors. Copy of the above forms can be downloaded from https://ibbi.gov.in/downloadform.html
6. Submission of false or misleading proofs of claims shall attract penalties.

Date: March 17, 2019
Place: Delhi

Anju Agarwal
Insolvency Professional
IBBI/IPA-001/IP-P00106/2017-18/10213

L&T Mutual Fund

6th Floor, Brindavan, Plot No. 177
C. S. T. Road, Kalina
Santacruz (East), Mumbai 400 098

call 1800 2000 400
email investor.line@lntmf.co.in
www.ltfs.com

L&T Financial Services Mutual Fund

Notice

Notice is hereby given that L&T Mutual Fund Trustee Limited, the Trustees to L&T Mutual Fund ("the Fund"), has approved declaration of dividend (subject to adequacy and availability of distributable surplus) under the dividend options of the below mentioned schemes on March 22, 2019, the record date ("Record Date") as given under:

Name of the Schemes / Plans / Options	Quantum of Dividend (₹ per unit)	Face Value (₹ per unit)	Net Asset Value ("NAV") as on March 15, 2019 (₹ per unit)
L&T Tax Advantage Fund - Regular Plan - Dividend Option	1.00	10	21.903
L&T Tax Advantage Fund - Direct Plan - Dividend Option	1.20	10	26.510
L&T Conservative Hybrid Fund - Regular Plan - Quarterly Dividend	0.20	10	11.2534
L&T Conservative Hybrid Fund - Direct Plan - Quarterly Dividend	0.20	10	11.7055
L&T Equity Savings Fund - Regular Plan - Quarterly Dividend	0.15	10	11.760
L&T Equity Savings Fund - Direct Plan - Quarterly Dividend	0.15	10	12.577
L&T Gilt Fund - Regular Plan - Quarterly Dividend	0.20	10	12.0287
L&T Gilt Fund - Direct Plan - Quarterly Dividend	0.22	10	12.8981
L&T Triple Ace Bond Fund - Regular Plan - Quarterly Dividend	0.20	10	10.9208
L&T Triple Ace Bond Fund - Direct Plan - Quarterly Dividend	0.20	10	11.1618
L&T Triple Ace Bond Fund - Regular Plan - Semi Annual Dividend	0.40	10	15.5610
L&T Triple Ace Bond Fund - Direct Plan - Semi Annual Dividend	0.45	10	17.9946
L&T Triple Ace Bond Fund - Regular Plan - Annual Dividend	0.55	10	11.1585
L&T Triple Ace Bond Fund - Direct Plan - Annual Dividend	0.55	10	11.1595
L&T Short Term Bond Fund - Regular Plan - Quarterly Dividend	0.20	10	10.8569
L&T Short Term Bond Fund - Direct Plan - Quarterly Dividend	0.20	10	11.3479
L&T Short Term Bond Fund - Regular Plan - Annual Dividend	0.80	10	12.7702
L&T Short Term Bond Fund - Direct Plan - Annual Dividend	0.85	10	13.1148
L&T Credit Risk Fund - Regular Plan - Annual Dividend	0.70	10	11.8266
L&T Credit Risk Fund - Direct Plan - Annual Dividend	0.70	10	12.0881
L&T Arbitrage Opportunities Fund - Regular Plan - Quarterly Dividend	0.15	10	10.694
L&T Arbitrage Opportunities Fund - Direct Plan - Quarterly Dividend	0.15	10	10.845
L&T Resurgent India Bond Fund - Regular Plan - Annual Dividend	0.70	10	11.7524
L&T Resurgent India Bond Fund - Direct Plan - Annual Dividend	0.70	10	12.1130
L&T Hybrid Equity Fund - Regular Plan - Annual Dividend	0.70	10	12.642
L&T Hybrid Equity Fund - Direct Plan - Annual Dividend	0.75	10	13.242
L&T Flexi Bond Fund - Regular Plan - Annual Dividend	0.70	10	11.2338
L&T Flexi Bond Fund - Direct Plan - Annual Dividend	0.70	10	11.4212
L&T Low Duration Fund - Regular Plan - Annual Dividend	0.70	10	11.4578
L&T Low Duration Fund - Direct Plan - Annual Dividend	0.70	10	11.5584

Pursuant to payment of dividend, NAV per unit of the dividend options of the aforesaid schemes will fall to the extent of the payment and statutory levy (if any).

Distribution of the above dividend is subject to the availability and adequacy of distributable surplus and may be lower to the extent of distributable surplus available on the record date.

Past performance of the aforesaid schemes may or may not be sustained in future.

The dividend will be paid to those unit holders, whose names appear in the register of unit holders of the aforesaid schemes as at the close of the business hours on the Record Date.

Under the dividend re-investment facility, the dividend declared will be re-invested at the ex-dividend NAV.

Please note that in case the aforesaid Record Date falls on a non-business day, the next business day would be considered as the Record Date.

For L&T Investment Management Limited
(Investment Manager to L&T Mutual Fund)

Kailash Kulkarni
Chief Executive Officer

Date : March 16, 2019
Place: Mumbai

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

CL06138

GRAMIN BANK OF ARYAVART

REGIONAL OFFICE : 01, RAGHUNATH NAGAR, M.G. ROAD, AGRA - 02

POSSESSION NOTICE {for immovable property under Rule 8(1)}

The Authorized Officer of Gramin Bank of Aryavart under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule-8 of the Security Interest (Enforcement) Rules, 2002, issued demand notice on the date mentioned against account and stated hereunder calling upon the borrowers/guarantors/mortagagors to repay the amount mentioned in the notice being together with further interest at contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. within sixty days from the date of receipt of said notice. The borrowers/guarantors/mortgagors having failed to repay the amount notice is hereby given to the borrowers/guarantors/mortgagors and the public in general that the undersigned has taken the possession of the properties described herein below in exercise to powers conferred on him/her under section 13(4) of the said act read with the Rule-8 of the said Rules on the date mentioned hereunder. The borrowers attention is invited to the provision of Sub-Section (8) of section - 13 of the Act, in respect of time available to redeem the secured assets. The Borrowers/Guarantors/Mortgagors in particular and the public in general are hereby cautioned not to deal with the properties. Any dealing with the properties will be subject to the charge of Gramin Bank of Aryavart for the amounts and interest thereon. Details of the mortgaged Properties of which the possession had been taken is as follows.

Name of the Borrowers/ Guarantors & Branch	Details of the Mortgaged Properties	Date of Demand Notice	Date of possession	Amt. Due as per Demand Notice
1. Mr. Yogesh Kumar Gautam S/o Mr. Ramesh Chand Gautam, 2. Mrs. Sunita W/o. Mr. Yogesh Kumar Gautam & **Gaurantor** 1. Mr. Daya Shankar Gautam S/o Mr. Ram Prakash Gautam, 2. Mr. Ram Kumar Gautam S/o Mr. Uday Ram Gautam. **Branch- Civil Lines, Bagh Farzana, Agra.**	Nagar Nigam No. 37/344 Nagla Padi Agra, **Area:-** 73.02 sq. mtr. or 87.33 Sq. Yards, **Bounded as :** East- Gali 6 feet wide towards exit of the House & Remaining part of the property of brother Shyam Babu, West- House of Pooja Ram, North- House of Ramesh Kushwah, South: - Property of Mrs. Prem Devi.	28.11.2018	14.03.2019	**7,68,273.68** + intt. from 01.07.2018 & other expenses
1. Mr. Shekhar Amans, 2. Mr. Arvind Amans Both S/o Mr. Ram Swaroop Amans & **Gaurantor** 1. Mr. Sanjay Kumar S/o. Mr. Bhagirath, 2. Mr. Amar Singh S/o Mr. Ram Bharoshi. **Branch- Civil Lines, Bagh Farzana, Agra.**	The Land/ House/ Building the portion of the land of Abadi Khasra No. 1493 and 1494 situated at Mohalla Bhogipura, Jagjeevan Nagar, and Tehsil & District Agra, **Area:- 56.52 sq. mtr., Bounded as :** East- Rasta 17 Feet Wide, West- Land of Others, North- 4 Feet wide Gali, South: - House of Chandra Bhan.	28.11.2018	13.03.2019	**9,39,059.00** + intt. from 03.07.2018 & other expenses
Mr. Nitin S/o Mr. Achal Singh & **Gaurantor** 1. Mr. Khoob Chandra Sharma S/o Mr. Shiv Charan Lal Sharma, 2. Mr. Dinesh Verma S/o Mr. Bhawani Shankar. **Branch- Civil Lines, Bagh Farzana, Agra.**	Residential House No. 3/201-F/20-A Situated at Indra Colony near Vishnu Colony Tehsil and District Agra, **Area:- 41.08 sq. mtr., Bounded as :** East- Remaining part of the property, West- House of Mrs. Bhagwan Devi, North- Property of Mrs. Durgesh Gupta, South: - Rasta and exit 8 feet wide.	28.11.2018	13.03.2019	**5,99,479.00** + intt. from 01.07.2018 & other expenses
1. M/s Jai Ambey Traders, Prop. Mr. Sourabh Agarwal, 2. Mr. Sourabh Agarwal S/o Mr. Kanhiya Lal Agarwal & **Gaurantor** Mr. Himanshu Agarwal S/o Mr. Ram Kishan Agarwal, 2. Mr. Kamal Kumar Agarwal S/o Mr. R.P. Garg, 3. Mr. Kanahiya Lal Agarwal S/o Mr. Late R.N. Agarwal. **Branch- Civil Lines, Bagh Farzana, Agra.**	Plot No. 03, Municipal No. 33A/D-660 A/78, Khasra No. 941, 946, 948 Balaji Nagar Near Kamla Nagar, Mauza Ghatwasan, Hari Parwat ward Agra, **Area:- 212.66 sq. yards = 177.78 Sq. Mtrs., Bounded as :** East- others land of Radha Raman Khandelwal, West- Land of Ghan Shyam Das, North- 25 Feet Wide Road, South: - Others Land.	28.11.2018	14.03.2019	**9,72,776.00** + intt. from 01.06.2018 & other expenses
M/s Royal Star Daily Needs, Prop. Harun S/o Mr. Babua & **Gaurantor** 1. Mr. Mohd. Mur Salin S/o Mr. Abdul Vahi, 2. Mr. Mujzlim S/o Mr. Abdul Vahi. **Branch- Dayal Bagh, Agra.**	One House Nagar Nigam No. 6/3/4A of Mrs. Asmat Jahan & Mrs. Nusrat Jahan Situated at Shastri Nagar, Ward Hariparwat, Tehsil Sadar and Dist. Agra, **Area:- 85.72 sq. mtr = 102.52 Sq. yards., Bounded as :** East- Entry & 11 Feet 9 inch wide Gali, West- House of Om Prakash, North- House of Bholu and Lakhan, South: - House of Gulkandi & Vijay Singh.	22.11.2018	13.03.2019	**6,55,868.50** + intt. from 01.07.2017 & other expenses
1. M/s Vivek Medical Store, Prop. Vivek Gautam, 2. Mr. Vivek Gautam S/o Mr. Ashok Kumar & **Guarantor** 1. Mrs. Asha Gautam W/o Mr. Ashok Kumar, 2. Mr. Kulbhushan Gautam S/o Mr. Ashok Kumar. **Branch- Civil Lines, Bagh Farzana, Agra.**	Part of Property bearing Nagar Nigam No. 6/278 Hari Parwat ward Situated at Khandari Tehsil and Dist Agra, Total Area: 17.88 Sq. Mtr, **Bounded as :** East- 8 Feet wide Gali, West- 9 Mtr. wide Road, North- Property of Mr. Anil Kumar, South: - 8 Feet wide Gali.	28.11.2018	13.03.2019	**8,19,832.00** + intt. from 01.04.2017 & other expenses
1. Mr. Chob Singh S/o Mr. Charan Singh & **Gaurantor** Mr. Surendra Singh S/o Mr. Parshadi Lal, 2. Mr. Lakhan Lal S/o Mr. Ram Sewek. **Branch- Civil Lines, Bagh Farzana, Agra.**	The Land/Building of the House No. 2135 Type 18/46 Situated in Sector 7, Sikandra Yojna, Tehsil Sadar Dist. Agra, **Total Area:** 41.31 Sq. Mtr, **Bounded as :** East- House No. 2136, West- House No. 2134, North- House No. 2148, South: - 6 Mtr wide Road.	28.11.2018	13.03.2019	**8,82,283** + intt. from 02.07.2018 & other expenses
1. Mr. Kishor Kumar Sharma S/o Mr. Revati Prasad Sharma, **& Guarantor** 1. Mr. Jaydev Singh S/o Mr. Padam Singh Baghel, 2. Mr. Vidhya Ram S/oMr. Muktyar Singh. **Branch- Dayal Bagh, Agra.**	One MLIG House No. 112 Situated at Sector 16A, Awas Vikas Colony, Sikandra Yojna, Tehsil & Dist. Agra, **Total Area:** 41.40 Sq. Mtr, **Bounded as :** East- House No. 113, West- House No. 111, North- Road 6 Mtr. Wide, South: - Plot No. 123	29.11.2018	13.03.2019	**12,09,484** + intt. from 01.10.2018 & other expenses
1. Mr. Dileep Kumar, 2. Mr. Neeraj Kumar Both S/o Mr. Hari Kishan & **Guarantor** 1. Mr. Sunil Gupta S/o Mr. Radhey Shyam Gupta, 2. Mr. Akash Shivhare S/o Mr. Shiv Shankar Shivhare. **Branch- Civil Lines, Bagh Farzana, Agra.**	Part of Property bearing Nagar Nigam No. 28/246 Chatta Ward Situated at Gudri Mansur Khan Tehsil and District Agra **Total Area:** 48.23 Sq. Mtr, **Bounded as :** East- Road 7.6 meter wide & exit, West- Remaining part of Property, North- Property of Mrs. Durgesh Gupta, South: - Property of Mr. Gokul Chandra.	28.11.2018	14.03.2019	**8,67,968** + intt. from 01.07.2018 & other expenses
1. Mr. Nadim S/o Mr. Saleem & **Gaurantor** 1. Mr. Shakeel S/o Mr. Bhola, 2. Mr. Iqbal S/o Mr. Nazar Hussain. **Branch- Dayal Bagh, Agra**	One House in the portion of Khasra No. 370 & portion of the House Nagar Nigam No. 46/45B Situated in Anand Nagar Ward Loha Mandi, Tehsil Sadar and District Agra, **Total Area:** 52.84 Sq. Mtr, **Bounded as :** East- 10 Feet wide Road, West- House of Bangali, North- House of Babulal & Part of the property, South: - Part of the property.	3.01.2019	14.03.2019	**6,91,843** + intt. from 01.10.2018 & other expenses
1. Mr. Nihal Singh S/o Mr. Gokul Chandra & 2. Mrs. Vijeta Singh W/o Mr. Nihal Singh & Guarantor 1. Mr. Vinod Kumar Datani S/o Mr. Arjun Kumar & 2. Mr. Sanjay Amba S/o Mr. Shiv Charan Das Amba. **Branch- Civil Lines, Bagh Farzana, Agra.**	House No. 30 Part of Khasra No. 500 Situated at Dubey Vihar Mauza, Bodla Tehsil & District Agra, **Total Area:** 70 Sq. Yards or 58.52 Sq. Mtr, **Bounded as :** East- Plot No. 29, West- Remaining Part of House No. 31, North- Rasta 6.09 Mtr wide, South: - Plot Others.	09.08.2018	13.03.2019	**11,77,905.00** + intt. from 01.07.2018 & other expenses

Date: 17.03.2019

Authorised Officer

Express Adda

SUNDAY, MARCH 17, 2019



(From right) *The Indian Express* National Opinion Editor Vandita Mishra and Anant Goenka, Executive Director, The Indian Express Group, in conversation with Rajasthan Deputy Chief Minister Sachin Pilot

'When a government gets voted out because of the quality of schools, you will see change'

YES BANK presents The Indian EXPRESS ADDA

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At the Express Adda held in Mumbai, Congress leader and Rajasthan Deputy Chief Minister Sachin Pilot spoke to Anant Goenka, Executive Director, The Indian Express Group, and Vandita Mishra, National Opinion Editor, on national security as an election issue, speaking to the young voter and the alliance against the BJP



Pramod Dalvi, Kesari Group



Sandeep Runwal, Director, Runwal Group



Anant Goenka, MD, CEAT



R Kannan, Head-Corporate, Hinduja Group Ltd



Harsh Goenka, Chairman, RPG Group



Actor Maya Alagh with husband Sunil Alagh, Founder, SKA Advisors and former MD & CEO, Britannia Industries

On if there is a break in the Congress's momentum

I think the three states of Madhya Pradesh, Chhattisgarh, and Rajasthan have certainly set the tone for the upcoming Lok Sabha elections and I also think that it's a sign for things to come.

To your question on the Pulwama attack having a bearing on the Congress' prospects, when there is a terror attack on this country, it is not an attack on the state or the government or on individuals, it's an attack on our nation. To that extent, whatever response the government at the Centre chooses to make, the entire country stands behind that. I remember very well when the Indian Parliament was attacked, Mrs Sonia Gandhi told Mr Vajpayee that this is an attack on our republic, it's an attack on our temple of democracy, whatever you choose to do as Prime Minister, I will stand behind you and I know that Mr Vajpayee had said something on the same lines when Indira Gandhi was the Prime Minister when the Bangladesh war happened. So that's been the tremendous legacy in our country. When this incident happened, I was at Harvard University in Boston and was asked this question and I said I am on foreign soil, I have my differences with colleagues in different political parties... we'll have differences but when it comes to issues like this, there is no difference of opinion. So the attack happened, and the response by the armed forces... it was true display of valour by the Air Force. I have a long association with the armed forces, especially the Air Force, so I feel particularly proud but the great tradition in India is that you do not involve the armed forces, the men in uniform, to do domestic political point making. That's something we've avoided all this while. But when I hear Mr Yeddyurappa saying because of the incident BJP will get that many seats, it's a naked admission of what he's thinking.

On the Opposition's dilemma over questioning the government

If you question the BJP today, you're labelled anti-national. If you question the policies of the government, you're anti-India. That's the kind of negative narrative that we've seen in the last few years. I have absolutely no hesitation in saying that our Air Force, our Army, our armed forces, are our property as Indians, not of the Janata Dal or the BJP or the Congress. Sadly for this government, nothing is sacrosanct, whether it's the RBI, ED or the CBI. We're a great republic and a great democracy, not because of the politicians we've produced, but because we've nurtured institutions that are held beyond parties and governments. If we try and systematically dismantle those institutions, then we're harming ourselves to a point that there is no coming back. If there are people who are trying to politicise the issue because elections are around the corner, I think people of India are wise enough to know and understand that the elections will be fought on bread and butter issues. Elections will be fought on matters that make a difference to people's lives and will be fought in the farmlands, they will be fought in homes, they will be fought in villages, in the towns of India and not in the temples or the border.

On whether this will be India's first national security election

National security is an important issue and there should be no two ways to look at it. But I don't think you can make that issue into a political one. It should be sacrosanct. Ruling dispensations can't masquerade its non performances behind the valour of the armed forces. That's not acceptable because the man who is fighting on the border, people who've taken bullets, who are martyrs today, are not doing it for a party, or a religion or a state. They're doing it for the nation, for this country. People who try and use it as a political dividend will not succeed, that's my own understanding.

On coming from a political dynasty

Where I take birth is not in my hands. But once you are of a reasonable age, you are accountable for what you say, what you do, and your actions. So, I'm very proud to be the son of my father, who died much before I entered politics, but I take great pride in belonging to this family and what I have chosen to do after his demise was my choice, it was not forced upon me. But if being born to a family is not a qualification, then it should not be a disqualification either.

On what it is to be young in politics

I think it's fair to say that people from a different generation have a different way of looking at things. My sons and my nieces or nephews look at things differently than I do. The idea is to assimilate what is best that they have to offer. Not everybody has all the best ideas, the important thing is to collate all of that, and as a party, as a policy, what is the most robust, most fulfilling, most appropriate way to move forward. That's how good parties, good organisations function and survive, and I can say that for the Congress party. I was made an MP when I was 26 and it seems like a long long time ago. But it's been a good run. I know people out there who are perhaps more talented, more articulate, more hard working than I am and I am very fortunate for the chance that I have got and not for a day will I let myself forget that because very few people get the opportunity.

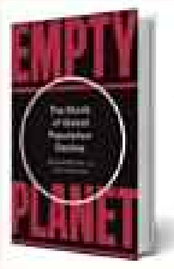
On the young voter and what he wants

For example, when we go to rural parts of India, especially Rajasthan or Madhya Pradesh, (we find) the older generation perhaps doesn't care so much about let's say privacy or online snooping. But when I go to a college or university, I see the young voter really cares about that. They want their individual privacy safe and secure. They don't want the government looking at what you are doing, who you're chatting with, who you're messaging. If you don't engage meaningfully and you're just talking at them, then you lose their interest in the first five minutes. Young people expect to hear different things, they expect you to do different things and it's not inappropriate for younger people to want different things from their leaders as opposed to middle or older people.

Words Worth

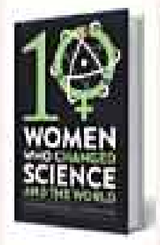
SUNDAY, MARCH 17, 2019

ON THE SHELF



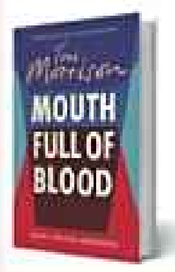
EMPTY PLANET
Darrell Bricker, John Ibbitson
Hachette
Pp304, ₹599

Empty Planet is a hugely important book for our times. Captivating and persuasive, it is a story about urbanisation, access to education and the empowerment of women to choose their own destinies. It is about the secularisation of societies and the vital role that immigration has to play in our futures. It offers a vision of a future that we can't prevent.



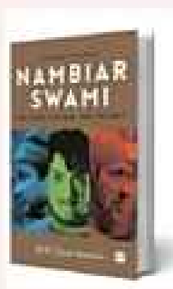
10 WOMEN WHO CHANGED SCIENCE, AND THE WORLD
Catherine Whitlock, Rhodri Evans
Hachette
Pp320, ₹599

10 Women Who Changed Science tells the moving stories of the physicists, biologists, chemists, astronomers and doctors who helped to shape our world with their extraordinary breakthroughs and inventions and outlines their remarkable achievements. These scientists overcame obstacles often because their lives were driven by personal tragedies.



MOUTH FULL OF BLOOD
Toni Morrison
Penguin Random House
Pp 384, ₹699

A vital new non-fiction collection from one of the most celebrated and revered writers of our time. These essays, speeches and meditations interrogate the world around us. They are concerned with race, gender and globalisation. The sweep of American history and the current state of politics. The duty of the press and the role of the artist.



NAMBIAR SWAMI
MN Dipak Nambiar
HarperCollins
Pp 192, ₹499

Few actors in Tamil cinema have been as loved as MN Nambiar. The book provides an in-depth look into his public persona and personal life, which he fastidiously kept separate from one another. From growing up in Ooty and joining the world of travelling drama troupes to achieving success in the Tamil film industry, this book takes the reader on an engaging journey.



Voters wait in line to register to cast their ballots at a polling station in Lagos, Nigeria, last month. Rigging an election, the authors say, can be done in many ways, including by buying votes, as happens in Africa

BLOOMBERG

Disguised democracy

An interesting account of how elections are often a farce in many countries

MADAN SABNAVIS

THE BOOK, *How to Rig an Election*, is a very interesting one on how despots use the phenomenon of elections to showcase to the world that they run democracies. The authors, Nic Cheeseman and Brian Klaas, base this book on the inside stories of elections held in different countries over the years.

Both the rise of despotism and the attempt to turn democratic have taken place due to external pressures. The Cold War was a turning point when most of the countries in Latin America, Africa, eastern Europe and parts of Asia turned despotic, with both the USA and erstwhile USSR propping regimes to maintain democratic or communist regimes. The turning point, according to the authors, was the 1990s when the Soviet Union collapsed and triggered a race for democracy. But it was western pressure that made dictators try and put up a facade that they were democratic, and the best way to do so was to hold elections. Moreover, with the World Bank and the IMF providing aid on preconditions laid in the form of governance, the despots were forced to show that they held fair elections.

We, in India, often witness how the ruling governments before the elections offer freebies and make lofty promises to the poor in exchange for votes. Budgets are also earmarked for this exercise. This, according to Cheeseman and Klaas, are legitimate means and do not interfere with the democratic processes. What then constitutes rigging?

Rigging an election is done broadly in six ways and is an eye-opener, as it can happen even in western countries. The first is 'gerrymandering', where the district borders are redrawn, so that there is a mismatch between the votes polled and seats won. Here, the authors show that even a country like the US has not been free of this phenomenon. They call it the case of the "foxes guarding the henhouses".



How to Rig an Election: Tricks Despots Play
Brian Klaas & Nic Cheeseman
HarperCollins
Pp 311, ₹599

The second is where votes are bought by giving money. This is an expensive process and one can still not be sure of the outcome, as people can take the money or gifts, as they do in Africa, and still vote for someone else. Often, money earned through corruption is used for this purpose. While despots may try and see who votes for which party at times, this may backfire due to great global scrutiny and is usually avoided. At times, to ensure that people take the money and vote for them, communal punishment is used when the autocrat comes to power and the village that has not voted is taught a lesson.

Third, the autocrat can ensure that the opposition is not able to compete by excluding their names, or more hilariously, have similar-named people standing to mislead voters. At times, the opposition leaders are beaten up to ensure that they are not seen. In Madagascar, the opposition leader's plane was not allowed to land and he could not enrol, while in Pakistan, the main challenger was assassinated.

If these three are not possible, then the elections can be hacked, as was done in Azerbaijan, where the people got to know the results before the polls opened. This is how the electronic route is used to rig elections. Fake news is used effectively to give the impression that the autocrat has all the votes, which becomes self-fulfilling. The controversy regarding the infamous Cambridge Analytica is pertinent here, which was used effectively in the last US elections.

Fifth, stuffing the ballot box is the more obvious way, where people are intimidated and not allowed to vote, but their votes stuffed in the box. In Liberia, the autocrat got 17 times the number of voters! In some districts in Uganda, 100% of voters voted for the ruling president. Also, negative votes can be excluded in counting or just dumped in dustbins, as was done in the recent Turkish referendum by the AKP party.

And last is to 'play the international community', which legitimises the polls. This is done especially when the country is of strategic political importance, like one owning oil, where such endorsements are given. This is done through the Potemkin route, where foreign agencies involved are selectively shown how well the elections have been conducted, so that there is an endorsement from the west.

The question is, why do despots rig elections? Normally, when autocrats are known for corruption and cruelty, they are too scared to be replaced by legitimate rule, as they would be killed by the new regime. Moreover, all the regimes get money from the west and keep the army happy, which, in turn, ensures there is no opposition. If power is lost, there would be physical danger for them. Therefore, they have to ensure that they continue to be in power and, hence, rig elections.

The authors have found that while more countries are getting democratic, on a scale of 1 to 10—where 10 has the fairest elections—the average would be just 6, and in continents like Africa, it would go down to 5. In 2016, almost twice the number of countries became authoritarian than democratic.

The way out is to have effective systems for voting (electronic, where India scores), close monitoring and evolution of civil society. While the authors have spoken of what has to be done, the message is that checking rigging of elections will not be easy until these countervailing forces are balanced. Also, the influence of the west may be declining and with the power of countries like China and Russia increasing, we may be going a few steps back on the basis of external pressure to have fair elections. This makes it hard to be very optimistic about the future.

Madan Sabnavis is chief economist, CARE Ratings

The population prism

A book tells the human story through changes in population across the world

RISHI RAJ

IF HISTORY IS to be defined in short, it's a study of change and the causes behind it. The debate or the differences in methodology amongst scholars is over what caused these changes. For instance, for Marxists, all change occurred due to changes in the mode of production, meaning the entire story of human society can be told through changes in the economy and how and why they occurred. There are others who tell the story of change through great men and women through the ages who are seen as being ahead of times. For this school of thought, had there been no such great men and women and their ideas, the world would have been poorer today.

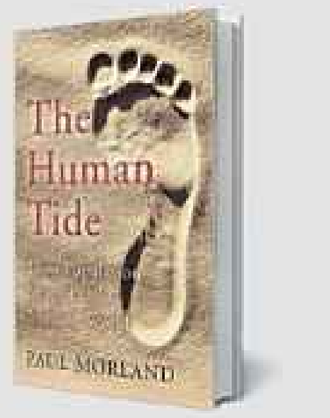
Even as these two schools of thought quarrel with each other, demographer Paul Morland, who is an associate research fellow at Birkbeck College, University of London, has attempted to tell the human story through changes in population across the world. The scope of his work, *The Human Tide*, is ambitious because it is a history of the world since 1800 told through the prism of changes in population. However, unlike Marxists, Morland is not dogmatic and clearly underlines that though population fashioned human history across the globe and is still doing it, it is not the sole agent of change and he doesn't try to establish the primacy of factors by saying population was the chief agent of change.

In his own words: "*The Human Tide* is about the role of population in History. It does not argue that the great trends in population—the rise and fall of birth and death rates, the swelling and shrinking of population size, the surges of migration—determine all of history. The case is not made here for a simplistic, monocausal or deterministic view of history. Nor is the claim made that demography is in some sense a primary cause, a first mover, an independent or external phenomenon with ramifications and effects in history but not causes preceding it. Rather, demography is a factor which itself is driven by other factors, numerous and complex, some material, some ideological and some accidental. Its effects are varied, long-lasting and profound, but so are its causes."

Morland has compared population changes in societies with a car, which, in the beginning, moves slowly at more or less the same speed for mile after mile after mile. Then it increases its speed, gradually for the first few miles, then rapidly, until it achieves tremendous, even frightening, velocity. Then after a relatively short distance hurtling along, the brakes are suddenly applied, resulting in rapid deceleration. This is what the world's population growth pattern has been like since 1800.

Within this framework, Morland then puts the growth of countries and continents, their relative decline and the rise of others who were laggards in the beginning.

The story began with the British Isles, which saw the beginning of industrial revolution and surge in population. Without going into which of the two came first as it is a useless question, the book says the two were contemporaneous. Birth rates are high in the beginning because death rates are also high when most children don't even reach their first birthday. If economy and industry develop, as happened in England, birth rates continue to increase, but death rate slowly declines. Gradually, birth rates moderate, but since there are a large number of people in reproductive age, population continues to grow for quite long. It then slows, but by then, better healthcare facilities, which come with economic growth, increase the life span and the population stabilises.



The Human Tide: How Population Shaped the Modern World
Paul Morland
John Murray
Pp 352, ₹1,639

With development, women literacy increases and so does their participation in the workforce, which makes women opt for having fewer children. With birth rates continuing to decline and average life span increasing, countries start having an ageing population. Now, Morland brilliantly plots the history of the world, growth and decline of empires across the globe, their phases of crest and trough through this sequence of change in population.

France worried and fought Britain because the latter's population grew faster, its people emigrated to the US, Australia, New Zealand and Canada. When Britain's population slowed, Germany's was on ascendant and when it slowed, Russia saw growing numbers. The outbreak of World War I, thus, can also be told through the changing population dynamics of countries. Even during World War II when Britain's population growth had slowed, it made up by its emigrated population to the US, Australia, New Zealand and Canada.

The framework, thus, tells the story of Britain's rise as a global power, why and when it faced challenges from Germany, Japan and Russia, how the US emerged as a sole superpower, how the long-term decline of economic growth that started with Japan has now spread to Europe, why the Arab Spring came and went, how China rose so meteorically and, finally, why Britain voted for Brexit and the US voted for Donald Trump.

Morland is careful to caution in his thesis that population growth can only add to the power of a nation if it is accompanied by economic growth or else the nation will get trapped into the Malthusian trap—there won't be enough food to feed the rising tide—and there will be disaster.

He has interesting nuggets as to how the invention of the pill changed the entire dynamics, not only by checking population growth, but also accelerating pre-marital sex. Before the age of the pill, he says, family planning was done in some societies by delaying marriages, which only deferred population growth, and did not check it. There are stories of how today, in some villages of Russia, there are only eight-10 inhabitants; how Japan has lost steam and several childless, aged people are dying alone in their homes only to be discovered weeks later.

Morland also speculates about future changes, which science and technology can bring to population patterns. What would global demography look like if ageing was reversible and people were to live for centuries? What impact would that have on fertility rates? What if birth and sex were entirely divorced and if one's clone or designer babies could be ordered over the counter?

The book is never boring even for a second, and whether world history interests you or not, this book certainly will.

TOP 10

Fiction

1. **The Girl in Room 105** Chetan Bhagat
2. **Ninety-Seven Poems** Terribly Tiny Tales
3. **Malgudi Days** RK Narayan
4. **Heads You Win** Jeffrey Archer
5. **Origin** Dan Brown
6. **Life Is What You Make It** Preeti Shenoy
7. **Will You Still Love Me?** Ravinder Singh
8. **Tinkle Double Digest** Various
9. **Diary of a Wimpy Kid: The Meltdown,** Jeff Kinney
10. **Diary of a Wimpy Kid: Do-it-Yourself,** Jeff Kinney

Non Fiction

1. **Get Better at Getting Better** Chandramouli Venkatesan
2. **The Subtle Art of Not Giving a F*ck** Mark Manson
3. **Manorama Yearbook 2019** Mammen Mathew
4. **Life's Amazing Secrets** Swami Gaur Gopal Das
5. **The 5 AM Club** Robin Sharma
6. **The Decision Book** Mikael Krogerus
7. **Inner Engineering: A Yogi's Guide to Joy,** Sadhguru
8. **Who Will Cry When you Die?** Robin Sharma
9. **Here, There and Everywhere** Sudha Murthy
10. **The Power of Your Subconscious Mind,** Joseph Murphy

SOURCE: landmark

SUNDAY, MARCH 17, 2019

Fe Lines

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



Sleep to heal

That a good sleep is essential to well-being is driven home by World Sleep Day observed on March 15. This year's reminder was 'healthy sleep, healthy ageing'

ONE OF THE many learnings that came out of the week gone by is the renewed emphasis on that deep slumber—which is losing essence in the taxing times we live in—on the back of the World Sleep Day observed on March 15 every year. The mantra this year was 'Healthy Sleep, Healthy Ageing', intended to highlight that the quality of life can be improved by a healthy sleep. It's ironical how the day—aimed at bringing researchers, health professionals and patients of various ailments under one roof to stress on the importance of sleep on our health and well-being—is celebrated at a time when sleep is the least of the concerns of a common man. Blame the number of disturbing agents/factors, which are at play. The main culprits are the many screens we are surrounded with.

If television sets, laptops and smartphones were not enough, tech companies are increasingly making it difficult for us to let go of devices. Reading in bed is now done on a Kindle or on the screen in the form of PDFs; we even wear smartwatches that notify us of every little activity that takes place on our phones and social media accounts. There is always that last email to be checked or that last message to be responded to or that last status to be updated before closing our eyes. Most people, in fact, choose to be active across social media platforms at night because the silence and calmness around them makes for better conversations, they say. It's a valid argument. During daytime, one can avoid calls and texts due to hectic work schedules and back-to-back meetings. But at night, when the body gives up due to exhaustion and there is no urgent work to be attended to, the mind suddenly gets active and sleep dies a slow death.

"For most adults, getting seven-eight hours of sleep might be the most important thing to do for improving future physical and mental health. Children need even more sleep for optimal learning and play. Recent research shows the importance of adequate amounts of sleep for brain health since during sleep, the brain washes away toxins that accumulate during the day while we're awake," wrote Erik St Louis, co-director of Mayo Center for Sleep Medicine in Rochester, Minnesota, in a blog on Thrive Global, a well-being media platform founded by Arianna Huffington. "As sleep medicine physicians, we dedicate our careers towards diagnosing and treating sleep disorders such as sleep apnea, insomnia, restless leg syndrome and other common problems with sleep quality, but this starts with getting the right amount of sleep every night," Louis added.

Recognising the importance of sleep in our skewed lifestyle, the business of sleep has become a hot thing. Companies are increasingly finding bigger opportunities for growth in the business of dreams. There are specialised clinics that promote good sleep with sleep doctors to offer remedies as well. At a time when nearly 93% of Indians are reportedly sleep-deprived, over 300 special sleep clinics have made their way into the mainstream. From obvious aids like special mattresses and pillows that promote good sleep, products like special oils and teas are readily available at these centres to help people doze off faster. The hospitality industry is betting even bigger on the sleep business, with brands realising that the best service they can offer their guests is a good night's rest.

A lot of people stress on the number of hours that one should ideally be sleeping for—seven or eight mostly. But no one talks of the quality of sleep that those number of hours should entail. Medicine practitioners say that a disturbed night in bed would do no good even if it extends to up to 10 hours. A good sound sleep of six-seven hours is mostly recommended. This is perhaps why the current generation is almost always tired and drowsy because while their mind is trying its best to shun the noises, the smartphone beep makes it absolutely impossible to not get perturbed. Many people who sleep fitfully at night try and make up for the lost sleep through short naps during the day. However, sleep experts caution against such behaviour. Making naps a regular replacement for a deep, regular sleep is not a healthy habit, they say. With as many products that aid sleep as there are distractions preventing one from hitting the sack, it comes down to an individual to make a responsible choice.

TECH-NOW-LOGY

LIGHTS, CAMERA, CLICK

With the launch of 48MP camera phones in India, photography enthusiasts can now look forward to some great captures. Here, we take a look at these devices. By **Indrani Bose**



REDMI NOTE 7 PRO

₹13,999 & ₹16,999

Xiaomi's Redmi Note 7 Pro, which is till date the cheapest 48-megapixel camera phone, utilises a Sony IMX586 sensor for its camera. A 5-megapixel secondary camera and a 13-megapixel selfie camera go along with it. The smartphone has features like AI portrait mode, AI studio lighting and handheld night photography, among others. The display is 6.30-inch and comes with a 4,000-mAh battery accompanied by a Quick Charge 4+ support. There are multiple colour options for the phone like Neptune Blue and Classic Space Black. The Redmi Note 7 Pro is priced at ₹13,999 (for the 4 GB RAM and 64 GB storage variant) and ₹16,999 (for the 6 GB RAM and 128 GB version).

OPPO F11 PRO

₹24,990

The F11 Pro comes with a 6.5-inch display, a 48 MP ultra-clear camera system and a panoramic screen. The device features Ultra Night Mode and Dazzle Colour Mode, Oppo's system-level optimisation solution created especially for smartphone photography. This feature instinctively perceives the shooting scene and matches it with the targeted optimisation solution.





HONOR VIEW20

₹37,999

Honor View20 is a gamer's phone, thanks to its 3D motion-controlled gaming and 3D video shaping. It has been created with a 6.3-inch FHD+ 'All-View' display and Kirin 980 chipset. It has a 48MP Sony IMX586 sensor and a TOF SD camera. The smartphone will appeal to users for its stylish design and the punch-hole camera.

VIVO V15 PRO

₹28,990

The highlight of Vivo V15 Pro is its 32-megapixel selfie camera. The smartphone setup entails a triple camera with a 48-megapixel Quad Pixel sensor, as well as 8-megapixel and 5-megapixel sensors. Vivo V15 Pro includes a 6.39-inch FHD+ Super AMOLED display with a 2.5D glass on top. It runs on Qualcomm's Snapdragon 675 processor paired with a 3,700-mAh battery. Vivo V15 Pro with 6 GB of RAM and 128 GB of onboard storage is available for ₹28,990.



BEST PLACES TO TRAVEL IN APRIL

From Florida to Venice, here are the best places to explore in April, as per *Travel + Leisure*...

Newport Beach, California

April usually marks the last month of gray whale migration when thousands of gray whales head back to the Bering Sea after spending winter in the warm lagoons of Baja California. Beachgoers have flocked to Newport Beach since the Pacific Electric Railway started bringing them in 1905. Attractions include the city beaches from the Santa Ana River to the tip of the Balboa Peninsula, Corona del Mar State Beach, and the beaches at Crystal Cove State Park. Newport Beach is renowned for good surfing, especially between Newport Pier and the Santa Ana River. At the tip of the Balboa Peninsula, The Wedge offers world-class bodyboarding and bodysurfing.

Dunedin, Florida

Dunedin is home to several beaches, including Dunedin Causeway, Honeymoon Island, and Caladesi Island State Park, which is consistently rated among the best beaches in the world. Dunedin is one of the few open waterfront communities from Sarasota to Cedar Key where buildings do not completely obscure the view of the Intracoastal Waterway and the Gulf of Mexico beyond; a 1-mile stretch of Edgewater Drive (also known as Alternate US 19) south of downtown offers views of St Joseph Sound, Clearwater Beach, and Caladesi Island. Downtown Clearwater and Clearwater Beach are a 6-mile drive south on Edgewater.

Toronto, Ontario, Canada

Visitors and residents wait for the arrival of the Sakura cherry blossoms in the city's High Park, usually in full bloom in late April and early May. Toronto is a prominent centre for music, theatre, motion picture production and television production, and is home to the headquarters of Canada's major national broadcast networks and media outlets. Its varied cultural institutions, which include numerous museums and galleries, festivals and public events, entertainment districts, national historic sites, and sports activities, attract over 25 million tourists each year. Toronto is known for its many skyscrapers and high-rise buildings, in particular the tallest free-standing structure in the Western Hemisphere, the CN Tower.

Perth, Western Australia

It's autumn down under, but temperatures are in the comfortable 70s, and miles of beaches welcome swimmers and snorkellers to warm, clear waters. Perth is part of the South West Land Division of western Australia, with the majority of the metropolitan area located on the Swan Coastal Plain, a narrow strip between the Indian Ocean and the Darling Scarp. The first areas settled were on the Swan River at Guildford, with the city's central business district and port (Fremantle) both later founded downriver.



Aomori, Japan

Located on the northern tip of Honshu Island, Aomori is among the best places in Japan for viewing cherry blossoms in late April through early May. Aomori is located in central Aomori Prefecture, on a plain between the southern end of Aomori Bay, which it faces to the north and the Hakkoda Mountains to the south. The city has two large rivers flowing through it, the Komagome River and its tributary, the Arakawa River. Aomori literally means blue forest, although it could possibly be translated as "green forest".



Tucson, Arizona

Spring promises pleasant temperatures with cool nights and sunny days. It's the perfect time to explore Saguaro National Park, named for Tucson's large cacti, which have become a symbol of the American West. Tucson is the second-largest populated city in Arizona behind Phoenix, both of which anchor the Arizona Sun Corridor. It is the 33rd largest city and the 58th largest metropolitan area in the United States. Tucson is sometimes referred to as 'The Old Pueblo'.

Wilmington, North Carolina

Wilmington was settled by the English along the Cape Fear River. The city was named after Spencer Compton who was the Earl of Wilmington. Its historic downtown has a 1.75-mile Riverwalk, developed as a tourist attraction in the late 20th century. In 2014, Wilmington's riverfront was ranked as the "Best American Riverfront" by readers of USA Today. It is minutes away from nearby beaches. The National Trust for Historic Preservation selected Wilmington as one of its 2008 Dozen Distinctive Destinations. City residents live between the river and the ocean, with four nearby beach communities: Fort Fisher, Wrightsville Beach, Carolina Beach and Kure Beach, all within half-hour drives from downtown Wilmington

St George, Utah

St George is a city in and the county seat of Washington County, Utah, United States. Located in the southwestern part of the state on the Arizona border, near the tri-state junction of Utah, Arizona and Nevada, it is the principal city of the St George Metropolitan Statistical Area. The city lies in the northeasternmost part of the Mojave Desert, adjacent to the Pine Valley Mountains near the convergence of three distinct geological areas: the Mojave Desert, Colorado Plateau, and Great Basin.

Bluffton, South Carolina

Spring temperatures average in the mid-70s, and there's much to do outdoors in this South Carolina Lowcountry town. Bluffton has many parks and recreational activities. For cycling, Bluffton Parkway and Buckwalter Parkway have bicycle paths on both sides of the road and Bluffton Rd has a bicycle lane from US-278 until the intersection with May River Rd.

Venice, Italy

April is one of the best times to visit this romantic city of canals and history. The weather is pleasant, and the summer tourist season and humidity are still months away. It is known for its several important artistic movements, especially the Renaissance period. Venice has played an important role in the history of symphonic and operatic music, and it is the birthplace of Antonio Vivaldi.

Spotlight

SUNDAY, MARCH 17, 2019



ART FESTIVAL

The first Kochi-Muziris Biennale began on December 12, 2012. It hosted 80 artists with nearly 50% foreign artists, site-specific works and a sustained education programme in the three months







(From far left) Terracotta sculptures by bachelor of fine arts fourth-year student Abhijith EA of Raja Ravi Varma College of Fine Arts in Mavelikkara, Kerala, focuses on an individual's relationship with society

Common people carrying the burden of social conflicts in society is the focus of an installation by three art students of SNDT Women's University, Pune

Hyderabad University's SN School of Art and Communication final-year master of fine art student Umesh Singh's work showing blunt farm tools at the Kochi Students' Biennale reflects on the poor plight of farmers in the country

THE ART OF UNLEARNING

Art education in India is witnessing a remarkable shift in learning and practice, with the Students' Biennale in Kochi lending a helping hand

FAIZAL KHAN

LAST OCTOBER, A group of art students from Jamia Millia Islamia central university went about collecting objects just like the Nobel Prize-winning Turkish author Orhan Pamuk did while writing his book *Museum of Innocence* (2008), a love story set in Istanbul. They, however, didn't collect women's pictures from newspapers, lottery tickets or cigarette butts, objects that were central to the novel. "Each of us was asked to bring an object close to us," explains Jasmine Khan, a first-year art history and art appreciation master's student, about the workshop, which was organised at the Faculty of Fine Arts at Jamia Millia Islamia in New Delhi. Khan brought a stretched canvas, while others got things like a memory card, personal diary, old telephone, mirror, empty bottles and even a copy of someone's Aadhaar card. "We displayed the objects and kept changing the display," says Khan.

Adds Saba Tarannum, a first-year master of fine arts student at Jamia Millia: "It was a new way of seeing something you have always seen." For both Khan, a resident of Zakir Nagar in south Delhi, and Tarannum, who is from Guwahati in Assam, it was a completely different learning experience.

Charting new direction

A month before the Jamia Millia workshop, some 35 students of the prestigious JJ School of Arts in Mumbai participated in a similar project. This time, instead of collecting personal objects, the students went around the school's neighbourhood, mapping the city. During the six-day workshop, the students left their paint and brushes behind to study the city, its architecture and the relationship between its people and places. One of their destinations was Bhuleshwar, an old market near Fort, famous for its synthetic jewellery shops. Another was Crawford Market, one of Mumbai's oldest markets near Chhatrapati Shivaji Terminus. The result: an exhibition at their school, where an installation showed the Crawford Market waking up, and a canopy made of junk, which looked like jewellery hanging in the shops of Bhuleshwar.

The workshops at Jamia Millia and JJ School were part of a larger initiative, wherein artists and art educators conducted workshops in art schools in eight cities across the country between August and November last year. Organised under the Expanded Education Programme (EEP), a key initiative of the ongoing Students' Biennale in Kochi, the aim was to engage with students and teachers to identify existing frameworks of learning in art schools in India and imagine new directions in pedagogical practices. EEP workshops focused on art history, intermedia, technology, critical theory, public art, architecture and the city, and curation. The workshops relied on the expertise of educators who have spent many years developing teaching strategies, and who engaged students in process-intensive and practice-based learning. "The workshops were focused on understanding the needs of the students and to help them reorient the way they think," explains Vidya Shivadas, who heads the Foundation for Indian Contemporary Art (FICA), which put together the workshops.

Opened in December last year, the Students' Biennale is an educational initiative by the Kochi Biennale Foundation, which runs the Kochi-Muziris Biennale, ongoing till March 29 this year. Developed in partnership with FICA and the Foundation for Indian Art and Education (FIAE), the Student's Biennale runs side by side with the much-loved Kochi-Muziris Biennale, which has been curated this year by artist Anita Dube. "The curriculum in art schools, by and large, remains based on the colonial-era structure," says Kochi Biennale Foundation president and artist Bose Krishnamachari. "Education is one of the largest foundations of the biennale. Over 600 students from 60 art schools participated in the Students' Biennale in its last two editions. The aim is to create a platform where a 'critically-thinking' practice can emerge," adds Krishnamachari.



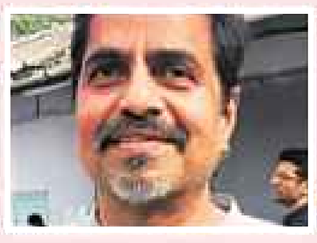
The idea of critical apparatus for art-making has to be deepened. Also, we need to reorient the idea of making itself

—VIDYA SHIVADAS, HEAD, FOUNDATION FOR INDIAN CONTEMPORARY ART





(Top) Swiss art historian and curator Federica Martini conducting a workshop at Jamia Millia Islamia's fine arts faculty; and (above) Sri Lankan artist Sanathanan Thamotharampillai conducting a workshop in Chennai



There is a crisis in art education and we have to come together to find solutions. We must create a curriculum open to evolution

—ARTIST SUDHARSHAN SHETTY

Crying for change

Art education in India, dependent on British-era curriculum and practice, has been badly in need of change for a long time now. Institutions like the much vaunted JJ School of Arts, which was founded in 1857, continue to heavily depend on portrait painting and face drawing. "The syllabus hasn't changed for over a century," rues artist Kausik Mukhopadhyay, who led the workshop at JJ School. "It is necessary to think of new material, see our own city as an inspiration," adds Mukhopadhyay, who is well known for his kinetic sculptures relating to life in a city. "But there is an intent to change, which is encouraging," he says, referring to the wholehearted support he received from the JJ School administration for the workshop that challenged the old style of learning art. Mukhopadhyay's workshop taught students to think about their city as an extended studio.

It's a fact, though, that art schools in the country remain afflicted with woes like poor infrastructure, outdated curriculum and insufficient faculty strength, shutting out any chances of change. But instead of being weighed down by the worries, change agents like FICA director Shivadas believe in mobilising thinking around contemporary realities around art schools. "We don't necessarily see them as part of the education. The aim is how to shift the lens," she adds. The workshops work towards understanding the conditions on campus, while introducing students to new ideas around technology, the layered ways of a city, curation and community engagement. "The idea of critical apparatus for art-making has to be deepened," says Shivadas. "Also, (we need to) reorient the idea of making itself."

At the Faculty of Arts in Jamia Millia, associate professor (painting) Moeen Fatma believes that the future of art education lies in embracing different mediums. "A student needs to work not only on canvas, but also with performance, video, installation, photography and craft," says Fatma, whose works have handled representation of women in society. At the Jamia workshop—conducted by Swiss art historian and curator Federica Martini, dean of Visual Arts at the School of Design and High School of Art of Valais—collecting objects by students meant creating stories and relationships between objects. This opened a new way of thinking for students about their neighbourhood and environment.

Engaging with environment

Engaging students with questions of gender, caste, history and memory was the focus of the FICA workshop in Chennai, which was attended by students from the city's Government College of Arts and Crafts, Bharathiyaar Palkalai Koodam College in Puducherry and Government College of Arts, Kumbakkonam. Conducted by Sri Lankan artist Sanathanan Thamotharampillai, the workshop took students out of the campus and to the streets for meetings with local scholars, artists and activists. Viewing the city as an archive of contested history allowed the students to engage in an informed and critical art practice that grows beyond the act of making art.

At Delhi's School of Cultures and Critical Expressions at Ambedkar University, South African cultural worker and educator Rangoato Hlasane Ra asked students to draw up their family trees and turn them into "praise poems", an African cultural expression for self-affirmation and awareness. "It seems to me that how we teach (methods) is linked to what we teach (content)," says Ra. "The combination (pedagogy) is implicated in the role and place of what most understand as education in society. Who we are (even when this may seem superficial or over-emphasised) is, therefore, implicated in our teaching and learning environments," he adds, terming the EEP as "one of the richest encounters in teaching and learning".

At another workshop, held at SN School of Arts and Communication, University of Hyderabad, educators—led by art historian Santhosh Sadanand—unpacked technology as an aid and extension to artistic creativity. And in Bhubaneswar, art historian Sarada Natarajan—who led the workshop for students at BK College of Arts and Crafts and Government College of Arts and Crafts, Khallkote, Odisha—included reading of a historical text related to the building of Konark's famous Sun Temple and site visits to Udayagiri caves and Konark Sun Temple, underlining the understanding of processes and making of art.

Exhibiting students' works

The Kochi Students' Biennale, which was included in the Kochi Biennale Foundation's programming in 2014, also includes an exhibition platform for art school students, as well as a research component on the status of art education in the country. This year, the exhibition venues, mainly former spice warehouses, house 113 projects from 36 art schools across the country. And for the first time, art schools from SAARC (South Asian Association for Regional Cooperation) member countries are also participating this year.

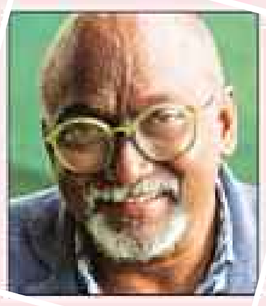
"Institutions teach skills, but the philosophy of arts is taught by very few," says Shukla Sawant, one of the six curators of this year's Students' Biennale. "We are not attempting to be fairy queens, but the Students' Biennale is one step to sustain change in art education," adds Sawant, who is a visual artist and professor of Visual Studies at the School of Arts and Aesthetics, Jawaharlal Nehru University, New Delhi. The six curators—Sawant; artist Sanchayan Ghosh (who teaches at Kala Bhavan, Visva Bharati University, Santiniketan); visual artist Krishnapriya CP; independent curator Shruti Ramalingaiah; and Malayali artists KP Reji and MP Nishad—chose works from 36 art schools from 1,700 entries, choosing the final projects after interacting with students in their art schools.

And these final projects have been winning great praise from the artist community, as well as the public. "These are great promising works," says artist Sudharshan Shetty, who curated the third edition of Kochi-Muziris Biennale in 2016. "There is a crisis in art education and we have to come together to find solutions," adds Shetty, emphasising the role of the Students' Biennale and EEP. "We must create a curriculum open to evolution. Also, it is important to understand what we should be trained in because there are many ways to look at the world," he adds.

One of the student projects that catches the attention of visitors is an installation by eight students of Aligarh Muslim University's fine arts faculty. A response to the rape and murder of eight-year-old Asifa Bano in Kathua, Jammu, early last year, the installation is made of wooden logs, creating a massive skull and skeleton. "The local vendors donated four tonnes of wood for the work," reveals Faiza Hasan, a Hyderabad-based artist and coordinator of the Students' Biennale, adding, "Since its inception, the Students' Biennale has resulted in building numerous networks between students, institutions, practitioners and other stakeholders. Although no formal structure is in place to trace the paths of these students after the programme concludes, often many of them come back for our Master Practice Studio and residencies, while others migrate to different institutions, which only results in expanding the existing networks," she adds.

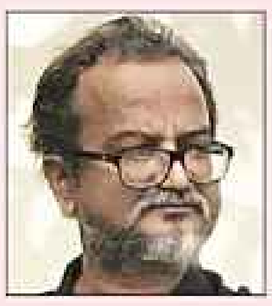
Researchers from the Students' Biennale have also been documenting their findings from the workshops and art projects over the past several months. A forthcoming conference, titled *Pedagogical In-Flux and the Art of Education*, in Kochi on March 21-22 will see them unveiling their findings. The study is expected to explain the systemic shifts within the larger frameworks of art education in a global context that is redefining the roles and significance of art schools as one of the primary spaces of learning and knowledge production. The conference with Indian and international speakers will extend key questions that have emerged from the Expanded Education Programme, focusing on learner-centric and artist/educator-led pedagogy, technologies of teaching, new materialism and processes of making, and the significance of locations/sites in artistic practices.

Faizal Khan is a freelancer



Education is one of the largest foundations of the Kochi-Muziris Biennale. The aim is to create a platform where a 'critically-thinking' practice can emerge

—ARTIST BOSE KRISHNAMACHARI, PRESIDENT, KOCHI BIENNALE FOUNDATION



The syllabus in art schools hasn't changed for over a century. It is necessary to think of new material, see our own city as an inspiration

—ARTIST KAUSIK MUKHOPADHYAY

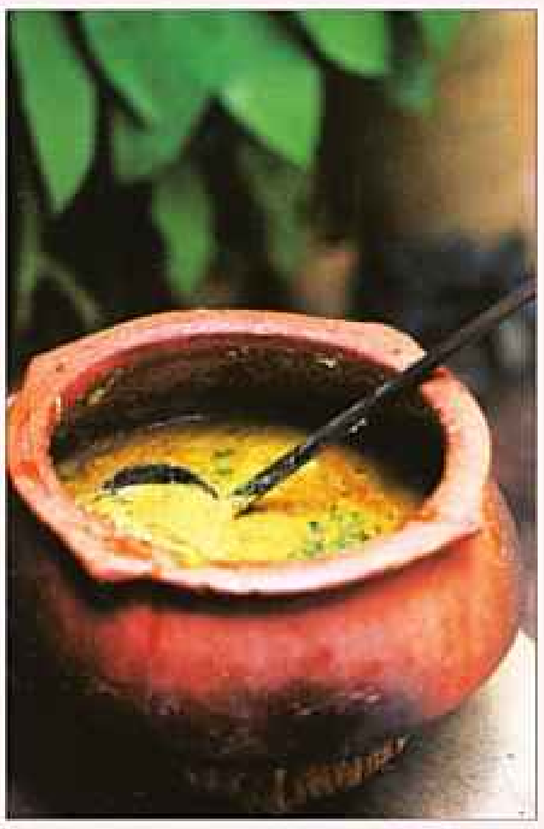
Leisure

SUNDAY, MARCH 17, 2019

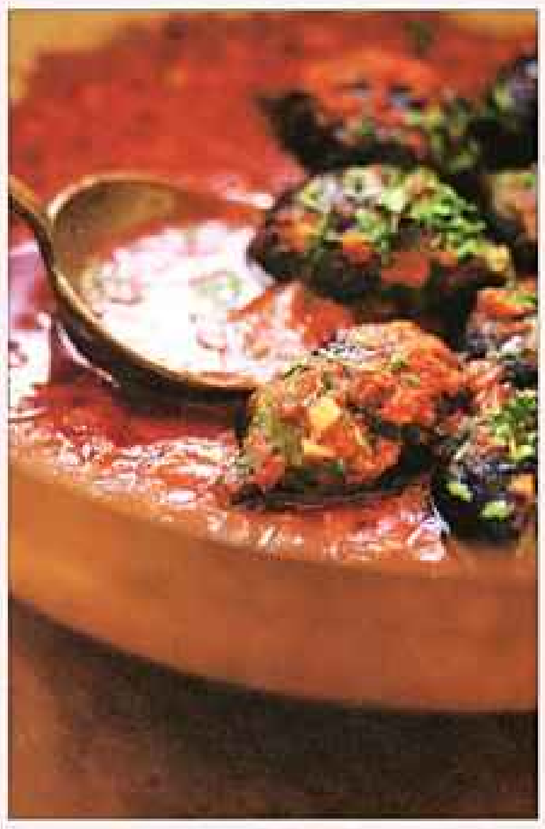


CLASSIC THEATRE

The earliest form of classical theatre in India was the Sanskrit theatre, which came into existence after the development of Greek and Roman theatres in the West. One theory describes this development as an offshoot of Alexander the Great's India conquest







The Australian with a 'bindi on her forehead'

Why is Indian food so special for celebrated chef Christine Manfield, who keeps coming back to India for more

IVINDER GILL

FORTY TRIPS TO INDIA and counting. No wonder, Christine Manfield is known as the woman with a *bindi* on her forehead in her native country, Australia. She is also known as the spice woman, which could explain her inherent love for India and its food. A celebrated chef in Australia, Manfield describes herself as a curious cook, curious enough to travel extensively across India for the past two decades, uncovering its culinary wealth.

In the national capital to collaborate with another acclaimed chef, Manish Mehrotra of Indian Accent, Manfield presented a series of recipes from her book *Tasting India: Heirloom Family Recipes*. Be it a simple *dal* cooked with banana flower, an unexpectedly creamy beetroot coconut relish, a rich lamb served with a tangy pumpkin *tarkari*, or her favourite vegetable, eggplant with tomatoes, everything packs in oodles of flavour. But then, flavour is guaranteed in chef Mehrotra's kitchen, who himself is a champion of regional Indian cuisine.

As Manfield prepares to catch a flight to Kolkata, and travel further ahead to Assam and the north-east, she looks forward to exploring the gastronomic diversity in that part of the country, somewhere she has not been very exposed to yet. Ask her which part of India she likes most, and she is confounded for an answer. "It's difficult to choose. What I love about India is the diversity. Sadly, most people have this impression of India that the food is all about *tandoori*, *tandoori* and *tandoori*. But it's so much more than that. My book attempts to put forth some of the recipes I have experienced across my travels that depict the sheer range of Indian cooking, which changes from region to region, state to state, city to city and person to person. Everyone has their own way of cooking."

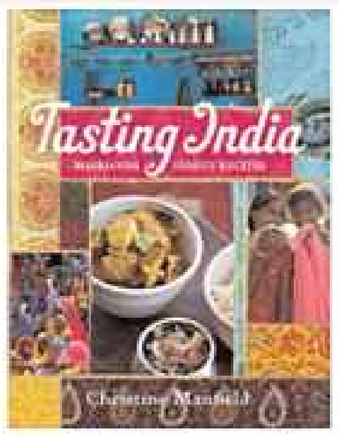


(Top, from left) The chef's recipes include banana flower *dal*; *jalebi-rabdi*; and whole eggplants with tomato

(Left) Manfield with chef Manish Mehrotra of Indian Accent



Curry leaf chicken



Tasting India: Heirloom Family Recipes
Christine Manfield
Simon & Schuster

What she is most impressed by in Indian cooking, which keeps bringing her back, is the scientific blend of spices and seasonings, which she finds to be very astute and in sync with nature's seasonal cycles. She marvels at how every home cook knows which vegetables to cook in which season and which spices to use. As she points out in her book, even contemporary cooking is firmly rooted in ancient Ayurvedic principles in choosing spices and ingredients that have myriad healing properties.

Which is why she opted to collect recipes for her book that have been conveyed to her by various home cooks, not altering any of them. And which ones does she like best? "It could be a beetroot *pachari* from Kerala, the curry leaf chicken that is just so delicious. It could be a simple *pulao* or biryani or a quick fish fry. I like snacky things." As for eggplants that are the most featured in her recipe collection, she "could write a whole book on the personal favourite". "It's a staple around the world, and it takes on flavours so well," she says.

For someone who has mentored and collaborated with many chefs, and is the name behind three acclaimed restaurants—two in Sydney and one in London—she terms her pop-up with Mehrotra as "easy". As simple as that.

META top honour for anti-war play

Andha Yug and *Agarbatti* dominate the 14th Mahindra Excellence in Theatre Awards

FAIZAL KHAN

THE JURY VERDICT at this year's Mahindra Excellence in Theatre Awards (META) is apparently anti-war, anti-caste and class, and against gender inequality. A new adaptation of Dharamvir Bharati's anti-war drama *Andha Yug* bagged the Best Play prize at the awards ceremony of the 14th edition of META on March 12. *Andha Yug*, a physical theatre production in Hindi from Manipur's TAAM company, also bagged the Best Stage Design and Best Costume prizes and shared the Best Innovative Sound Design award with Maya Krishna Rao's *Loose Woman*.

"Growing up in Manipur, I have been watching the fight between the army and the rebels," says Joy Maisnam, a National School of Drama (NSD) graduate who directed *Andha Yug*. "And the victims have always been the common people. That is the essence of our play: what is the consequence of war?" he says. With only a quarter of the dialogue from the original play, *Andhya Yug* combines the martial arts traditions of chhau, tai chi and thang ta to create a new language in Indian theatre.

Swati Dubey, who owns the Jabalpur theatre company Samagam Rangmandal, won the Best Director award for *Agarbatti*, based on the life of Phoolan Devi. The play took three more prizes—Best Light Design, Best Original Script and shared the Best Actor in a Lead Role (Female) award with *Chandala, Impure* by Indianostrum Theatre, Puducherry. "Things have changed a lot in India, but they remain the same when it comes to caste and class," says Dubey, a graduate in design and direction from NSD. "If you are from a lower caste and a woman, it's even worse."

The nine plays nominated for the META prizes this year were judged by a jury that included actor-singer Ila Arun, actor Kulbhushan Kharbanda, light designer Lynne Fernandez and critic Sunil Kothari. The META Lifetime Achievement Award 2019 was conferred on celebrated playwright Mahesh Elkunchwar. The protagonists of *Bhagi Hui Ladkiyan*, a Hindustani play about gender and sexuality by Agaaz Theatre Trust, received a Special Jury Mention. "Each year, META brings together stories of resilience, struggle and passion from across the country. The productions from small towns and buzzing metropolises showcase Indian theatre's strength and diversity," says Sanjoy K Roy, the festival producer and head of Teamwork Arts.

Faizal Khan is a freelancer



A still from *Agarbatti*

AND THE AWARD GOES TO...

Lifetime Achievement Award: Mahesh Elkunchwar

Best Play: *Andha Yug* (TAAM, Manipur)

Best Director: Swati Dubey (*Agarbatti*)

Best Ensemble: *Chillara Samaram* (Little Earth School of Theatre, Kerala)

Best Actor in a Lead Role (Female): Rukmini Sircar (*Agarbatti*), Anjana Balaji (*Chandala, Impure*)

Best Actor in a Lead Role (Male): Shrungha BV (*Kola*)

Best Actor in a Supporting Role (Female): Mallika Lokhande (*Andha Yug*-Gujarati)

Best Actor in a Supporting Role (Male): Dharanidharan U (*Chandala, Impure*)

Best Original Script: Ashish Pathak (*Agarbatti*)

Best Innovative Sound Design: Debarati Majumdar (*Andha Yug*), Sumant Balakrishnan & Sudheer Rikhari (*Loose Woman*)

Best Costume Design: Sajida Saji (*Andha Yug*)

Best Choreography: Arun Lal (*Chillara Samaram*)

Best Stage Design: Prakash Mangaldin Singh (*Andha Yug*)

Best Light Design: Swati Dubey (*Agarbatti*)



Andha Yug, a physical theatre production from TAAM, Manipur, in Hindi, won the Best Play prize and three other awards

In the era of child chefs, is there such a thing as a food prodigy?

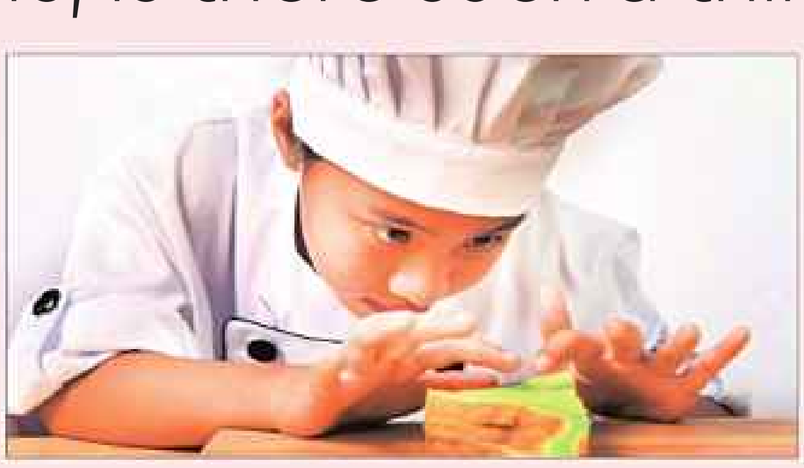
The recent influx of children who don toques might point to something other than a preternatural instinct for triple-blanching cardoons

LIGAYA MISHAN

THERE HAVE ALWAYS been children who—neurologically predisposed to speak eight languages, play a sonata by ear after a single hearing or discern in a fog of numbers the organisation of the universe—defy the limits of youth. But only in our new millennium have children joined the ranks of chefs.

In 2003, the 12-year-old Luke Hayes-Alexander butchered a pig at his family's restaurant, Lukes!, in Kingston, Ontario; three years later, he took over the kitchen and became a scholar of charcuterie, curing fennel salami and making headcheese. In 2010, the 11-year-old Flynn McGarry began hosting multicourse prix fixe dinners at his mother's house in Studio City, California, eventually charging $160 a person; last year, a few months after his 19th birthday, he opened his first formal restaurant, Gem, in New York, where the tasting menu might include a surf clam anointed in rose-hip oil and a beet braised, dehydrated, roasted and grilled until it evoked steak.

This is not to mention the many children who don toques on televised cooking competitions, like Estie Kung, who was seven in 2015 when she filmed the first season of *Man vs Child: Chef Showdown* and already fond of making tournedos Rossini. Is this merely an inevitable merging of the cult of the celebrity chef with society's obsession with youth? Or is there such a thing as a culinary prodigy, born with a gilded palate and a preternatural instinct for breaking down skate wings and triple-blanching cardoons?



A commonly accepted definition of a prodigy is a child whose achievements in a field equal those of a high-performing adult. Certainly Hayes-Alexander and McGarry fit the mold, particularly in exhibiting what the psychologist Ellen Winner calls "a rage to master", having asked their parents to be home-schooled so they could spend their days scouring cookbooks and teaching themselves arcana like medieval techniques of meat preservation or the outer bounds of molecular gastronomy.

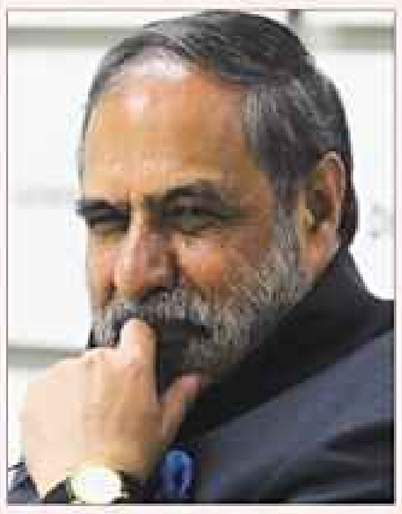
But being a chef requires more than aptitude and zeal. Cooking is as much a trade as an art: a chef must, mundanely, negotiate with vendors, run inventory, train staff, maintain safety protocols in the middle of the most helter-skelter dinner service and occasionally compromise dishes to placate restive customers. Youthful dexterity with flavours doesn't necessarily translate to a flair for payroll. And while many cooks have started young—the French chef Jacques Pépin left school at 13 to apprentice—traditionally they had to suffer years of mind-numbing menial labour, cuts, burns and abuse before they ever earned the title chef. What parents would willingly groom their child for such a life?

Perhaps this is why true culinary prodigies are still rare and may go unremarked upon until slightly later in life. Consider Julia Sedefdjian, who at 17, armed with a secondary-school certificate in pastry arts and cooking, found a job through a government unemployment office at Les Fables de la Fontaine in Paris. It would be four years until, at the "advanced" age of 21, she became the youngest chef in France to win a Michelin star. Now 24, she runs a restaurant of her own, Baieta, in Paris, making modern-minded comfort food. For a classic Provençal grand aioli, she pounds the garlicky sauce by hand and adds an egg yolk for richness. Of whatever innate gift might explain its deliciousness, she once said simply, "It requires a good twist of the wrist." *NYT*

Idea Exchange

SUNDAY, MARCH 17, 2019

"Electoral bonds worth ₹295 crore were bought from SBI branches, of which ₹290 crore went to BJP. ₹4 crore came to Cong and ₹1 crore to others. This is the gap if you see the resources available to BJP"



WHY ANAND SHARMA

THE BJP'S MOVE to shift the narrative to national security post the Pulwama terror attack and the aerial strikes in Balakot, has forced the Congress to go back to the drawing board — despite the early momentum it got in the form of electoral successes in the Assembly polls in Rajasthan, Madhya Pradesh and Chhattisgarh. Congress Working Committee member and former Union minister Anand Sharma says the party is working on bringing the focus back to "real issues" such as unemployment and agrarian distress. As head of the Congress's publicity committee, Sharma is also devising the party's digital strategy

"In 2009, we all fought separately and had a post-poll coalition. All opposition parties are of one view, that post-poll coalition is on... 2019 won't be 2014. No matter what Modi, Amit Shah do, they can't repeat 2014"



"We respect SP-BSP decision, but we can't euthanise ourselves. We can't kill Cong in UP"

Senior Congress leader and deputy leader of Opposition in Rajya Sabha, Anand Sharma, talks about the challenge of catching up with the 'well-funded' BJP's digital campaign, accuses the Centre of deflecting discussion on real issues, calls PM Modi 'clueless' on terror and Pakistan and says the Congress won't cede seats to Oppn parties in states where there is a direct contest with the BJP



Senior Congress leader Anand Sharma with Executive Editor (National Affairs) P Vaidyanathan Iyer in *The Indian Express* newsroom ABHINAV SAHA

P VAIDYANATHAN IYER: With less than a month to go for the Lok Sabha elections, how is the Congress's publicity campaign shaping up?

It is something which evolves. It is not decided in a day. The narrative is changing. The new media is going to play an important role, much more than 2014. We are putting together an integrated campaign across platforms. How to reach the targeted audience, that is something we are grappling with. You will soon see the campaign picking up.

P VAIDYANATHAN IYER: What is your strategy for mediums like WhatsApp, where the BJP is very active?

There has been a significant improvement in the Congress's social media department. All state units, and all the frontal organisations such as the youth wing, Mahila Congress, have social media teams. There is a big network that has been created. My own committee has made a dedicated portal on which the data of users — party activists, sympathisers, from across the country — has been collated.

I agree that the BJP has been ahead and they have used mediums such as WhatsApp very effectively. It is because they have a formidable, well-funded machine. There is no match in terms of the resources available to them. Even in 2014, the BJP had beaten the Congress party when it came to money power and resources. We are depending more on our cadres and supporters. The BJP has dedicated infrastructure for it. They do it 24/7, 365 days. We do not have the exact numbers, but in states such as Gujarat, the BJP has 18,000 people employed doing only this work.

We have now brought in a digital media company, Silver Push. It has been formed by IITians in Delhi. They have invented technologies that I find very helpful.

Also, political parties have to be mindful of the kind of campaigns undertaken on social media. It is a double-edged sword. If you convey the correct message, it's fine. But if social media is abused, it is used for trolling, to spread fake news, there is a big danger there.

P VAIDYANATHAN IYER: What kind of expenditure do you see ahead of the Lok Sabha elections?

I don't deal with the party funds. Anyway, I don't think the Congress party is receiving that kind of support or money. I will give you one example. Electoral bonds worth ₹295 crore were purchased from various SBI branches, of which ₹290 crore went to the BJP. Of the remainder, ₹4 crore came to the Congress and ₹1 crore went to the others. This is the real gap if you see the resources available to the BJP and the others. There cannot be any comparison.

Secondly, as a political party, the BJP has emerged as the largest advertiser in the country. The government's spending power on advertisement and propaganda... Between January 15 and the day the Model Code of Conduct came into force, the government had spent ₹4,000 crore. The BJP has beaten Unilever, Amazon, Netflix, Tatas and Reliance Industries put together. In the previous three years they have spent ₹4,297 crore only on advertisements. This is unprecedented. The question is, should this kind of money be available to any political party, particularly a party in power?

COOMI KAPOOR: The BJP has come out with its election slogan, '*Modi hai toh mumkin hai*'. Is the Congress slogan, which is not out yet, going to be focused on the party leader or the party?

Both are equally important. Our slogan will also be focused on people and their issues. In the last one month, there has been a well-orchestrated diversion, deflecting any discussion or questions on the real issues that confront India. Prime Minister Modi does not want to discuss what he said in 2014. The BJP campaign will not talk about jobs, they will not talk about farmers' distress, they will not talk about women's safety, social security, harmony in the country... On all these issues they are bound to be rejected.

COOMI KAPOOR: As the person in charge of the party's publicity, how do you prevent leaders in the Congress from speaking in different voices? Like the comment made by Sheila Dikshit that Manmohan Singh was not as strong as Modi in dealing with terror.

That is her view. It's not a question of controlling leaders. The BJP can do that. If the RSS diktat comes, they will shut up. The Congress party allows people to express their views. Sheila*ji*, who was earlier the Chief Minister of Delhi, will have one perception about how we could have addressed the issue (post-26/11). I was in the Central government, so I have a different view. I was privy to some of the decisions taken after the Mumbai attacks. I know how effective our diplomacy was at the time, and how we succeeded vis-a-vis the Lashkar-e-Toiba, Hafiz Saeed.

Effectiveness comes from whether the country is more secure. India is far more vulnerable today than in 2014. Kashmir is violently unstable compared to 2014. If we had achieved the right results against terrorism, then why are our enemies across the border, Pakistan, bolder than they were in counter-attacking and openly supporting terror infrastructure on their soil? I personally feel that on the challenge of security, terrorism and dealing with Pakistan, the present Prime Minister has been clueless, incoherent. He believes in the transactional conduct of foreign policy. One day you go to Japan and say you are my best partner, the next day you receive the Chinese President and say you are my best partner. People aren't silly.

Manmohan Singh came from Pakistan after Partition. It was his desire also to visit Pakistan. But did he as Prime Minister? No, because the environment was not conducive. However, the present Prime Minister did, whether invited or uninvited. When he landed there (in Lahore, December 2015), there was no salute of honour. The Pakistan armymen refused to do it. It was an insult to my country. Will he then be considered a strong PM?

Diplomacy is not about photo-ops, there should be gravitas and depth. Diplomacy does not have to be loud, it has to be silent, you have to look at results. For the Prime Minister, everything is propaganda. He is a loud Prime Minister, who is clueless about foreign policy.

P VAIDYANATHAN IYER: Post-Balakot strikes, how has the political narrative changed?

We are proud of our armed forces who defend our borders. They make supreme sacrifices. It is important that the government of the day does not politicise the Indian Army. The armed forces belong to the nation, not to the Prime Minister or a political party. With what Prime Minister Modi is doing, he is setting a dangerous precedent, which must be curbed.

HARISH DAMODARAN: There are many issues facing the country — slowing economy, joblessness, rural wage stagnation. Why has the Congress not managed to leverage these issues, and is focusing only on national security?

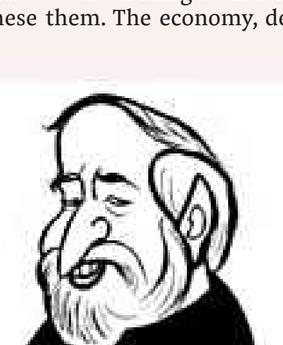
We realise that the BJP wants to use this (national security) issue to deflect attention from the issues that you mentioned. We want to bring attention back to these them. The economy, despite claims of the government, is struggling. All the four engines that fire the growth of the economy — the national investment rate, credit offtake, gross fixed capital formation and exports — they are all shut. How is the economy then flying?

We (the UPA) faced the financial crisis of 2008-09. In the last few years, there have been no shocks to the global economy. In fact the government has been fortunate. They have made windfall gains at the cost of the consumers, with the very low oil and commodity prices in the world. They are all talk and propaganda. Where is Make in India? Even its logo is not made in India, it is plagiarised, from a watch-maker in Geneva. It's a shame.

HARISH DAMODARAN: But Rahul Gandhi is only talking about Rafale, Digvijaya Singh is asking for proof of the aerial strikes in Pakistan...

Rahul Gandhi is also talking about jobs. He has been talking of farmers' loans, agrarian distress, women security.

Rafale, yes, because the Prime Minister is complicit and he is accountable. How can he refuse to answer questions on that? There is a defence procurement policy in place; you violate that. You have done away with the transfer of technology policy, you have cut out HAL. The PM has personally negotiated the deal. How can we not believe what former French president François Hollande said? The PM has not uttered a word, even in Parliament, because he knows if he makes false statements there he will be hauled up for breach of privilege.



"Manmohan Singh came from Pakistan after Partition. He too wanted to visit Pakistan. But did he as PM? No, it was not conducive. But Modi did... When he went, he got no salute of honour. Is he then a strong PM?"

ABANTIKA GHOSH: Every day we see opposition leaders pledging to come together to fight the BJP. But you are fighting the SP-BSP in Uttar Pradesh, the TMC in West Bengal....

It is not because of lack of will on our part. We are very clear where to go for pre-poll alliance. There are states where we have done that — Tamil Nadu, Bihar, Kerala, Maharashtra, Jharkhand. The Congress has alliances in about 200 constituencies.

But there are states where we have some real issues. For example, if somebody wants an alliance with us in Rajasthan, or in Madhya Pradesh, or Punjab, we are not at all agreeable, because we want to win as many Lok Sabha seats as possible for ourselves. These are places where there is a direct fight between us and the BJP, and where we have demonstrated that we are capable of defeating them in their strongholds. In these heartland states we cannot cede space. In states where we feel that both the sides will gain with an alliance, like the RJD and Congress alliance, and the alliance with the NCP, we have done it.

UP is a large state. We respect the decision of the SP-BSP, but we cannot euthanise ourselves. There is always hope for revival. We cannot kill the Congress. Somebody gives us two seats and should we be happy and say you take 78 seats? We are not comfortable with that. Don't forget 2009, we all fought separately and later we had a post-poll coalition. All opposition parties are of one view, that post-poll coalition among all these parties is definitely on. I am very optimistic that people of India have maturity and wisdom. 2019 will be different from 2014. There is no way, no matter what Modi and Amit Shah do, that they can repeat 2014. That is a firm, firm no.

KAUNAIN SHERIFF M: In these general elections, most of the voters are going to be in the age group of 19-35. What alternative narrative will the Congress provide to this chunk of new voters?

The first issue is jobs and we will come up with an actionable plan to revive job creation in India for the youth. Secondly, we will take forward the national priorities. Why has the government not spoken about industrial and freight corridors in the last five years? The Prime Minister's priority has been a bullet train. His priorities are wrong. India does not need bullet trains, India needs completion of work on these corridors, which will revolutionise job creation and economy.

RAVISH TIWARI: How are you looking at the Congress's 2019 numbers vis-a-vis previous elections. Have things changed? Also, what is your position in states such as Andhra Pradesh and Telangana?

There are states where we will improve upon even our 2009 performance. Don't count us out in UP either. We surprised in 2009 and we are going to pick up seats this time too. We are going to win many more seats than what people think we are capable of. We have some very good candidates.

Andhra has been a huge setback. It has been a sensitive issue. Some of us thought that the bifurcation should not have happened. Our calculations may have gone quite wrong in the Assembly polls in Telangana, but for Parliament, there will be a fight. I think we will do much better in Lok Sabha polls in Telangana.

We are also hoping to pick up a sizeable number of seats in the Hindi heartland, besides in west India. We got nil in Gujarat, that is not going to repeat. We got zero in Rajasthan, that's not going to happen. We got two seats in Madhya Pradesh, and another after a bypoll. That will not be repeated. Chhattisgarh we had one and the BJP had 10. Look at the size of the mandate we got in the Assembly elections. Perhaps there are challenges... I can't speculate on the numbers. But I can tell you that the BJP numbers will come down, sharply. The Congress will emerge as a party with a strong presence in the Lok Sabha.

RAVISH TIWARI: Since the UP polls, Congress leaders seem reluctant to use the word 'secular' in their speeches. Is there a hesitation?

I don't think there is any hesitation. We talk about India's pluralism and diversity, and the importance of treating all religions equally in our campaigns. We have not moved away from that commitment. I feel politics and religion is a toxic mix and dangerous for any society. There is nothing wrong in going to a temple, mosque or gurdwara, but don't use religion to capture power, to divide society, to discriminate.

ABANTIKA GHOSH: Does poaching by the BJP worry you?

The same is happening with the BJP also. Why did Kirti Azad and the others leave? I am talking about sitting Lok Sabha members of the BJP. They left because they were disgusted with the politics of Modi and Amit Shah. In Gujarat, if the PM and BJP are so confident, why are they stealing MLAs? Poaching is one thing, but there is daylight dacoity. Look at what happened in Manipur, Goa, Arunachal... They tried it in Madhya Pradesh. They are still trying in Karnataka. (Poaching) is part of their political philosophy. It is in the BJP's political DNA to steal MLAs and governments.

ABANTIKA GHOSH: What role will Priyanka Gandhi Vadra play now?

She is a valuable addition to the Congress organisation. She has spoken about her intention to strengthen the party and she is in charge of Eastern UP. She is a forceful campaigner, orator. We cannot say when she will contest. It's her decision.

RAVISH TIWARI: Throughout its campaign, the BJP has spoken about having a clear, decisive leader. Who is the Opposition's leader?

The wisdom is in leaving the choice to all the coalition partners. We are very clear that for the Congress it is Rahul Gandhi. All leaders will decide together after the polls.

It is easy to use the word decisive and strong. You don't expect your PM to be a WWE wrestler. He should be strong in the mind, convictions... Modi fails on all paramaters. He is not a strong leader. Will you call his move of demonetisation reckless or decisive? The hasty imposition of the GST, terming it second Independence. It was only imposing a tax! You don't have to be loud, shrill, to be decisive. My concern is that the political atmosphere is getting very vitiated. The PM and his party president are responsible for it. The PM's language has lowered the dignity of the discourse and his own office.

Mind & Games

SUNDAY, MARCH 17, 2019

How big tobacco hooked children on sugary drinks

Researchers combing through archives discovered that cigarette-makers had applied their marketing wizardry to sweetened beverages and turned generations of children into loyal customers

ANDREW JACOBS



WHAT DO ADS featuring Joe Camel, Kool-Aid Man and the maniacal mascot for Hawaiian Punch have in common? All three were created by Big Tobacco in the decades when cigarette makers, seeking to diversify their holdings, acquired some of America's iconic beverage brands. They used their expertise in artificial flavour, colouring and marketing to heighten the products' appeal to children. That tobacco companies once sold sugar-sweetened drinks like Tang, Capri Sun and Kool-Aid is not exactly news. But researchers combing through a vast archive of cigarette company documents at the University of California stumbled on something revealing: internal correspondence showed how tobacco executives, barred from targeting kids for cigarette sales, focused their marketing prowess on young people to sell sugary beverages in ways that had not been done before.

The archive, known as the Truth Tobacco Industry Documents, was created as part of a settlement between major cigarette companies and states that were seeking to recoup smoking-related health care costs. The researchers published their findings in the medical publication *BMJ*.

Using child-tested flavours, cartoon characters, branded toys and millions of dollars in advertising, the companies cultivated loyalty to sugar-laden products that health experts said had greatly contributed to the nation's obesity crisis. At a time of mounting childhood obesity, the study's authors said it was important to chart how companies created and marketed junk food and sugary drinks to youngsters. "We have a chronic disease epidemic but we don't understand the vectors very well," said Laura A Schmidt, an author of the study and a professor of health policy at USCF School of Medicine. "These documents help us understand how food and beverage companies, using strategic and crafty tactics, got us hooked on unhealthy products."

RJ Reynolds and Philip Morris no longer own the drink brands and declined to comment, as did the companies that later acquired the brands.

Experts said tobacco executives had a keen appreciation for the importance of earning customer loyalty at an early age. Jennifer Harris, who studies corporate marketing at the Rudd Center for Food Policy and Obesity at the University of Connecticut, said introducing sweetened beverages to young children can have lifelong implications. "If a kid gets used to drinking Kool-Aid instead of water, they are always going to prefer a sugary beverage," said Harris, who was not involved in the study. "And the advertising creates positive associations with these products in the minds of children."



The centerpiece of their marketing efforts was Punchy, a cheeky pugilist splashed across schoolbook covers, newspaper comics, drinking cups and branded wristwatches. In the 1960s and '70s, Punchy made frequent appearances in television ads that touted the drink's generous supply of vitamin C, but made no mention of the prodigious sugar content.

In 1973, *RJR World*, the company's in-house publication, extolled Punchy's "instant eye-appeal" and described him as "the best salesman the beverage has ever had." By the 1980s, the brand was pulling in $200 million annually, with growth fuelled by the introduction of child-friendly juice boxes as well as Hawaiian Punch as a shelf concentrate, a frozen cylinder and powders that could be mixed with water.

Schmidt, one of the study authors, said the marriage of tobacco companies and sweetened beverage brands was about more than marketing. Cigarette firms were frequently introducing new flavoured products, and many of the chemicals that went into cherry-scented chewing tobacco and apple-flavoured cigarettes found their way into children's drinks. A 1985 company report attributed the success of Hawaiian Punch to RJR scientists who had created "a beverage formula starting from our knowledge of flavours we already produce or have in our flavour library."

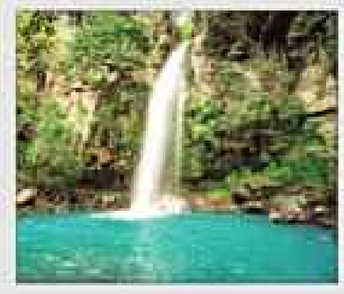
Flush with cash, cigarette firms accelerated their purchase of food and beverage firms. In 1985 Philip Morris, impressed by RJRs success with Hawaiian Punch, applied the same marketing techniques to Kool-Aid, which it acquired when it bought General Foods, as per company documents.

For decades, Kool-Aid had been sold in powder form as a cheaper alternative to soda. Philip Morris shifted gears by halving its advertising budget for mothers to $10.7 million, and more than doubling the amount spent on children's marketing to $6 million, according to company figures. "We've decided to focus our marketing on kids, where we know our strength is the greatest," a company executive boasted at an industry conference in 1987. "This year, Kool-Aid will be the most heavily promoted kids trademark in America."

The success with Kool-Aid persuaded Philip Morris it could apply the same marketing magic to Tang. In 1996, Philip Morris, which inherited Tang from General Foods, declared the brand "as dead as the space program." The solution: rebrand Tang for young adolescents. The firm unleashed a wave of TV ads that positioned Tang as an "extreme orange breakfast drink for today's extreme tweens."

Philip Morris and RJ Reynolds no longer own drink brands, having sold them or spun them off over the past two decades. Tang ended up in the portfolio of the snack food giant Mondelez International. Tang may have lost some of its pizazz in the US, but it still has broad appeal overseas, especially in the developing world, where it has been creating new flavours to appeal to local tastes. According to the company's website, Tang brought in $900 million in 2016.

NYT

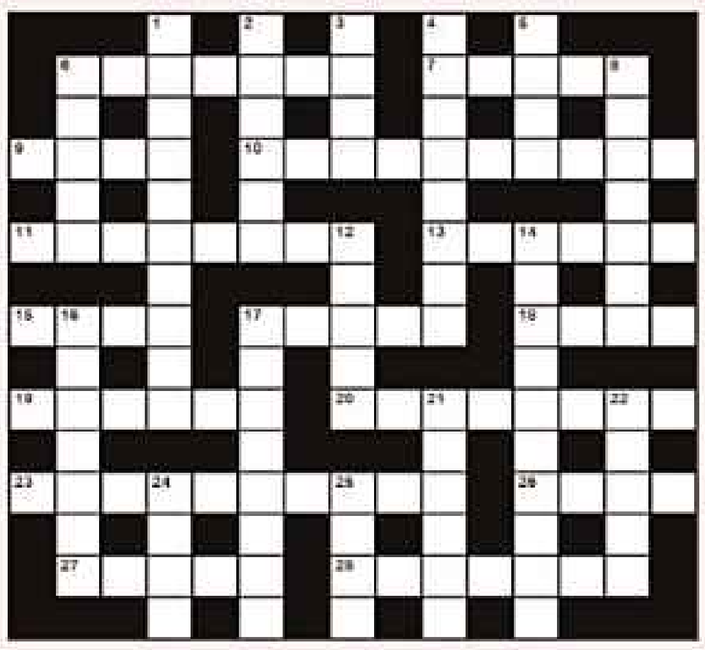


What makes a waterfall? Maybe it forms itself

- By building a scaled-down river in their laboratory, a team of researchers recently demonstrated that waterfalls can sometimes bring themselves into existence without any outside help.
- The new study may prompt scientists to reconsider how our planet shaped itself.
- To investigate how waterfalls form, researchers built a 26-foot-long, 12-inch-wide, 3.3-foot-deep channel in a lab at the California Institute of Technology. They filled it with a foamy bedrock, tilted it at a 20% slope and let sediment-rich water flow down its surface. By using a riverbed made of foam rather than rock, they were able to watch millenniums of erosion play out under very short time scales.
- The turbulent flow of the "river" down a steep slope started digging out parts of the riverbed. It did so unevenly, with some pockets eroding faster than others, and the uneven erosion was amplified as the river continued to flow. Eventually, with no externally triggered changes to the sediment load, the flow rate, the underlying channel shape, etc, a deep pocket of erosion formed, one that made the river jet off from the higher section of the riverbed and splash down some distance away. A waterfall appeared, all by itself.

ROBIN GEORGE ANDREWS/NYT

CROSSWORD



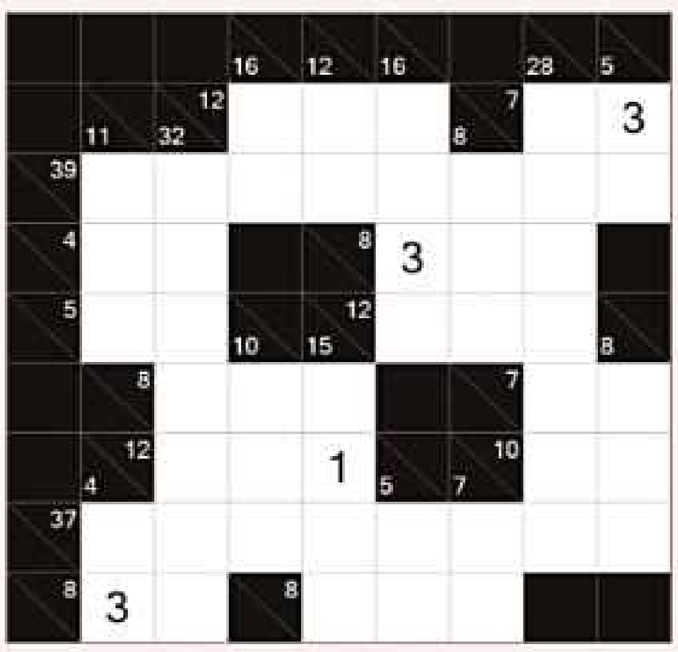
ACROSS

6 "P" in GDP (7)
7 A useful or valuable quality (5)
9 Time ___ : a specific time bought for airing a commercial on radio or television (4)
10 Gadgets or gizmos (10)
11 Dell or IBM product (8)
13 ___ dot com : Kindle suppliers? (6)
15 Cost- ___ - pricing (4)
17 Property claims (5)
18 Transport Service Data Unit, abbr. (4)
19 It is c/o in short (4,2)
20 A writ issued by court authority to compel the attendance of a witness (8)
23 She took over from Jerry Yang as Yahoo CEO (5,5)
26 Insurance Regulatory And Development Authority, abbr. (4)
27 The Muse of lyric and love poetry (5)
28 Dealers, mongers (7)

DOWN

1 Colgate product (10)
2 Founder member-country of OPEC (6)
3 Shoppers' ___ - shopping and beyond (4)
4 New Delhi, Washington DC, London, et. al. (8)
5 Association, abbr. (4)
6 Fiat's International Car of the Year, a few years back (5)
8 ___ purchase : a purchase of less than 5% of a target company's outstanding stock (7)
12 Films maybe wound on them (5)
14 Like that service station or the dealer of a company (10)
16 The main organ of photosynthesis and transpiration in higher plants (7)
17 Popular bathing soap known for its phenolic odour (8)
21 Market area (6)
22 Connecting points at which several lines come together (5)
24 Bank of ____ : the bank from the Gulf (4)
25 sWord with interest, growth or run (4)

KAKURO



In Kakuro sum puzzles, the numbers in the black squares refer to the SUMS of the digits, which you are to fill into the empty spaces directly below or to the right of the black square containing the number.
No zeroes are used here, only the digits one through nine. An important point: A digit cannot appear more than once in any particular digit combination.

BIZ QUIZ

1. Who is the head of the committee to formulate insurance cover for advocates?
2. Who has been designated as the new finance secretary (FS) of India?
3. The Principal Bench of National Company Law Tribunal (NCLT) is located in which city?

BUZZ WORD

The Buzz Word is a substitution 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: MHB equals PIG.

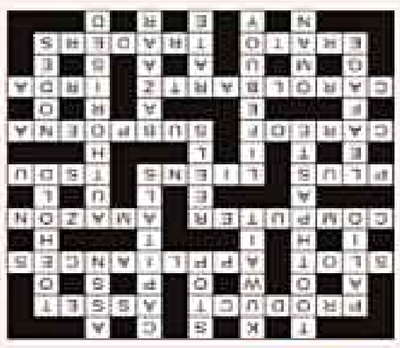
H nx cqhrb psax del dslndxlrd ap daa xnrq meqvhuhnrv.
-- Nolynrcls del Bslnd

ANSWERS 1. Alok Srivastava 2. Subhash Chandra Garg. 3. New Delhi

I am dying from the treatment of too many physicians.
-- Alexander the Great

SOLUTIONS





BRIDGE BOUTS L SUBRAMANIAN

DEFIES LOGIC

There are some players who don't like to give up the fight as they hate to sign the truce. See what west did in today's deal from an IMP Pairs contest and how it landed his side in trouble. Playing Precision and with neither side vulnerable, east opened 1D (can be doubleton). South overcalled 1H and holding **S** 9-4 **H** Q-4 **D** A-9-4-3 **C** J-9-8-7-4, west passed. North advanced with a bid of 1NT. After a pass by east, south rebid 2H. West came in with 3C now which was greeted by a double from north. When the bidding reverted to him, west ran to 3D which met with the same fate. South led the D2. The complete hands were:

Dlr: East
Vul: None

W	N	E	S
-	-	1D	1H
Pass	1NT	Pass	2H
3C?	dbl	Pass	Pass
3D	dbl	All Pass	

S 8 7 6 5
H 7
D K Q J 8
C K T 6 2

S 9 4
H Q 4
D A 9 4 3
C J 9 8 7 4

S K Q T 3
H A J 6 5
D T 6 5
C Q 5

S A J 2
H K T 9 8 3 2
D 7 2
C A 3

How the defence went: Dummy played low and north won the jack and shifted to his singleton heart. Declarer ducked and south won with the king and played back a heart which north ruffed with the eight. North put his partner in with the SA and obtained one more ruff. North cashed the CK next and played a club to his partner's ace who played a fourth heart to promote the DK.

Result: Down four for + 800 to N-S. Even if declarer had gone up with the HA at trick two, there was no way he could have escaped for 500.

Discussion: West chose to remain silent over the 1H overcall in the earlier round but when north had indicated about 10 points by his 1NT bid, he chose to contest 3C over the 2H rebid by south. This is certainly defying logic, don't you think?

Ideally, you should have **nine trumps** in the combined hands when you want to contest at the three level. West should have realised there was no guarantee of even an eight-card fit either in clubs or diamonds.

The important thing to keep in mind when playing IMP pairs is not to give huge **penalties**. Though west was blamed for the 800 their side incurred, east also contributed somewhat by opening his eight-loser hand on a balanced twelve-count!

LEXICON

COFFEE-HOUSING

■ *n.* Small talk and other noises designed to distract an opponent during a game or sport that requires concentration.

I have watched her play another novice, Chris, who chats during play. Among the Scrabble elite this habit might be a highly scorned mind-game tactic known as 'coffeehousing,' but in this case it's just friendly banter.
—Stefan Fatsis, Word Freak, Houghton Mifflin, July 7, 2001

From the Front Page

Social media the new hoarding this election

"The top national parties, BJP and Congress, are likely to collectively spend as much as ₹500-550 crore on digital as part of their political ad campaigns. When it comes to social media, the share of regional parties combined is likely to be 30-35%, with the balance to be spent by national parties," Uboweja explains.

BJP and its affiliate pages continue to be among the top spenders on Facebook while Congress is slowly upping its game. Till March 9, 2019, the total amount spent on Facebook on political advertising and national issues was ₹5.6 crore, according to public data provided by Facebook. Out of this, BJP and its affiliates accounted for over 50% of political ad spending on Facebook. The top Facebook pages of BJP such as Bharat Ke Mann Ki Baat spent ₹1.8 crore; Nation with NaMo spent around ₹91.7 lakh and My Gov India spent ₹42.7 lakh. Pro-Congress pages have officially made an entry, though the party is still behind the pages of regional parties like Biju Janata Dal and Karnataka government. The key Facebook pages of Congress are Konda Vishweshwar Reddy (₹1.9 lakh), Indian Youth Congress (₹28,542), the page for Congress MP Milind Deora (₹33,000) and Congress My Voice — Odisha Manifesto (₹60,134).

"BJP pioneered digital in political advertising in 2014. Back then, Rahul Gandhi didn't even have an official Twitter account. And because BJP used digital extensively in the 2014 elections, it has lot of legacy data to capitalise on this year," says Bindu Balakrishnan, country head, India, DCMN, a full stack marketing company.

While social media has been brought under the ambit of the Election Commission, assigning exact spends to a candidate or a political party is not going to be easy, say experts. "Measurability and accountability in this medium are somewhat grey areas. Also, it is not easy to determine the motive of the campaign. The same thing applies to mobile, where nine out of 10 mobile messages are done by VAS partners who normally don't have authorised database," opines Goyal.

According to Shashi Sinha, CEO, IPG Mediabrands India, who handled the BJP digital campaign in 2014, there are two parts to social media advertising — the first is paid advertising and secondly, there are the huge monies spent on content armies (influencers, social pages and content creators) run by political parties which are posting content on WhatsApp or Twitter. "For such unofficial content armies, it is virtually impossible to pinpoint the finances spent on them," Sinha says.

No dilution on Feb 12 circular, says RBI

The circular stipulates a one-day default rule on term loans. A borrower missing repayment even for a day will be treated as a defaulter; banks need to finalise a resolution plan for defaults of over ₹2,000 crore within the next 180 days, failing which the insolvency process will be initiated.

Defending its February 12 circular, the RBI on Thursday brought to the Supreme Court's notice that none of the petitioners (corporate defaulters) from a variety of industries like power, shipping and sugar could come up with any resolution plan that could be considered by banks. "It is apparent that they don't have any resolution plans," the RBI said, referring to the leeway that was available to the firms under the court's September 2018 order asking the lenders not to act till further orders.

"As the matter is sub-judice and the Supreme Court has reserved its orders on the matter, the RBI will not comment on the specific details," said the banking regulator, in a clarification to certain reports.

IPC to be amended to tackle social media hate crimes

"In its report, it made suggestions for inserting new sections in the IPC for dealing with abusive or malicious content. So there are recommendations on checking abusive or malicious content being spread on grounds of religion, race, caste, sex, community, gender, sexual orientation, etc, on the Internet," he added. Another government official said MHA is working on adding legal avenues in the IPC to check fake content that is highly disparaging, indecent, abusive, inflammatory, false or grossly offensive information and which is spread with the intention of causing fear or alarm. This includes gravely threatening or derogatory information being spread to provoke violence or spread hatred or incite people to commit violence or an offence. "This is being done so that law enforcement agencies can effectively tackle cyber crimes, while ensuring that the common citizen is not hounded. It is also working on creating a roadmap for developing competence and expertise on cyber laws from the point of investigation, prosecution and judicial intervention. MHA is working on the amendments, but this will now be taken up only after the new government is formed in May this year," he added. On the need for such amendments, the official said one needs to understand that cyber space is a complex environment of people, software, hardware and services on the internet. Now with this space being borderless, coupled with the communication being instant and anonymous, the potential for circulating malicious or fake content is huge. Hence there is a need for having legal provision for authorities to swiftly tackle such issues. According to Indian Computer Emergency Response Team (CERT-In), a total of 44,679, 49,455, 50,362, 53,117 and 2,08,456 cyber security incidents, including phishing, network scanning and probing, virus or malicious code and website hacking, were reported during 2014, 2015, 2016, 2017 and 2018, respectively.

Heavy discounts bring Holi cheer for car buyers

"Customers usually prefer the latest models even when higher discounts are being given on the previous year's units. However, offers on 2019 units are helping in conversion to sales," a Tata Motors dealer said. Hyundai India is offering a ₹45,000 cash discount on its compact hatchback Grand i10 and ₹40,000 on compact sedan Xcent. A Hyundai dealer said, "Most of the consumers ask for cash discounts and if not available, they tend to move to other brands or delay purchases." Toyota has also put on offer a discount of ₹25,000 on its sedan Yaris while Volkswagen is offering a cash discount of ₹65,000 on sedan Vento. Offers of upto ₹35,000 is also on its other models such as Polo and Ameo.

Analysts at Edelweiss Securities said higher discounts may lead to improvement in conversions. "Demand for passenger vehicles (PV) continues to remain weak. Hence, not surprisingly, discounts have made a strong comeback," they noted. Nomura said inventory seems to have increased further during February. "Wholesales are likely to remain subdued despite some improvement in retails in March due to marriage season," it said in a report. In January and February, volumes fell 1.87% year-on-year and 1.11% y-o-y, respectively, and with just one month for FY19 to end, the industry will register one of its slowest growth in the last four years at around 3% in FY19. The last time the PV sales had fallen below 4% was in FY15.

BARODA MUTUAL FUND

Baroda

NOTICE No. 11 / 2019

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 of distributable surplus:

Name of Scheme / Plan / Option		Proposed Dividend Per Unit (Rs.)*	Face Value Per Unit (Rs.)	Record Date$	NAV as on March 14, 2019 (Rs.)
Baroda Multi Cap Fund- Dividend Option	Plan A	2.60	10	March 22, 2019	33.11
	Plan B (Direct)	2.80			33.23
Baroda ELSS'96 - Dividend Option	Plan A	1.55	10		28.33
	Plan B (Direct)	1.55			34.00
Baroda Hybrid Equity Fund - Dividend Option	Plan A	0.33	10		16.27
	Plan B (Direct)	0.33			18.29
Baroda Large Cap Fund- Dividend Option	Plan A	0.95	10		12.23
	Plan B (Direct)	0.95			12.83
Baroda Banking and Financial Services Fund - Dividend Option	Plan A	1.85	10		16.90
	Plan B (Direct)	1.85			17.89
Baroda Short Term Bond Fund - Quarterly Dividend Option	Plan A	0.17	10		10.3287
	Plan B (Direct)	0.18			10.4254
Baroda Conservative Hybrid Fund - Quarterly Dividend Option	Plan A	0.20	10		13.0170
Baroda Treasury Advantage Fund - Quarterly Dividend Option	Plan A	17.00	1,000		1,043.4247
	Plan B (Direct)	18.00			1,055.4714
Baroda Credit Risk Fund - Quarterly Dividend Option	Plan A	0.21	10		10.5735
	Plan B (Direct)	0.24			11.1338

* or actual distributable surplus available on the Record Date, whichever is less.

$ 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. Karvy Fintech Pvt. Ltd. / 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)
Sd/-
Authorised Signatory

Place : Mumbai
Date : March 16, 2019

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

For further details, kindly contact:
For 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 3074 1000 • **Toll Free No. :** 1800 267 0189
Visit us at : www.barodamf.com • **Email :** info@barodamf.com

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Registered Office: Reliance Centre, 7th Floor, South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055.
Tel No. +91 022 3303 1000 • Fax No. +91 022 3303 7662 • www.reliancemutual.com

NOTICE NO. 168

DIVIDEND DECLARATION

Record Date March 22, 2019

Notice is hereby given that the Trustee of Reliance Mutual Fund ("RMF") has approved declaration of dividend on the face value of Rs. 10/- per unit in the undernoted Schemes of RMF, with March 22, 2019 as the record date:

Name of the Scheme(s)	Dividend (₹ per unit)*	NAV as on March 14, 2019 (₹ per unit)
Reliance Multi Cap Fund - Dividend Plan	2.7500	30.8562
Reliance Multi Cap Fund - Direct Plan - Dividend Plan		39.1286
Reliance Credit Risk Fund - Dividend Plan - Quarterly Dividend Option	0.2200	13.1500
Reliance Credit Risk Fund - Direct Plan - Dividend Plan - Quarterly Dividend Option	0.2380	13.5169

*As reduced by the amount of applicable statutory levy.

Pursuant to payment of dividend, the NAV of the Scheme will fall to the extent of payout, and statutory levy, if any. The dividend payout will be to the extent of above mentioned dividend per unit or to the extent of available distributable surplus, as on the Record Date mentioned above, whichever is lower.

For units in demat form: Dividend will be paid to those Unitholders/Beneficial Owners whose names appear in the statement of beneficial owners maintained by the Depositories under dividend plan/option of the Schemes as on record date.

All unit holders under the dividend plan/option of the above mentioned schemes, whose names appear on the register of unit holders on the aforesaid record date, will be entitled to receive the dividend.

For RELIANCE NIPPON LIFE ASSET MANAGEMENT LIMITED
(Asset Management Company for RELIANCE MUTUAL FUND)
Sd/-
Authorised Signatory

Mumbai
March 16, 2019

Make even idle money work! Invest in Mutual Funds

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

MUTUAL FUNDS Sahi Hai

FRANKLIN TEMPLETON

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 dividend in the following Schemes/Plans/Options:

Name of the Schemes / Plans	Face Value per Unit (₹)	Amount of Dividend per Unit# (₹)	NAV per Unit as on March 14, 2019 (₹)
Franklin India Corporate Debt Fund			
• Plan A & B - Annual Dividend Plan	10.00	Individuals & HUF : 0.972	18.4776
• Plan A – Direct - Annual Dividend Plan		Others: 0.900	19.5953
• Plan A & B – Half-Yearly Dividend Plan		Individuals & HUF : 0.396	14.2612
• Plan A – Direct - Half-Yearly Dividend Plan		Others: 0.369	15.3946
• Plan A & B - Quarterly Dividend Plan		Individuals & HUF : 0.198	13.5464
• Plan A – Direct - Quarterly Dividend Plan		Others: 0.183	14.3899
Franklin India Dynamic Accrual Fund			
• Dividend Plan	10.00	Individuals & HUF: 0.162	12.0722
• Direct – Dividend Plan		Others: 0.150	12.8557
Franklin India Income Opportunities Fund			
• Dividend Plan	10.00	Individuals & HUF: 0.158	11.1595
• Direct - Dividend Plan		Others: 0.146	11.8074
Franklin India Credit Risk Fund			
• Dividend Plan	10.00	Individuals & HUF: 0.158	11.3216
• Direct - Dividend Plan		Others: 0.146	12.0982
Franklin India Low Duration Fund			
• Quarterly Dividend Plan	10.00	Individuals & HUF: 0.093	10.5750
• Direct - Quarterly Dividend Plan		Others: 0.087	10.8504
Franklin India Debt Hybrid Fund			
• Quarterly Dividend Plan	10.00	Individuals & HUF : 0.198	12.8773
• Direct – Quarterly Dividend Plan		Others: 0.184	13.6215
Franklin India Government Securities Fund			
• Composite Plan-Quarterly Dividend Option	10.00	Individuals & HUF: 0.151	10.7999
• Composite Plan-Direct-Quarterly Dividend Option		Others: 0.140	11.6459
Franklin India Short-Term Income Plan - Retail Plan			
• Quarterly Dividend Option	1,000.00	Individuals & HUF: 18.056	1277.0401
• Direct – Quarterly Dividend Option		Others: 16.729	1354.6742
Franklin India Savings Fund - Retail Plan			
• Quarterly Dividend Option	10.00	Individuals & HUF: 0.158	11.0395
• Direct – Quarterly Dividend Option		Others: 0.147	11.3558
Franklin India Banking & PSU Debt Fund			
• Dividend Plan	10.00	Individuals & HUF: 0.144	10.5641
• Dividend Plan – Direct		Others: 0.133	10.8398
Franklin India Life Stage Fund of Funds			
• 50s Plus Plan – Dividend Option	10.00	Individuals & HUF: 0.198	13.6062
• 50s Plus Plan – Direct – Dividend Option		Others: 0.184	14.1768
• 50s Plus Floating Rate Plan – Dividend Option	10.00	Individuals & HUF: 0.198	14.4186
• 50s Plus Floating Rate Plan–Direct–Dividend Option		Others: 0.184	14.7974
Franklin India Fixed Maturity Plans- Series 2 - Plan B (1224 days) (FIFMP-2-B)			
• FIFMP-2-B - Quarterly Dividend	10.00	Individuals & HUF: 0.216 Others: 0.200	10.3819
Franklin India Fixed Maturity Plans - Series 3 - Plan B (1224 days) (FIFMP-3-B)			
• FIFMP-3-B - Quarterly Dividend	10.00	Individuals & HUF: 0.216	10.3578
• FIFMP-3-B – Dividend		Others: 0.200	10.7214
Franklin India Fixed Maturity Plans- Series 3 - Plan C (1132 days) - (FIFMP-3-C)			
• FIFMP-3-C - Dividend	10.00	Individuals & HUF: 0.414	10.6537
• FIFMP-3-C–Dividend- Direct		Others: 0.383	10.7178
• FIFMP-3-C - Quarterly Dividend	10.00	Individuals & HUF: 0.216	10.3582
• FIFMP-3-C– Quarterly Dividend- Direct		Others: 0.200	10.3905
Franklin India Fixed Maturity Plans- Series 3 - Plan D (1132 days)– (FIFMP-3-D)			
• FIFMP-3-D–Dividend	10.00	Individuals & HUF: 0.183 Others: 0.410	10.6348
• FIFMP-3-D - Quarterly Dividend		Individuals & HUF: 0.198	10.3494
• FIFMP-3-D– Quarterly Dividend- Direct		Others: 0.184	10.4012
Franklin India Fixed Maturity Plans- Series 3 - Plan E (1104 days)- (FIFMP-3-E)			
• FIFMP-3-E - Quarterly Dividend	10.00	Individuals & HUF: 0.165	10.3419
• FIFMP-3-E– Quarterly Dividend- Direct		Others: 0.153	10.3832
Franklin India Fixed Maturity Plans- Series 4 - Plan A (1098 days)- (FIFMP-4-A)			
• FIFMP-4-A - Quarterly Dividend	10.00	Individuals & HUF: 0.198	10.3486
• FIFMP-4-A– Quarterly Dividend- Direct		Others: 0.183	10.3821
Franklin India Fixed Maturity Plans- Series 4 - Plan D (1098 days) -(FIFMP-4-D)			
• FIFMP-4-D - Quarterly Dividend	10.00	Individuals & HUF: 0.162 Others: 0.150	10.3088
Franklin India Fixed Maturity Plans- Series 4 - Plan E (1098 days)- (FIFMP-4-E)			
• FIFMP-4-E - Quarterly Dividend	10.00	Individuals & HUF: 0.162	10.4520
• FIFMP-4-E– Quarterly Dividend- Direct		Others: 0.150	10.5007
Franklin India Fixed Maturity Plans- Series 5 - Plan C (1259 days) – (FIFMP-5-C)			
• FIFMP-5-C - Quarterly Dividend	10.00	Individuals & HUF: 0.108	10.2752
• FIFMP-5-C – Quarterly Dividend- Direct		Others: 0.100	10.2812

 # The difference in Dividend per unit for 'Individuals & HUF' and 'Others' is due to differential rate of applicable Dividend Distribution Tax.

The Record Date for the same will be March 22, 2019 (Friday). If in any 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 registered in the dividend plans/options of the schemes whose names appear in the records of Registrar / Depositories on the Record Date shall be eligible for receiving the dividend. The investors in the dividend re-investment plans/options will be allotted units for the dividend amount at the NAV of next business day after the Record Date.

Please note that dividend as decided shall be paid, subject to availability of distributable surplus.

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: March 16, 2019

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

E-mail: dporamban@jkpolice.gov.in
sspramban@jkpolice.gov.in
1998 266648 (Phone)
01998 266052 (Fax)

DISTRICT POLICE HEADQUARTERS, RAMBAN

e-NIT No.: 01 of 2018-19
Dated:- 15.03.2019

Subject:- Hiring of Vehicles.

For and on behalf of the Governor of J&K State, e-Tenders under Two Bid System, i.e. Technical Bid and Financial Bid, are hereby invited from Transporters, Authorised Dealers and Registered Firms for Hiring of Multi Utility Commercial Vehicles (MMV, LMV viz. Mini Bus, Inova, Scorpio, Taveera, Sumo, Xylo etc.) for use by District Police, Ramban, without Fuel, which will be provided as per Government Approved Fuel Consumption for the particular type of Vehicle in connection with parliamentary/ Assembly Elections J&K 2019/SANJY-2019. The Tenders should be addressed to SSP, Ramban.

The Scope of Work, Qualifying Criteria and Terms and Conditions (As indicated in the detailed in SBD & BOQs), specific to the Contract are given in **Section-I**. The General terms and Conditions of the Contract are given in **Section-II.** The procedure for Bid Submission and Evaluation are given in **Section-III.** The Technical and Financial bids are required to be Submitted in the Formats given in **Section-IV & Section-V** respectively.

Important Dates:-

i)	Date of Publishing from	: 15.03.2019 (1600 hrs.)
ii)	Downloading from	: 16.03.2019 (1000 hrs.)
iii)	Bid Submission Start Date	: 16.03.2018 (1000 hrs.)
iv)	Bid Submission End Date	: 26.03.2019 (1600 hrs.)
v)	Last Date for Receiving the Hard Copies (Original DD & EMD)	: 25.03.2019 (1600 hrs.)
vi)	Date and Time of Tech. Bid Opening	: 28.03.2019 (1200 hrs.)

The Bidding Documents can be downloaded from J&K State e-Procurement Portal: **sspramban@jkpolice.gov.in** from 16.03.2019 at 1000 hrs. onwards.

The Bids shall be uploaded in Electronic Format on the website: **sspramban@jkpolice.gov.in** from 16.03.2019 (1000 hrs.) to 26.03.2019 (1600 hrs.).

The complete Bidding process will be ONLINE.

The Tenders (Technical Bids only) will be Opened Online on 28.03.2019 at 1200 hours at District Police Office, Ramban. In case of unforeseen circumstances, the Date of Opening will be next working day or else as Notified separately.

Detailed Tender Documents with terms and conditions are available on J&K State e-Procurement Portal: **sspramban@jkpolice.gov.in**.

No. PA/MT/RBN/veh-3505-3510
Date:- 15.03.2019

Sd/- Sr. Superintendent of Police,
District Ramban.

सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India

1911 से आपके लिए "केन्द्रित" "CENTRAL" TO YOU SINCE 1911

BRANCH OFFICE: DDA BUILDING, VIKAS MINAR, NEAR I.T.O., NEW DELHI

POSSESSION NOTICE (For Immovable Property)
Appendix -IV [See Rule – 8(1)]

Whereas, the undersigned being the Authorized Officer of the **CENTRAL BANK OF INDIA, Vikas Minar, New Delhi Branch,** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Ordinance, 2002 (Ord. 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 **03/09/2018,** calling upon the **Borrowers: MR. TRILOK CHAND SHARMA & MRS. ACHLA DEVI,** to repay the amount mentioned in notice being **Rs.9,62,763/- (Rupees Nine Lakh Sixty Two Thousand Seven Hundred Sixty Three Only)** within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrowers 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 section 13(4) of the said act read with rule 8 of the Security Interest (Enforcement) rules, 2002 on this day **14/03/2019.** The borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of **Central Bank of India, Vikas Minar, New Delhi Branch,** for an amount of **Rs.9,62,763/- (Rupees Nine Lakh Sixty Two Thousand Seven Hundred Sixty Three Only)** and interest 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

All that part and parcel of in the name of Mr. Trilok Chand Sharma the property consisting of 2nd Floor Flat (i.e. entire build up IInd Floor) with its Roof & Terrace Rights, having its covered area 58.53 Sq.mtr. with common Entrance, common passage, Common Staircase and other common facilities & Ammenities provided therein Out/Part of property bearing No.360/5E/2A, Land plinth Area 58.53 Sq.mtr. (i.e. 70 Sq.Yds.) out of Khasra No.1590/624 situated at Village Chandrawali Alias Shahdara in the abadi of Bhola Nath Nagar, Gali No.07, Illaqa Shahdara, Delhi-110032. **Bounded by:**

North: Other Property **South:** Other Property
East: Other Property **West:** Gali No.07

Please note that all notices served "U/s. 13(4) of the Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002" if any prior to this notice stand cancelled.

PLACE: NEW DELHI
DATE: 14.03.2019

Authorised Officer,
Central Bank of India

VIRINCHI LIMITED

CIN: L72200TG1990PLC011104

Registered Office: 8-2-672/5&6, 4th Floor, Ilyas Mohammed Khan Estate, Road#1, Banjara Hills, Hyderabad-34, Telangana. Ph: 040-48199999, Email: investors@virinchi.com, www.virinchi.com

POSTAL BALLOT AND E-VOTING NOTICE

Notice is hereby given pursuant to Section 110 and other applicable provisions, if any, of the Companies Act,2013 ("the Act") read with the Companies (Management and Administration) Rules, 2014, including any statutory modification or re-enactment thereof for the time being in force and pursuant to other applicable laws and regulations, to consider, and if thought fit, to approve following resolutions as special Resolutions, by voting through Postal Ballot which also includes voting by electronic means.

1. Appointment of Mr. Viswanath Kompella, Chairman Emeritus, as an Advisor.
2. Approval to issue and allot 8,00,000 (Eight Lacs) no(s) of Convertible Equity Warrants to senior management employees on a preferential basis.
3. Ratification of resolution passed on 28th September,2016 for Approval of Virinchi Employees Stock option Scheme 2016.
4. Slump sale of Heath Care Division to M/s. Virinchi Health Care Private Limited(VHPL) (Wholly Owned Subsidiary of the Company).
5. Approval of related party transaction between M/s. Virinchi Ltd and M/s. Virinchi Health Care Private Limited (Wholly Owned Subsidiary of the Company) for SLump sale of Health Care Division of the Company to VHPL

The Company has on 16.03.2019, completed the dispatch of Postal Ballot and E-voting notice along with Postal Ballot Form to the shareholders whose names appear in the Register of Members / Record of Depositories as on 22nd February, 2019, through email to the shareholders who have registered their E-mail IDs with the Company and the Depository Participants and through physical mode along with postage pre-paid self addressed business reply envelope to the Shareholders who have not registered their e-mail IDs with their Depository Participants and with the Company.

The Company is seeking approval of shareholders for aforesaid resolutions.

The Company has appointed Mr. Vudanda Chandra Sekhar Patnaik, Practicing Company Secretary, as the 'Scrutinizer' to conduct the Postal Ballot & E-voting process in a fair and transparent manner. The Company has engaged the services of Central Depository Services Limited (CDSL) for facilitating the E-voting platform the Shareholders of the Company.

The voting by shareholders whether by post or by e-voting period shall begin on Monday,16th March,2019, 09.00 AM and end on Tuesday,16th April, 2019, 5.00 PM. During this period shareholders' of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date 22nd February, 2019, may cast their vote electronically. The e-voting module shall be disabled by CDSL for voting thereafter.

The Postal Ballot Form along with the instructions for voting are also enclosed with the Postal Ballot and E-voting notice. Shareholders are requested to read the instructions carefully printed on the Postal Ballot Form and return the Postal Ballot Form duly completed in the enclosed self-addressed, postage pre-paid envelope so as to reach the Scrutinizer appointed for carrying out the Postal Ballot and E-voting process on or before the close of working hours i.e. 17.00 Hours on16th April, 2019. Postal Ballot Forms received after this date will be considered as invalid.

Postal Ballot & E-voting Notice along with the Postal Ballot Form is also available at the website of the Company, http://corporate.virinchi.com/postalBallot.php

Shareholders who have not receive the Postal Ballot Form may write to the Company at investors@virinchi.com mentioning their details or can send a request by post at the registered office of the Company situated at Ilyas Mohammed Khan Estate, 4th Floor, Road No.1, Banjara Hills Hyderabad, Telangana-500034, Telangana, India and obtain a duplicate Postal Ballot Form.

Members may contact Mr. K.Ravindranath Tagore, Company Secretary, Virinchi Limited , Regd. Off. 8-2-672/5&6, 4thFloor, Ilyas Mohammed Khan Estate Road No.1, Banjara Hills Hyderabad, Telangana-500034, Phone No. 040-48199999, Mail Id: investors@virinchi.com, for any query / grievances connected with voting by postal ballot including voting by electronic means.

Registered Office: Ilyas Mohammed Khan Estate Road No.1, Banjara Hills, Hyderabad, Telangana-500034, Telangana, India

By Order of the Board
for **Virinchi Limited**
Sd/-
K Ravindranath Tagore
Company Secretary
M.No.A18824

Place: Hyderabad
Date: 16.03.2019

ICICI 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.icicipruamc.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 of ICICI Prudential Medium Term Bond Fund and ICICI Prudential Corporate Bond 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 March 22, 2019*:

Name of the Schemes/Plans	Dividend (₹ Per unit) (Face value of ₹ 10/- each)#@	NAV as on March 14, 2019 (₹ Per unit)
ICICI Prudential Medium Term Bond Fund		
Half Yearly Dividend	0.3467	10.9275
Plan B - Half Yearly Dividend	0.3446	10.8626
Direct Plan - Half Yearly	0.4026	11.4055
ICICI Prudential Corporate Bond Fund		
Retail Quarterly Dividend	0.2306	10.9108
Quarterly Dividend	0.2296	10.9030
Direct Plan - Quarterly Dividend	0.0005	13.6150

$ 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.

* 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

Place: Mumbai
Date : March 15, 2019

No. 014/03/2019

CALL MTNL/BSNL: 1800 222 999 • Others : 1800 200 6666 • Or, apply online at www.icicipruamc.com

As part of the Go Green Initiative, investors are encouraged to register/update their e-mail id and mobile number with us to support paper-less communications.

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

HATHWAY BHAWANI CABLETEL & DATACOM LIMITED

Registered Office : 805/ 806, Windsor, 8TH Floor, Off CST Road, Kalina, Santacruz (East), Mumbai - 400 098
CIN : L65910MH1984PLC034514
Tel: 91-22-67742500 Fax: 91-22-67742400
Website: www.hathway.com; E-mail : info@hathway.net

Recommendations of the Committee on the Open Offer (COO) to the Shareholders of Hathway Bhawani Cabletel & Datacom Limited ("HBCDL" or the "TC") under Regulation 26(7) of the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 and subsequent amendments thereto ("SEBI SAST Regulations") in relation to the open offer made by Jio Content Distribution Holdings Private Limited ("JCDHPL" or "Acquirer 1"), Jio Internet Distribution Holdings Private Limited ("JIDHPL" or "Acquirer 2") and Jio Cable and Broadband Holdings Private Limited ("JCBHPL" or "Acquirer 3") (hereinafter Acquirer 1, Acquirer 2 and Acquirer 3 are collectively referred to as the "Acquirers") together with Reliance Industries Limited ("RIL" or "PAC 1"), Digital Media Distribution Trust ("TRUST" or "PAC 2"), Reliance Content Distribution Limited ("RCDL" or "PAC 3") and Reliance Industrial Investments and Holdings Limited ("RIIHL" or "PAC 4") (hereinafter PAC 1, PAC 2, PAC 3 and PAC 4 are collectively referred to as the "PACs"), in their capacity as the Persons Acting in Concert with the Acquirers.

1.	Date	16 March 2019
2.	Name of the Target Company (TC)	Hathway Bhawani Cabletel & Datacom Limited
3.	Details of the Offer pertaining to TC	Open Offer is being made by the Acquirers and the PACs for the acquisition of upto 21,06,000 (Twenty One Lakhs Six Thousand) equity shares at a price of Rs. 2.46/- (Rupees Two and Forty-six paise only) per Equity Share representing 26.00% of the voting share capital of the Company.
4.	Name(s) of the acquirer and PAC with the acquirer	Jio Content Distribution Holdings Private Limited, Jio Internet Distribution Holdings Private Limited and Jio Cable and Broadband Holdings Private Limited (collectively referred to as the "Acquirers") together with Reliance Industries Limited, Digital Media Distribution Trust, Reliance Content Distribution Limited and Reliance Industrial Investments and Holdings Limited (collectively referred to as the "PACS")
5.	Name of the Manager to the offer	JM Financial Limited
6.	Members of the Committee of Independent Directors (*Please indicate the chairperson of the Committee separately*)	Mr. Dilip Worah – Chairman Mr. L. K. Kannan
7.	COO Member's relationship with the TC (Director, Equity shares owned, any other contract / relationship), if any	COO Members are Independent Directors of the TC and except for Mr. Dilip Worah, none of the members hold any equity shares in the TC. Mr. Dilip Worah jointly with his wife Chetana Worah holds 200 shares in the TC. Other than the shareholding of Mr. Dilip Worah in the TC, the COO members do not have any relationship with the TC .
8.	Trading in the Equity shares/other securities of the TC by COO Members	None of the members of the COO have traded in any of the equity shares/ securities of the TC during the period of 12 months prior to the Public Announcement dated October 17, 2018 and till the date of this recommendation.
9.	COO Member's relationship with the acquirer (Director, Equity shares owned, any other contract / relationship), if any.	COO Members do not have any relationship with the Acquirers or the PACs.
10.	Trading in the Equity shares/other securities of the acquirer by COO Members	None of the COO members have traded in equity shares/ other securities of the Acquirers or PACs during the period of 12 months prior to the Public Announcement dated October 17, 2018 and till the date of this recommendation.
11.	Recommendation on the Open offer, as to whether the offer is fair and reasonable	The COO Members are of the opinion that the open offer price is fair and reasonable and is in accordance with SEBI SAST Regulations. However the shareholders should independently evaluate the offer and take an informed decision.
12.	Summary of reasons for recommendation (*COO may also invite attention to any other place, e.g. company's website, where its detailed recommendations along with written advice of the independent adviser, if any can be seen by the shareholder*)	1. COO has perused the Letter of Offer ("LO"), the Detailed Public Statement ("DPS"), the Public Announcement ("PA") and other documents as released by JM Financial Limited (as the Manager to the Offer) on behalf of the Acquirers and the PACs. 2. Deloitte Haskins & Sells, has been engaged by the COO to independently evaluate if the offer price is in accordance with the SEBI SAST Regulations. Under their report dated March 15 2019, they have commented that the open offer price is in compliance with Regulation 8(2) of the SEBI SAST Regulations. 3. Based on the above, the COO is of the opinion that the Offer price of Rs. 2.46 (Rupees Two and Forty-six paise only) per Equity Share is in accordance with the guidelines prescribed by the SEBI SAST Regulations.
13.	Details of Independent Advisors, if any	Deloitte Haskins & Sells
14.	Any other matter(s) to be highlighted	None

"To the best of our knowledge and belief, after making proper enquiry, the information contained in or accompanying this statement is, in all material respect, true and correct and not misleading, whether by omission of any information or otherwise and includes all the information required to be disclosed by the TC under the SEBI SAST Regulations."

For and on behalf of Committee on Open Offer of Hathway Bhawani Cabletel & Datacom Limited
Sd/-
Dilip Worah
Independent Director
DIN: 00047252

Place: Mumbai
Date: 16.03.2019

सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India

"CENTRAL" TO YOU SINCE 1911

Regional Office : 73, Hazratganj, Lucknow

Corrigendum -E-Auction Notice

Please refer to our E-Auction Notice published in this Newspaper on 07.02.2019, the Property mentioned at Sl. No. 2 the sale of Mortgaged property of the Borrower **M/s Saleem Furniture and Plywood-** Branch **Jopping Road, Lucknow,** is hereby withdrawn due to some unavoidable reasons. Other Terms & Conditions will remain Unchanged.

Date 16.03.2019,
Place - Lucknow

Authorised Officer,
Central Bank of India

यूनियन बैंक Union Bank of India

SHALIMAR BAGH BRANCH

POSTPONEMENT & RESCHEDULING OF AUCTION

This refers to the E-Auction Sale Notice dated **26-02-2019** which was published in this Newspaper on 01.03.2019. This addendum Notice is hereby given that the E-Auction scheduled on **18-03-2019** (Monday) is postponed and rescheduled on **26-03-2019** (Tuesday). Accordingly, the last date of deposit of EMD is also extended till **25-03-2019** (Monday) upto **4:00 PM.**

Rest of the contents of the E-Auction Sale Notice remain unchanged.

DATED: 16-03-2019
PLACE: NEW DELHI

(AUTHORISED OFFICER)
UNION BANK OF INDIA

सिंडिकेटबैंक SyndicateBank

E-AUCTION SALE NOTICE
UNDER SARFAESI ACT, 2002

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

Notice is hereby given to the public in general and in particular to the Borrowers and Guarantors that the below described immovable property mortgaged / charged to the Secured Creditor, the **Constructive** possession of which has been taken by the Authorized Officer of Secured Creditor, will be sold on "AS IS WHERE IS, AS IS WHAT IS, and WHATEVER THERE IS" basis, **E-auction date 25-04-2019** for recovery of dues to the Secured Creditor from the below mentioned borrowers and guarantors. The reserve price will be and earnest money deposit will be as detailed below:

Sl. No.	Name and Address of Borrowers and Guarantors/Co-obligant/ Amount due with date	Description of the Immovable property/ies mortgaged and Name of Owner/Mortgager	Reserve price of Property / Earnest Money Deposit (EMD)	Account No. to deposit EMD and IFS Code
1-Branch: Malihabad, Lucknow. Authorised Officer Contact No 9415550124				
1.	**Borrower- 1.Sri Bipin Singh** S/o Sri Rajesh Kumar Singh, R/o - E-1/187, Rajni Khand, Sharda Nagar Yojna, Lucknow. **Guarantors - 1. Smt. Shashi Kiran Singh** W/o Sri Rajesh Kumar Singh. **2. Sri Rajesh Kumar Singh** S/o Late Bankey Lal Singh both R/o - E-1/187, Rajni Khand, Sharda Nagar Yojna, Lucknow. **Rs.18,82,154/-** (Rupees Eighteen Lacs Eighty Two Thousand& One Hundred Fifty Four Only) as on 28-02-2019 along with costs and interest.	Land and Building admeasuring area 70.09 square meter situated at Plot No. 1/187, Rajni Khand, Sharda Nagar Yojna, Lucknow. **Boundaries-** East- Plot No. 1/186, West- Plot No. 1/188, North- 6.00 meter wide Road, South -Plot No. 1/194. **Owned by Smt. Shashi Kiran Singh & Sri Rajesh Kumar Singh**	Rs.38.00 lacs / Rs. 3.80 lacs	A/c No. 04783170000015 Syndicate Bank Malihabad Branch, Lucknow IFSC Code: SYNB0004478
2-Branch: Kalyanpur, Lucknow Authorised Officer Contact No 9415550124				
1.	**Borrowers:1. Sri Santosh Kumar** S/o Sri Nathuni Prasad, **2.Sri Nathuni Prasad** S/o Sri Bhulai Prasad, both R/o-Plot No 633/25-Khasra No 310 Jagdamba City, Near Ganga Sagar Hospital PO-Amsi (Chinhat) Lucknow-227105 **Guarantor: Smt. Pinki Singh** W/o Sri Santosh Singh, 4/795 Sector-H Jankipuram, Lucknow-226021 **Rs. 23,92,553/=**(Rupees Twenty Three Lacs Ninety Two Thousands Five Hundred Fifty Three Only) as on 28-02-2019 along with costs and interest	Land and Building on Plot No. 25 at khasra no. 310 (New no.633/25) admeasuring 139.40 square meter situated at Village Takroli Ward Shaheed Bhagat Singh Lucknow and **Boundaries-** East : Rasta 15 feet West : House on plot no.24 North : Plot of Jagdish Prasad South : House on plot no 25 (Owned by Sri. Santosh Kumar S/o Nathuni Prasad)	Rs.32.50 lacs / Rs 3.25 lacs	A/c No. 84903170000017 Syndicate Bank Kalyanpur Branch, Lucknow IFSC Code: SYNB0008490
3-Branch: Aliganj, Lucknow	**Authorised Officer**	**Contact No 9415550124**		
1.	**Borrower: Mr. Museen Ansari** S/o Sri Rasid Ansari, H.No. SS-9(A) Azad Nagar Yojna, Ward-Garhi Peer Khan, Lucknow **Guarantor: Mr. Manoj Verma** S/o Hari Prasad Verma R/o House No. A-22/47,Indiranagar Lucknow **Rs.28,08,124/=** (Rupees Twenty Eight Lacs Eight Thousands One Hundred Twenty Four Only) as on 28-02-2019 along with costs and interest.	Land and building situated at H.No. SS-9(A) Azad Nagar Yojna, Ward- Garhi Peer Khan, Lucknow Admeasuring area of 36.70 square meter and **Boundaries-** East- Road 09 Meter Wide West-Open land, North-House No. SS-10, South- House No. SS-8 **(Owned by Sri Museen Ansari S/o Sri Rasid Ansari)**	Rs.12.50 lacs / Rs 1.25 lacs	A/c No. 84903100000014 Syndicate Bank Aliganj Branch, Lucknow IFSC Code: SYNB0008493
2.	**Borrower: Mr. Neeraj Sonkar** S/o Virendra Kumar Sonkar, 538 Kha/353 Sitapur Road, Deendayal Nagar, Roopur Khadra, Lucknow 226020 **Guarantor: Mr. Jai Singh** R/o 537/170 Naya Purwa Purania Sitapur Road Lucknow 226020 **Rs.29,69,484/=** (Rupees Twenty Nine Lacs Sixty Nine Thousands Four Hundred Eighty Four Only) as on 28-02-2019 along with costs and interest.	Land and building situated at Khasara No 127 min, Ward Faizullaganj Mohalla Rahim Nagar Dudauli, Lucknow measuring area of 186.67 square meter and **Boundaries-** East-Rasta 15 feet, West-Rest part of Khasara, North-Rest part of Khasara, South- Road 20 feet **(Owned by Sri Neeraj Sonkar S/o Sri Virendra Kumar Sonkar)**	Rs.21.60 lacs / Rs.2.15 lacs	A/c No. 84903100000014 Syndicate Bank Aliganj Branch, Lucknow IFSC Code: SYNB0008493
4-Branch: U P Jal Nigam Branch, Rana Pratap Marg Lucknow	**Authorised Officer Contact No 9415550124**			
1.	**Borrower: Shri Kinku Tiwari** S/o Shri Buddhu Tiwari, R/o EWS-H.No.3/289, Ruchi Khand, Sharda Nagar, Raibareily Road, Lucknow **Guarantor: Smt. Pushpa Tiwari** W/o Praveen Kumar Tiwari, H.No. 2/320 Rashmi Khand Sharda Nagar Rai Bareilly Road, Lucknow. **Rs. 26,98,076/=** (Rupees Twenty Six Lacs Ninety Eight Thousands Seventy Six Only) as on 28-02-2019 along with costs and interest.	Land and building admeasuring area 30.00 square meter, H.No- 3/289 Ruchi Khand Sharda Nagar Yojna Raibareily Road Lucknow. **Boundaries-** East-H.No.-3/288, West--H.No.-3/290 North- 6 mt. wide Road, South-H.No-3/274 **(Owned by Sri Kinku Tiwari S/o Sri Buddhu Tiwari)**	Rs.13.50 lacs / Rs 1.35 lacs	A/c No. 84803100000016 Syndicate Bank UP Jal Nigam Branch, Lucknow Branch IFSC Code: SYNB0008480
2.	**Borrower: Sri Kulbhushan** S/o Late Sri Kunder Lal, R/o EWS-M-1/729, Sect-M1, Ashiana Colony, Kanpur Road Yojna, Lucknow. **Guarantor: Shri Surendra Kumar** S/o Shri Dayal Singh, R/o H.No. 16A/38 Vrindavan Yojana Rai Bareilly Road, Lucknow. **Rs.29,83,161/=** (Rupees Twenty Nine Lacs Eighty Three Thousands One Hundred Sixty One Only) as on 28-02-2019 along with costs and interest.	Land and building admeasuring area 27.19 square meter, No. EWS M-1/729 Sector-M-1, Ashiana, Kanpur Road Yojna Lucknow. **Boundaries-** East-Passage 4.50 meter wide, West-Passage 4.50 meter wide, North-H.No M-1/730, South-H.No. M-1/728 **(Owned by Sri Kulbhushan S/o Late Sri Kunder Lal)**	Rs.11.00 lacs / Rs 1.10 lacs	A/c No. 84803100000016 Syndicate Bank UP Jal Nigam Branch, Lucknow Branch IFSC Code: SYNB0008480
3.	**Borrower :Sri Mukesh Sharma** S/o Sri Khem Chandra Sharma, R/o-H.No.-E-1172, Sector-M-1 Kanpur Road, Lucknow. **Guarantor: Sri Nitin Sharma** S/o Sri K C Sharma, H.No. EWS-102, Sector-M 1 Aashiyana, Kanpur Road, Lucknow. **Rs.30,20,728/=** (Rupees Thirty Lacs Twenty Thousands Seven Hundred Twenty Eight Only) as on 28-02-2019 along with costs and interest.	House No. 1172/M-1, admeasuring area 27.16 square meter situated at Sector-M Kanpur Road Yojana, Ward Vidyawati Devi Nagar Lucknow **Boundaries-** East-4.5 Meter wide Road West-Open space/M-1-1174 North-Open space/M-1-1179 South-House No.-M-1/1170 **(Owned by Sri Mukesh Sharma S/o Sri Khem Chandra Sharma)**	Rs.09.50 lacs / Rs 0.95 lacs	A/c No. 84803100000015 Syndicate Bank UP Jal Nigam Branch, Lucknow Branch IFSC Code: SYNB0008480
4.	**Borrower :Sri Nitin Sharma** S/o Sri K C Sharma, H.No. EWS-1010, Sector-M 1, LDA Colony, Kanpur Road, Lucknow. **Guarantor: Sri Mukesh Sharma** S/o Sri Khem Chandra Sharma, H.No.-E-1172, Sector-M-1, Kanpur Road, Lucknow. **Rs.27,26,279/=** (Rupees Twenty Seven Lacs Twenty Six Thousands Two Hundred Seventy Nine Only) as on 28-02-2019 along with costs and interest.	Land and building situated at House No. E-1010 SEC-M-1, LDA Colony, Ward-Vidhavati Devi Nagar District Lucknow admeasuring 27.16 sq. mtr. and **Boundaries-** East-House No. E-1009-M-1, West-House No. E-1011-M-1 ,North-4.5m wide road, South-House No. E-1008 M-1 **(Owned by Sri Nitin Sharma S/o Sri Khem Chandra Sharma)**	Rs.08.50 lacs / Rs 0.85 lacs	A/c No. 84803100000016 Syndicate Bank UP Jal Nigam Branch, Lucknow Branch IFSC Code: SYNB0008480
5.	**Borrower: Mr. Pramod Singh** S/o Ranjit Singh 2272, Rajni Khand, Rai Bareli Road, Lucknow **Guarantor: Mr. Jagbhan Singh** S/o Ramjeet Singh,1/318, Ruchi Khand, Sharda Nagar, Lucknow **Rs.27,55,551/=** (Rupees Twenty Seven Lacs Fifty Five Thousands Five Hundred Fifty One Only) as on 28-02-2019 along with costs and interest.	Land and building situated at House No. E.W.S-221, Mohalla- Ratnakar Khand, Sharada Nagar Yojana, Ward- Sharda Nagar admeasuring area of 30.00 square meter at Tehsil & District - Lucknow. **Boundaries-** East-4 meter Wide Road, West-House No 244, North-house No.- 220, South- House No.- 221 **(Owned by Sri Pramod Singh S/o Sri Ranjit Singh)**	Rs.15.00 lacs / Rs 1.50 lacs	A/c No. 84803100000016 Syndicate Bank UP Jal Nigam Branch, Lucknow Branch IFSC Code: SYNB0008480
6.	**Borrowers: 1.Mr. Raj Kumar Dixit** S/o Shiv Narain Dixit, **2.Mrs. Vimla Dixit** W/o Raj Kumar Dixit, both R/o- S S 834, Sec H, L D A Colony, Kanpur Road, Lucknow **Guarantor: Mr. Vijay Kumar Dixit** S/o Raj Kumar Dixit, S S 834, Sec H, L D A Colony, Kanpur Road, Lucknow. Rs.10,01,897/= (Rupees Ten Lacs Ninety One Thousands Eight Hundred Ninety Seven Only) as on 28-02-2019 along with costs and interest.	Land and building situated at House No. SS-834, Sector H, LDA Colony, Kanpur Road Yojana, Lucknow, admeasuring area of 27.00 square meter. **Boundaries-** East--Plot No. 831, West-Path, North-Plot No. 833, South- Plot No. 835 **(Owned by Sri Raj Kumar Dixit & Mrs. Vimla Dixit)**	Rs.15.00 lacs / Rs 1.50 lacs	A/c No. 84803100000016 Syndicate Bank UP Jal Nigam Branch, Lucknow Branch IFSC Code: SYNB0008480
7.	**Borrower: Mr Sampat Rai** S/o Sri Ram Pratap Rai, R/o House No C-22/2, Vinay Nagar, Krishna Nagar, Lucknow **Guarantor: Sri Ram Pratap Rai** S/o Sura Mani Rai, R/o House No. C-22/2, Vinay Nagar, Krishna Nagar, Lucknow. **Rs.42,74,257/=** (Rupees Forty Two Lacs Seventy Four Thousands Two Hundred Fifty Seven Only) as on 28-02-2019 along with costs and interest.	Land and building situated at plot No- C-22/2 part of Khasra No-2241/7 ad measuring area of 1535 square feet at village Kanausi ward Kesari Kheda dist Lucknow and **Boundaries-** East-Gali 5 Feet Wide, West-Boundary N. P. S. E. V., North-Road 25 Feet Wide South-Boundary U. P. S. V. **(Owned by Sri Ram Pratap Rai S/o Sri Suraj Mani Rai)**	Rs.38.50 lacs / Rs 3.85 lacs	A/c No. 84803100000016 Syndicate Bank UP Jal Nigam Branch, Lucknow Branch IFSC Code: SYNB0008480
8.	**Borrower: Sri Sudhakar Mishra** S/o Sri Ram Bali Mishra, R/o- C-1697, Rajajipuram Lucknow 226017 **Guarantor: Sri Vikram Kaushal** R/o 2/170, Rajani Khand, Sharda Nagar, Lucknow. **Rs.26,48,487/=** (Rupees Twenty Six Lacs Forty Eight Thousands Four Hundred Eighty Seven Only) as on 28-02-2019 along with costs and interest.	Land and building situated at House No. E-854, SEC-M-1, Kanpur Road Scheme, Ward- Vidhavati Devi Nagar District Lucknow admeasuring 27.19 sq mtr, and **Boundaries-** East-House No. E-855, West-House No. E- 853, North-Open Land, South- Passage. **(Owned by Sri Sudhakar Mishra S/o Sri Ram Bali Mishra)**	Rs.13.60 lacs / Rs 1.30 lacs	A/c No. 84803100000016 Syndicate Bank UP Jal Nigam Branch, Lucknow Branch IFSC Code: SYNB0008480

Details of Encumbrances over the property as known to the Bank: ——NIL——
The details regarding E Auction are mentioned below:

Date and time of E-Auction	:	On 25-04-2019 and at 11.30 AM to 2.00 PM
E Auction Website address	:	https://syndicatebank.auctiontiger.net
Last date for submission of bids	:	23-04-2019 by 4.00 P M
Minimum Bid increment amount	:	Rs 5000/=
Date and time of inspection of property for intending purchasers	:	20-04-2019 From 11.00 AM to 4.00 PM

For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditor's website i.e. www.syndicatebank.in

Date: 14.03.2019 Place- Lucknow

Authorised Officer, Syndicate Bank

बैंक ऑफ़ बड़ौदा Bank of Baroda

India's International Bank

Defence Colony Branch, A-8, DDA Office Cum Shopping Complex, Defence Colony, New Delhi-110024 (INDIA)
Phone: 91 011 24626554 (D), 24617095, 24622063,
Fax: 91 011 24617095, email: southe@bankofbaroda.com

Annexure K, POSSESSION NOTICE (For Immovable property/ies)
(As per Appendix IV read with rule 8(1) of the Security Interest (Enforcement) Rules, 2002)

Whereas,The undersigned being the Authorized Officer of the **Bank of Baroda** under the Securitization 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 **dated 09.01.2018** calling upon the Borrower **Shri Sanjay Maheshwari / M/s. Bimla Maru Fashions Pvt. Ltd.** to repay the amount mentioned in the notice being **Rs. 20,97,79,713.12 (Rupees Twenty crores ninety-seven lakhs seventy-nine thousand seven hundred thirteen & paise twelve only)** as on 31.12.2017 together with further interest thereon at the contractual rate plus costs, charges and expenses till date of payment within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the Public in general that the undersigned has taken possession of the property described hereinbelow in exercise of powers conferred on him under sub-section (4) of section 13 of the Act read with Rule 8 of the Security Interest Enforcement Rules, 2002 on this the **12th day of March, 2019.**

The Borrower / Guarantors / Mortgagors 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 **Bank of Baroda** for an amount of **Rs. 20,97,79,713.12 (Rupees Twenty crores ninety-seven lakhs seventy-nine thousand seven hundred thirteen & paise twelve only)** and further interest thereon at the contractual rate plus costs, charges and expenses till day of payment.

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

Description of the Immovable Property

All that part and parcel of the property consisting of Flat situated at Plot No. 20, Block-F, Front Half First Floor Flat, 'G' (Left side) (without Roof rights) alongwith Servant's Quarter on the top floor of the property, East of Kailash, New Delhi for area admeasuring 400 sq. yds. standing in the name of Shri Sanjay Maheshwari.

Date: 12.03.2019 Sd/-
Place : New Delhi ASSTT. GEN. MANAGER & AUTHORISED OFFICER

ANDHRA BANK

(A Govt. of India Undertaking)

1150-HF Gurgaon Branch
SCO No-31, Sector-12A, Huda Market,
Old Delhi Road Opp-Telephone Exchange,
Gurgaon-122001 Tel.: 0124-2223192, 2222473
Email: bm1150@andhrabank.co.in

NOTICE UNDER SECTION 13(2) OF ACT 54 OF 2002 FOR ENFORCEMENT OF SECURITY INTEREST

DEMAND NOTICE

A Notice is hereby given that the following borrowers have defaulted in the repayment of principal and payment of interest of credit facilities obtained by them from the bank and said facilities have turned Non Performing Assets. The Notice under Section 13(2) of Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002 have been issued by Authorised Officer of Bank to Borrowers & Guarantors on their last known addresses. However, in some of the cases the notices have been returned unserved and in other cases acknowledgments have not been received. As such Borrowers/Guarantors are hereby informed by way of public

Borrowers/ Guarantors/ Partners/ Co-Applicant	Description of Movable/Immovable Property/ies	Date of NPA / Date of Demand Notice	Amount Outstanding
Borrower: Sudhir Kumar Malik S/o Shri Sukhvir Singh 2C/159, Vasundhra Ghaziabad, Sector-1, H No. 363/1, Vasundhara, Ghaziabad. **Co-Applicant:** Renu Malik W/o Shri Sudhir Malik 2C/159, Vasundhra Ghaziabad, Sector-1, H No. 363/1, Vasundhara, Ghaziabad.	Land and Building - Office belonging to Sudhir Kumar Malik S/o Shri Sukhvir Singh (Owner of the Property), situated at Plot/ House No-1/383 (House Type-45/75), Sector 1, Vashundhara Scheme, Gaziabad, U.P. and **bounded by East** – H No. 382, **West-** H No. 386,387,388, **North-** H No. 391, **South-** Road	25-01-2019 / 01-02-2019	Rs.9,26,379.00/- as on 01-02-2019

The above Borrowers/Guarantors/Mortgagors are advised to pay the amount mentioned in the notice within 60 days from the date of the publication of this notice, failing which further steps will be taken as per provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 after the expiry of 60 days from the date of publication of this notice. Borrowers/ Guarantors/ Mortgagors are all also advised to collect the copy of notice from the concerned Branch.

Place: New Delhi
Date: 15-03-2019

Mr. GANESH GANJI
(AGM & AUTHORIZED OFFICER), ANDHRA BANK, Phone No. 9949354575

HDFC MUTUAL FUND

BHAROSA APNO KA

MUTUAL FUNDS Sahi Hai

HDFC Asset Management Company Limited
A Joint Venture with Standard Life Investments
CIN: L65991MH1999PLC123027

Registered Office: HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020. Phone: 022 66316333 • Toll Free Nos: 1800-3010-6767 / 1800-419-7676
Fax: 022 22821144 • e-mail: cliser@hdfcfund.com • Visit us at: www.hdfcfund.com

NOTICE

NOTICE is hereby given that HDFC Trustee Company Limited, Trustee to HDFC Mutual Fund ("the Fund"), has approved the declaration of dividend in the Dividend Option(s) offered under the following Scheme(s) / Plan(s) of the Fund and fixed the **Record Date** as **Friday, March 22, 2019** (or the immediately following Business Day, if that day is not a Business Day):

Name of the Scheme / Plan / Option	Amount of Dividend# (₹ per unit)	Impact of Dividend Distribution on NAV (₹ per unit)	Face Value (₹ per unit)	NAV as on March 15, 2019 (₹ per unit)
HDFC Arbitrage Fund - Wholesale Plan - Regular Plan - Normal Dividend Option (Payout and Reinvestment)	0.05	0.056	10.00	10.397
HDFC Arbitrage Fund - Wholesale Plan - Direct Plan - Normal Dividend Option (Payout and Reinvestment)				10.767
HDFC Arbitrage Fund - Wholesale Plan - Regular Plan - Monthly Dividend Option (Payout and Reinvestment)				10.814
HDFC Arbitrage Fund - Wholesale Plan - Direct Plan - Monthly Dividend Option (Payout and Reinvestment)				10.489
HDFC Charity Fund for Cancer Cure - Arbitrage Plan - Regular Plan - Dividend Option - 50% Dividend Donation@ Option and 100% Dividend Donation@ Option (Payout)	Distributable surplus, as reduced by applicable statutory levy	Distributable surplus		10.268
HDFC Charity Fund for Cancer Cure - Arbitrage Plan - Direct Plan - Dividend Option - 50% Dividend Donation@ Option and 100% Dividend Donation@ Option (Payout)				10.268
HDFC Charity Fund for Cancer Cure - Debt Plan - Regular Plan - Dividend Option - 50% Dividend Donation@ Option and 100% Dividend Donation@ Option (Payout)				10.5121
HDFC Charity Fund for Cancer Cure - Debt Plan - Direct Plan - Dividend Option - 50% Dividend Donation@ Option and 100% Dividend Donation@ Option (Payout)				10.5121

The dividend will be subject to the availability of distributable surplus and may be lower, depending on the distributable surplus available on the Record Date.

@ Dividend Donation: As per Unit holders' authorization, HDFC Asset Management Company Limited (HDFC AMC) / HDFC Mutual Fund (HDFC MF) will donate 50% or 100% of the dividend amount declared under the Scheme directly to the corpus of Indian Cancer Society (ICS) and balance, if any, shall be paid to the Unit holders subject to deduction of applicable taxes. The Unit holders shall be eligible to receive deduction under Section 80G of the Income-Tax Act, 1961 on the amount of donation made to the corpus of ICS. In view of individual nature of tax consequences, each investor is advised to consult his / her own professional tax advisor for availing tax deductions under Section 80G of the Indian Income-Tax Act, 1961. HDFC AMC / HDFC MF shall not be held responsible or liable in any manner whatsoever for the consequences of making such donations on behalf of Unit holders to the corpus of ICS out of their dividend income under the Scheme. The amount once donated to ICS upon such authorization will not be refunded back to the Unit holder.

Pursuant to payment of dividend, the NAV of the Dividend Option(s) of the above Schemes / Plans would fall to the extent of payout and statutory levy, if any.

Income distribution / Dividend will be paid to those Unit holders / Beneficial Owners whose names appear in the Register of Unit holders maintained by the Fund / Statement of Beneficial Ownership maintained by the Depositories, as applicable, under the Dividend Option(s) of aforesaid Schemes / Plans on the Record Date.

With regard to Unit holders of the aforesaid Scheme(s) / Plan(s) who have opted for Reinvestment facility, if any, under the Dividend Option(s), the dividend due will be reinvested by allotting Units for the Income distribution / Dividend amount at the prevailing ex-dividend NAV per Unit on the Record Date.

Unit holders who have not opted for Dividend payout through electronic mode(s) are advised to opt for the same at the earliest due to the inherent benefits of such mode(s) such as convenience of direct credit of the proceeds into the bank account as also avoiding loss of payment instruments in transit or fraudulent encashment. Please update the IFSC and MICR Code in order to get payouts via electronic mode into the bank account.

Intimation of any change of address / bank details should be immediately forwarded to the Investor Service Centres of the Fund (for units held in non-demat form) / Depository Participant (for units held in demat form).

For **HDFC Asset Management Company Limited**

Place : Mumbai Sd/-
Date : March 16, 2019 Chief Compliance Officer

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

बैंक ऑफ़ इंडिया Bank of India BOI

Head Office, Information Technology Department,
C-4, G BLOCK, Star House 2, 8th floor, Bandra-Kurla Complex,
Bandra (E), Mumbai-400 051. E-mail: headoffice.it@bankofindia.co.in

EXPRESSION OF INTEREST [EOI] FOR ALTERNATE DELIVERY CHANNEL SERVICES

The captioned EOI is available on Bank's corporate website till 08.04.2019. Details available on the Bank's Corporate Website www.bankofindia.co.in under **"Tender (Expression of Interest)"** section from 16.03.2019.

STATE BANK OF INDIA

State Bank of India RACPC-CUM-SARC
SCO-98, Ist & Second Floor, Sec-15 Market, Faridabad-121002. Ph: 0129-2283223, Fax: 0129-2280222

POSSESSION NOTICE

Whereas, the undersigned being the Authorized Officer of State Bank of India, RACPC-CUM-SARC Faridabad under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(2) read with Rule 3 of the Security Interests (Enforcement) Rules 2002, issued a demand notice dated **14.01.2019** calling upon the **Borrower / Guarantor Mr. Satbir Singh S/o Sh. Chet Ram, R/o H.No. MCF 46-47 , Gali No-2, Nahar Singh Colony, Sector-3, Faridabad-121004** vide **account No. 65078627132, 65259156018 & 6521942788** to repay the amount mentioned in the notice being **Rs. 24,21,698.00 (Rupees Twenty four lakh twenty one thousand six hundred ninty eight only.) as on 13.01.2019 + interest w.e.f. 14.01.2019 together** with incidental expenses cost, charges etc. within 60 days from the date of receipts of said notice.

The Borrower(s)/Guarantors(s) having failed to repay the above said amount, notice is hereby given to the Borrower(s)/Guarantor(s) and the Public in General that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act Read with Rules 8 of the said rules on this **14.03.2019**

The Borrower(s)/Guarantor(s) above said 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 State Bank of India, for the amount of **Rs. 24,06,331.00 (Rupees Twenty four lakh six thousand three hundred thirty one only.) as on 13.03.2019 + interest w.e.f. 14.03.2019** together with incidental expenses, cost, charges etc.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Property bearing House No. MCF 46-47, Near Petrol Pump, Nahar Singh Colony, Sector-3, Ballabhgarh, Faridabad, measuring in the area of 100 sq. yds.

Date: 15.03.2019 Place: Faridabad

Authorised Officer
State Bank of India, RACPC-Cum SARC Faridabad

COURT NOTICE / SUMMONS

FORM NO. 5

DEBTS RECOVERY TRIBUNAL

600/1, University Road, Near Hamuman Setu Mandir, Lucknow-226007
(Area of Jurisdiction - Part of Uttar Pradesh)

Summons for filing Reply & Appearance by Publication

T.A. No. 30 of 2018 **Date : 12.02.2019**

(Summons to defendant(s) under Section 19(3), of the Recovery of Debts due to Banks and Financial Institutions Act, 1993 read with Rules 12 and 13 of the Debts Recovery Tribunal (Procedure Rules, 1993))

CANARA BANK, Masauli Branch
Barabanki ..... **APPLICANT**

VERSUS

M/s. Balaji Battery Service & others
Barabanki ..... **DEFENDANTS**

To,

1. M/s. Balaji Battery Service a Properitorship concern Hanumant Nagar - Barail Pargana & Tehsil - Nawabganj District - Barabanki Through its Proprietor Smt. Jyoti Chaturvedi
2. Smt. Jyoti Chaturvedi W/o Pramod Kumar Chaturvedi R/o - Village and Post - Hushaypur, Tehsil - Ram Sanehighat, District - Barabanki
3. Sri Pramod Kumar S/o Sri Dhaniram Chaturvedi R/o - Village and Post - Hushaypur, Tehsil - Ram Sanehighat, District - Barabanki

In the above noted application, you are required to file reply in Paper Book form in Two sets alongwith documents and affidavits (if any), personally or through your duly authorised agent or legal practitioner in this Tribunal, after serving copy of the same on the applicant or his counsel / duly authorised agent after publication of the summons, and thereafter to appear before the Tribunal on **08/04/2019** at **10.30 A.M.** failing which the application shall be heard and decided in your absence.

Sd/-
Registrar
Seal **Debts Recovery Tribunal, Lucknow**

Can Fin Homes Limited
Regd.Off: No. 29/1, 1st Floor,
Sir M N Krishna Rao Road
Near Lalbagh West Gate,
Basavanagudi, Bengaluru-560004
E-mail:compsec@canfinhomes.com
Tel:08026564259; Fax:080 26565746
Web: www.canfinhomes.com
CIN: L85110KA1987PLC008699

Can Fin Homes Ltd
(Sponsor: CANARA BANK)

NOTIFICATION

The Certificate of shares as detailed below appearing in the Register of Members of Can Fin Homes Ltd., are reported defaced/mutilated/lost:

Folio No.	Name of the shareholder	Certificate No.(s)	Distinctive Nos. From	To	No. of Shares
000062B	B N Keshava	200354	0313971	0314470	500
000019I*	Ismail Jayaprakash Soans	201129	0976641	0977140	500
000085C*	Chandrakanta Bishambhar Dass	200627	0560006	0560505	500
000087K	K Muralidhara	201344	1172716	1173215	500
000495S	Sreekala H G	203495	3110141	3112390	2250
000056C	C Srinivasa	200597	0533956	0534455	500
000158M	M Thyagaraj	201878	1663751	1664250	500
000011B*	B Eswarappa S Jayamma Eswarappa	200303	0270061	0271330	1250
000028S	S K Goel	203018	2691741	2692490	750

*Shareholder deceased, transmission of shares

The above said shareholders have requested the Company for issue of duplicate share certificates. Anyone holding the aforesaid certificates is requested to return them to the Company at the aforesaid address within 15 days from the date of this Notification. Any claim to the said shares should be notified to the Company within the above mentioned period. In the absence of any claim as mentioned above, duplicate share certificates will be issued as requested and claim for the said shares, if any, will not be entertained thereafter.

For Can Fin Homes Ltd.
Sd/-
Veena G Kamath
Company Secretary

Place: Bengaluru
Date: 16/03/2019

FORM B
PUBLIC ANNOUNCEMENT
(Regulation 12 of the Insolvency and Bankruptcy (Liquidation Process) Regulations, 2016)
FOR THE ATTENTION OF THE STAKEHOLDERS OF RAM DEV INTERNATIONAL LIMITED

1	Name of corporate debtor	RAM DEV INTERNATIONAL LIMITED
2	Date of incorporation of corporate debtor	05/04/2004
3	Authority under which corporate debtor is incorporated	Registrar of Companies, Delhi Under Companies Act, 1956
4	Corporate identity number of corporate debtor	U15312DL2004PLC126613
5	Address of the registered office and principal office (if any) of corporate debtor	Regd. Office - A/3 - 214 Sector -17, Rohini, New Delhi-110085 Other office – GT Road, Village Daha Karnal - 132001
6	Date of closure of insolvency resolution process	05.11.2018
7	Liquidation commencement date of corporate debtor	12/03/2019 Order communicated on 14/03/2019
8	Name, address, email address, telephone number and the registration number of the liquidator	Prabhjit Singh Soni Regn. No. IBBI/IPA-002/IP-N00065/ 2017-18/10143 Address 144-C, PKT GG-1, Near PVR Cinema Vikas Puri, New Delhi 110018 Email Id For Mailing ipramdev@gmail.com Official E Mail Id cscpurlasmsoci@gmail.com Mob:- 9310262298, 9810262298
9	Last date for submission of claims	11 April, 2019

Notice is hereby given that the Hon'ble National Company Law Tribunal, Principal Bench, New Delhi has ordered the commencement of liquidation of the **Ram Dev International Limited on 12th March, 2019** [date of passing of order of liquidation under section 33 of the code] / order communicated on **14th March, 2019**]

The stakeholders of **Ram Dev International Limited** are hereby called upon to submit a proof of their claims, on or before **11th April, 2019** to the liquidator at the address mentioned against item 8.

The financial creditors shall submit their proof of claims by electronic means only. All other stakeholders may submit the proof of claims in person, by post or by electronic means. Financial creditors in form D, operational creditors in form C, workman / employees in form E and their are in form F, others in form G. Forms may be uploaded from **www.ibbi.gov.in.**

Submission of false or misleading proofs of claim shall attract penalties.

Prabhjit Singh Soni
Liquidator Appointed For
Ram Dev International Limited
IBBI/IPA-002/IP-N00065/2017-18/10143

Place: New Delhi
Date: 14th March, 2019

"IMPORTANT"

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STATE BANK OF INDIA

State Bank of India RACPC-CUM-SARC
SCO-98, Ist & Second Floor, Sec-15 Market, Faridabad-121002. Ph: 0129-2280222, Fax: 0129-2280222

POSSESSION NOTICE

Whereas, the undersigned being the Authorized Officer of State Bank of India, RACPC-CUM-SARC Faridabad under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(2) read with Rule 3 of the Security Interests (Enforcement) Rules 2002, issued a demand notice dated **02.08.2018** calling upon the **Borrower / Guarantor Mr. Virender Singh Rawat S/o Sh. Shankar Singh Rawat, R/o H.No. 2344 (Shankar Hotel),Near Air Force Chowk, Jawahar Colony, NIT Faridabad-121001** vide **account No. 32983978530 & 32983978574** to repay the amount mentioned in the notice being **Rs. 32,65,097.00 (Rupees Thirty two lakh sixty five thousand and ninty seven only.) as on 01.08.2018 + interest w.e.f. 02.08.2018 together** with incidental expenses cost, charges etc. within 60 days from the date of receipts of said notice.

The Borrower(s)/Guarantors(s) having failed to repay the above said amount, notice is hereby given to the Borrower(s)/Guarantor(s) and the Public in General that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act Read with Rules 8 of the said rules on this **13.03.2019**

The Borrower(s)/Guarantor(s) above said 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 State Bank of India, for the amount of **Rs. 32,50,476.00 (Rupees Thirty two Lakh fifty thousand four hundred seventy six only.) as on 12.03.2019 + interest w.e.f. 13.03.2019** together with incidental expenses, cost, charges etc.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Property bearing House No. 1323, Sector 55, HUDA, Faridabad, measuring in the area of 250 sq. yds.

Date: 15.03.2019 Place: Faridabad

Authorised Officer
State Bank of India, RACPC-Cum SARC Faridabad

STATE BANK OF INDIA

STRESSED ASSETS RECOVERY BRANCH
2nd floor, Ajeet Complex, Saharanpur Road, Dehradun

(RULE - 8 (1) **POSSESSION NOTICE** (For immovable property)

Whereas, The undersigned being the Authorised Officer of the State Bank of India under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice **dated 04.01.2017** calling upon the **Borrower M/s Suraj And Mohit Enterprises (Proprietor Sh. Than Singh s/o Shri Har Singh and Shri Ramesh Singh S/o Shri Har Singh (Guarantor)** to repay the amount mentioned in the notice being **Rs 60,87,569.24(Rs Sixty lac eighty seven thousand five hundred sixty nine and paise twenty four only)** and further interest from **05.01.2017** (Date) within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower/ Guarantors and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under Section 13(4) of the said Act read with Rule 8 of the said rules on this **11 Day of March of the year 2019.**

The Borrower/Guarantors in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the State Bank of India for an amount of **Rs. 60,87,569.24** and further interest from **05.01.2017** (Date), costs, etc. thereon.

Description of the immovable property owned by:

1- All part and parcel of the Property at Khet no. 195 min. measuring 249.55 sq. meters share of private plot nos. 94 and 95 situated at Village- Phulsunga Tehsil Kichha, Distt- U.S. Nagar regd. In bahi No. 1, Zild No. 457 on pages 159 to 160 at serial No. 454 registered on 19.01.2011 at sub registrar Kichha. East: ½ part of Plotno. 95, West: Rasta, North: Plot No 112, South: Rasta

2- All part and parcel of the Property at Khet no. 115/6 min. measuring 301.11 sq. meters situated at Village- Jagatpur, Tehsil Kichha, Distt- U.S. Nagar regd. In bahi No. 1, Zild No. 980 on pages 37 to 56 at serial No. 4489 registered on 15.06.2012 at sub registrar Kichha. East: Rasta 20 feet, West: Land of Mahendra Singh, North: Rasta 25 feet, South: Plot of Kailash

Date: 11.03.2019 Place : Rudrapur Authorised Officer

OFFICE OF THE RECOVERY OFFICER-II DEBTS RECOVERY TRIBUNAL-III, DELHI

4th Floor Jeevan Tara Building, Parliament Street, Patel Chowk, New Delhi : 110001

SALE PROCLAMATION

R. C. No. 523/2018 Dated: 05.02.2019

PROCLAMATION OF SALE UNDER RULES 38, 52(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS DUE TO BANK AND FINANCIAL INSTITUTIONS ACT, 1993

BANK OF BARODA VERSUS M/S. KM DIAMONDS PRIVATE LIMITED & OTHERS

1. KM Diamonds Private Limited, 2439/10, Ajmal Khan Road, Beadon Pura, Karol Bagh, New Delhi - 110005
2. Manoj Soni, 2439/10, Ajmal Khan Road, Beadon Pura, Karol Bagh, New Delhi - 110005, **Also at:** 5909/3, Block — 4, Dev Nagar, Karol Bagh, New Delhi-110005.
3. Suman Soni, 2439/10, Ajmal Khan Road, Beadon Pura, Karol Bagh, New Delhi - 110005, **Also at:** 5909/3, Block- 4, Dev Nagar, Karol Bagh, New Delhi-110005.
4. Deepak Gupta, 52/45, Block- 52, Ramjas Road, Karol Bagh, New Delhi 110005. **Also at-** 3565/640, Block- U, Gali No. 1, Basti Reghar, Sat Nagar, New Delhi- 110005.

Whereas you has/have failed to pay the sum of **Rs. 9,36,33,551.60/-(Rupees Nine Crore Thirty Six Lakhs Thirty Three Thousand Five Hundred Fifty One and Paise Sixty Only)** payable by you/him as per recovery certificate in **OA. No.754/2015/DRT-III, Delhi dated 19.11.2015** issued by the Presiding Officer, Debts Recovery Tribunal, Delhi, and the interest and costs payable as per recovery certificate.

And whereas the undersigned has ordered the sale of property mentioned in the Schedule below in satisfaction of the said certificate.

And whereas a sum of **Rs. 9,36,33,551.60/- (Rupees Nine Crore Thirty Six Lakhs Thirty Three Thousand Five Hundred Fifty One and Paise Sixty Only)** alongwith incidental expenses and interest thereon @12% P A from the date of filing of the OA i.e. 19.11.2015, jointly and severally, till its realization in full **are due against the you/CDs.**

Notice is hereby given that in absence of any order of postponement, the said property shall be sold on **08.05.2019 between 03:00 PM to 04:00 P.M.** (with auto extension clause in case of bid in last 5 minutes before closing, if required)by **e-auction and bidding shall take place through "On line Electronic Bidding" through website:- M/s C1 India Pvt. Ltd. Udyog Vihar, Phase-2, Gulf Petrochem Building, Building No. 301, Gurgaon, First Floor, Haryana-122015, Help Line No. +91-124-4302020/21/22/23/24, Mob: 09813887931, e-mail ID: support@bankeauctions.co. For further details contact: Shri Sunil Tutto, Assistant General Manager of the CH Bank, Mobile No.9073915006.**

The sale will be of the property of the defendant above named as mentioned in the schedule below and the liabilities and claims attaching to the said property, so far as they have been ascertained, are those specified in the schedule against each lot.

The property will be put up for the sale in the lots specified in the schedule. If the amount to be realized is satisfied by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale also be stopped if, before any lot is knocked down, the arrears mentioned in the said certificate, interest costs (including cost of the sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs have been paid to the undersigned.

No officer or other person, having any duty to perform in connection with sale, however, either directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold. The sale shall be subject to the conditions prescribed in Second Schedule of the Income Tax Act, 1961 and the rules made there under and to the further following conditions.

The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, mis-statement or omission in this proclamation.

1. The reserve prices below which the properties shall not be sold are:

S. no.	Property Description	Reserve Price/ EMD
	1. EM of one commercial Shop on the ground floor without terrace/roof rights, admeasuring 485.75 square feet, which is a part of portion Private No. 2, admeasuring 750.75 square feet of property bearing No. Municipal No. 2439, Ward No. XVI, in Block-M, Gali No. 10, out of Khasra No. 334, situated at Ajmal Khan Road, Beadonpura, Karol Bagh, New Delhi	**Rs.1,16,00,000/- Rs.11,60,000/-**
2.	EM of entire basement and entire First Floor (without roof rights) along with proportionate rights in the land underneath of property being. Municipal No. 11676/1, Ward No. XVI, built on plot No. 3565/640, admeasuring 75 square yards, Gali No. 1, Block — U, Basti Reghar, Sat Nagar, Karol Bagh, New Delhi.	**Rs. 41,31,000/- Rs. 4,13,100/-**

2. The amount by which the biddings are to be increased shall be **Rs.1,00,000/ (Rupees One Lakh Only)**. In the event of any dispute arising as to the amount of bid, or as to the bidder, the lot shall at once be again put up to auction.

3. The highest bidder shall be declared to be the purchaser of any lot. It shall be in the discretion of the undersigned to decline/acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.

4. EMDs mentioned above shall be deposited **by 06.05.2019 by way of DD/pay order in favour Recovery Officer-II , Debt Recovery Tribunal-III, Delhi to be deposited with Recovery Officer, DRT-III, Delhi.** EMD deposited thereafter shall not be considered for participation in the e-auction.

5. The copy of PAN card, Address proof and identity proof, E-mail ID, Mobile No. and declaration if they are bidding on their own behalf or on behalf of their principals. In the latter case, they shall be required to deposit their authority, and in default their bids shall be rejected. In case of the company copy of resolution passed by the board members of the company or any other document confirming representation /attorney of the company and the receipt/counter file of such deposit should reach to the said service provider or CH Bank by e-mail or otherwise by the said date and hard copy shall be submitted before the Recovery Officer-II, DRT-III, Delhi.

6. EMD of unsuccessful bidder/s shall be returned to him/them on the next date of hearing in the matter by Ld. Recovery Officer-II, DRT-III, Delhi after moving appropriate application.

7. The successful bidder shall have to deposit **25% of his final bid amount** after adjustment of-EMD by next bank working day **i.e. by 3:00 P.M. in the said account as per detail mentioned in para 4 above.**

8. The successful highest bidder shall deposit the balance **75% of final bid amount on or before 15th day** from the date of sale of the property. If the **15th day is Sunday or other Holiday,** then on the first bank working day after the 15th day by prescribed mode as stated in para 4 above. In addition to the above the purchaser shall also deposit **poundage fee with Recovery Officer-II, DRT-III @2% upto Rs.1,000/- and @1%** of the excess of said amount of **Rs.1,000/-** through DD in favour of The Registrar, DRT-III, Delhi.

9. In case of default of payment within the prescribed period, the deposit, after defraying the expenses of the sale, may, if the undersigned thinks fit, be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or the amount deposited. The property shall be resold, after the issue of fresh proclamation of sale. Further the purchaser shall also be liable to make good of any shortfall or difference between his final bid amount and the price for which it is subsequently sold.

10. The property is being sold on **"AS IS WHERE IS AND AS IS WHAT IS BASIS".**

11. The undersigned reserves the right to accept or reject any or all bids if found unreasonable or postpone the auction at any time without assigning any reason.

No. of Lots	Description of the property to be Sold with the names of the co-owners where the property belongs to defaulter and any other person as co-owners.	Revenue Assessed upon the Property or any part thereof	Details of any other encumbrance to which property is liable	Claims, if any, which have been put forward to the Property, and any other known particulars bearing on its nature and value.
1.	2.	3.	4.	5.
1.	EM of one commercial Shop on the ground floor without terrace/roof rights, admeasuring 485.75 square feet, which is a part of portion Private No. 2, admeasuring 750.75 square feet-of property bearing No. Municipal No. 2439, Ward No. XVI, in Block-M, Gali No. 10, out of Khasra No. 334, situated at Ajmal Khan Road, Beadonpura, Karol Bagh, New Delhi	**Not Available**	**Not Available**	**Not Available**
2.	EM of entire basement and entire First Floor (without roof rights)along with proportionate rights in the land underneath of property being Municipal No. 11676/1, Ward No. XVI, built on plot No. 3565/640, admeasuring 75 square yards, Gali No. 1, Block - U, Basti Reghar, Sat Nagar, Karol Bagh, New Delhi.	**Not Available**	**Not Available**	**Not Available**

Given under my hand and seal on **08th day of February, 2019.**

(Vikash Jaitly)
Recovery Officer-II, DRT-III, Delhi

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Google AI struggles to keep mosque shooting clip off YouTube

BLOOMBERG
March 16

YOUTUBE HAS TRIED to keep violent and hateful videos off its service for years. The Google unit hired thousands of human moderators and put some of the best minds in artificial intelligence on the problem. On Thursday, that was no match for a gunman, who used social media to broadcast his killing spree in a New Zealand mosque, and legions of online posters tricking YouTube's software to spread the attacker's video.

When the rampage was streamed live on Facebook, police alerted the social network, which took the video down. But by then it had been captured by others, who reposted it on YouTube. Google said it's "working vigilantly to remove any violent footage" and had deleted the video thousands of times by Friday afternoon. Still, many hours after the original event, it could still be found, an unnerving reminder of how far giant internet companies have to go to understand and control the information shared on their services. "Once content has been determined to be illegal, extremist or a violation of their terms of service, there is absolutely no reason why, within a relatively short period of time, this content can't be eliminated automatically at the point of upload," said Hany Farid, a computer science professor at the University of California at Berkeley's School of Information and a senior adviser to the Counter Extremism Project. "We've had the technology to do this for years."

YouTube has worked to block certain videos from ever showing up on its site for years. One tool, called Content ID, has been around for more than a decade.

Jury finds Apple infringed 3 Qualcomm patents

REUTERS
March 16

MOBILE PHONE CHIP supplier Qualcomm Inc on Friday won a legal victory against iPhone maker Apple Inc, with a jury in federal court in San Diego finding that Apple owes Qualcomm about $31 million for infringing three of its patents.

Qualcomm last year sued Apple alleging it had violated patents related to helping mobile phones get better battery life.

During an eight-day trial, Qualcomm asked the jury to award it unpaid patent royalties of up to $1.41 per iPhone that violated the patents.

The $31 million penalty is small change for Apple, the second most valuable US company after Microsoft Corp, with a market value of $866 billion and annual revenue totaling hundreds of billions of dollars.

But the setting of a per-phone royalty rate for Qualcomm's technology gives the chip supplier a fresh line of attack in its two-year old legal battle with Apple.

Classifieds

PERSONAL

I, Sakshi, W/O Ankur Kalia born on 14/04/1984 residing at E-64, 2nd floor anand niketan, have changed my name to Sakshi Syal Kalia vide affidavit dated 13/03/2019 at New Delhi

0050146618-1

PUBLIC NOTICE

It is for general information that I, Meenakshi Aggarwal w/o Sanjay Kumar Aggarwal r/o E-447, MCD Colony, Azadpur, Delhi 110033 declare that name of my father has been wrongly written as Ganesh Das in my PAN card. The actual name of my father is SITA RAM.

OFFICE OF THE RECOVERY OFFICER - II
DEBTS RECOVERY TRIBUNAL-III, DELHI
4th FLOOR JEEVAN TARA BUILDING, PARLIAMENT STREET, PATEL CHOWK, NEW DELHI

SALE PROCLAMATION

R.C. No. 58/2017 Dated : 29.01.2019

PROCLAMATION OF SALE UNDER RULES 38, 52(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS DUE TO BANK AND FINANCIAL INSTITUTIONS ACT, 1993

STATE BANK OF INDIA VS. SWARN KUMAR GARG & ANR.

1. Shri Swaran Kumar Garg S/o Shri Prithvi Chand.
2. Smt. Bimlesh Devi W/o Shri Swaran Kumar Garg, **Both defendants at:** 2252/171, Ganesh Pura-B, Tri Nagar, Delhi-110035.

Whereas you has/have failed to pay the sum of **Rs. 21,59,827/- (Rupees Twenty One Lacs Fifty Nine Thousand Eight Hundred Twenty Seven Only)** payable by you/him as per Recovery Certificate in **OA. No. 61/2014/DRT-III/Delhi dated 01.02.2017 issued by the Presiding Officer,** Debts Recovery Tribunal, Delhi and interest and costs payable as per recovery certificate.
And whereas the undersigned has ordered the sale of property mentioned in the Schedule below in satisfaction of the said certificate.
And whereas a sum of **Rs. 21,59,827/- (Rupees Twenty One Lacs Fifty Nine Thousand Eight Hundred Twenty Seven Only)** alongwith incidental expenses and interest thereon @13% simple from the date of filing of the OA i.e. 23.01.2014, jointly and severally, till its realization in full are due against the you/CDs.
Notice is hereby given that in absence of any order of postponement, the said property shall be sold on **18.04.2019 between 03.00 PM to 04.00 PM** (with auto extension clause in case of bid in last 5 minutes before closing, if required) by **e-auction and bidding shall take place through "On line Electronic Bidding" through website:- M/s C1 India Pvt. Ltd., Udyog Vihar, Phase-2, Gulf Petrochem Building, Building No. 301, Gurgaon, First Floor, Haryana-122015. Help Line No. +91-124-4302020/21/22/23/24, Mob: 09813887931, e-mail ID: support@bankeauctions.co.**
For further details contact:Mr. Giriraj Kishore Sharma, Officer of CH Bank, SARB-II, Mobile No. 8384817445.
The sale will be of the property of the defendant above named as mentioned in the schedule below and the liabilities and claims attaching to the said property, so far as they have been ascertained are those specified in the schedule against each lot.
The Property will be put up for the sale in the lots specified in the schedule. If the amount to be realized is satisfied by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale also be stopped if, before any lot is knocked down, the arrears mentioned in the said certificate, interest costs (including cost of the sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs have been paid to the undersigned.
No officer or other person, having any duty to perform in connection with sale, however, either directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold. The sale shall be subject to the conditions prescribed in the Second Schedule of the Income Tax Act, 1961 and the rules made there under and to the further following conditions.
The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, mis-statement or omission in this proclamation.
1. The reserve price below which the properties shall not be sold are:

S.No.	Property description.	Reserve price/EMD
1.	Property bearing No.2252/171, built on Plot No. 130, out of Khasra No. 620/552, Khewat No.1, Ground and First Floor, situated at village Chokri Mubarkabad in the colony known as Ganesh Pura-B, Tri Nagar, Delhi-35 admeasuring 100 sq. yds.	**Rs. 53,07,300/- EMD Rs. 5,31,000/-**

2. The amount by which the biddings are to be increased shall be **Rs.1,00,000/- (Rupees One Lac only).** In the event of any dispute arising as to the amount of bid, or as to the bidder, the lot shall at once be again put up to auction.
3. The highest bidder shall be declared to be the purchaser of any lot. It shall be in the discretion of the undersigned to decline/ acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.
4. EMD shall be deposited by **16.04.2019 by way of DD/pay order in favour Recovery Officer-II, Debt Recovery Tribunal-III, Delhi to be deposited with Recovery Officer, DRT-III, Delhi in the sealed cover.** EMD deposited thereafter shall not be considered for participation in the e-auction.
5. The copy of PAN card, Address proof and identify proof, E-mail ID, Mobile No. and declaration if they are bidding on their own behalf or on behalf of their principals. In the latter case, they shall be required to deposit their authority, and in default their bids shall be rejected. In case of the company copy of resolution passed by the board members of the company or any other document confirming representation / attorney of the company and the receipt/counter file of such deposit should reach to the said service provider or CH Bank by e-mail or otherwise by the said date and hard copy shall be submitted before the **Recovery Officer-II, DRT-III, Delhi.**
6. Unsuccessful bidder/s are directed to file an application along with identity proof in the Registry of DRT-III on or before the schedule date of hearing of the RC for refund of their EMD which shall be refunded on the schedule/subsequent date of hearing of RC accordingly.
7. The successful highest bidder shall have to deposit **25% of his final bid amount** after adjustment of EMD by next bank working day **i.e. by 3:00 P.M. in the said account as per detail mentioned in para 4 above.**
8. The successful highest deposit the balance **75% of final bid amount on or before 15th day** from the date of sale of the property. If the **15th day is Sunday or other Holiday,** then on the first bank working day after the 15th day by prescribed mode as stated in para 4 above. In addition to the above the purchaser shall also deposit **poundage fee with Recovery Officer-II, DRT-III @2% upto Rs.1,000/- and @1%** of the excess of said amount of **Rs.1,000/- through DD in favour of The Registrar, DRT-III, Delhi.**
9. In case of default of payment within the prescribed period, The deposit, after defraying the expenses of the sale, may, if the undersigned thinks fit, be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or the amount deposited. The property shall be resold, after the issue of fresh proclamation of sale. Further the purchaser shall also be liable to make good of any shortfall or difference between his final bid amount and the price for which it is subsequently sold.
10. The property is being sold on **"AS IS WHERE IS AND AS IS WHAT IS BASIS".**
11. The undersigned reserves the right to accept or reject if any or all bids if found unreasonable or postpone the auction at any time without assigning any reason.

No.	Description of the property to be sold with the names of the co-owners where the property belongs to defaulter and any other person as co-owners.	Revenue Assessed upon the Property or any part thereof	Details of any other encumbrance to which property is liable	Claims, if any, which have been put forward to the Property, and any other known particulars bearing on its nature and value.
1.	2.	3.	4.	5.
1.	Property bearing No.2252/171, built on Plot No. 130, out of Khasra No. 620/552, Khewat No.1, Ground and First Floor, situated at village Chokri Mubarkabad in the colony known as Ganesh Pura-B, Tri Nagar, Delhi-35 admeasuring 100 sq. yds.	**Not Available**	**Not Available**	**Not Available**

Given under my hand and seal on this **29th day of January, 2019.**
(Vikash Jaitly)
RECOVERY OFFICER-II, DRT-III, DELHI.

OFFICE OF THE RECOVERY OFFICER -I
DEBTS RECOVERY TRIBUNAL-I, DELHI
4TH FLOOR, JEEVAN TARA BUILDING, PARLIAMENT STREET, NEW DELHI-110001

R.C.No. 224/18

SALE PROCLAMATION

ASREC Vs M/s Molycoddle Fashions Pvt. Ltd.

PROCLAMATION OF SALE UNDER RULE 38, 52(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS DUE TO BANK AND FINANCIAL INSTITUTIONS ACT, 1993

I) **Ms. Molycoddle Fashions Pvt. Ltd.** 27, 3rd Floor, North West Avenue, Club Road, Punjabi Bagh West, New Delhi-110026. **Work at:** E-1/7, 2nd Floor, East Patel Nagar, New Delhi-110008.
ii) **Shri Inderpal Singh Wadhawan, S/o Shri Harmohinder Singh Wadhawan,** 78, West Punjabi Bagh, New Delhi-110026 **Also at:** D-174, Vasant Vihar, New Delhi-110057, **Also at:** 6/80, West Punjabi Bagh, New Delhi-110026. **Also at:** D-174, Vasant Vihar, New Delhi-110057
iii) **Shri Satvinder Singh Wadhawan, S/o Shri Harmohinder Singh Wadhawan** 78, West Punjabi Bagh, New Delhi-110026

Whereas Recovery Certificate dated 28.6.2018 in O.A. No. 183/14 by the Presiding officer, Debts Recovery Tribunal, Delhi for **Rs. 8,61,18,188.08 (Rs. Eight crore sixty one thousand eighteen thousand one Hundred Eighty Eight and paisa eight only)** along with pendentelite and future interest @13% p.a. w.e.f. 06.06.2014 till realization and also to pay of Rs. 1,50,000/- alongwith pendentelite and future interest and cost from the Certificate debtors together with costs and charges as per recovery certificate.
2. And whereas the undersigned has ordered the sale of property mentioned in the Schedule below in satisfaction of the said certificate.
3. And whereas there will be due there under a sum of Rs. 8,61,18,188.08 (Rs. Eight crore Sixty One Lac Eighteen thousand One Hundred eighty eight and paisa eighty only) along with pendentelite and future interest @13% p.a. w.e.f. 06.06.2014 till realization and also to pay of Rs. 1,50,000/-
4. Notice is hereby given that in absence of any order of postponement, the said property shall be sold by e-auction and bidding shall take place through "On line Electronic Bidding" through the website https://drt.auctiontiger.net on 24.04.2019 between 03.00 pm and 04.00 pm with extension of 5 minutes duration after 04.00 pm, if required.
5. The sale will be of the property of the above named CDs as mentioned in the schedule below and the liabilities and claims attaching to the said property, so far as they have been ascertained, are those specified in the schedule against each lot.
6. The property will be put up for the sale in the lots specified in the schedule. If the amount to be realized is satisfied by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale also be stopped if, before any lot is knocked down, the arrears mentioned in the said certificate, interest costs (including cost of the sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs have been paid to the undersigned
7. No officer or other person, having any duty to perform in connection with sale, however, either directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.
8. The sale shall be subject to the conditions prescribed in the Second Schedule to the Income Tax Act, 1961 and the rules made there under and to the further following conditions:
8.1 The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, mis-statement or omission in this proclamation.
8.2 The reserve price below which the property shall not be sold is **Rs. 12.00 Crore only (Twelve Crore only)**
8.3 The intending bidder shall be required to deposit **Rs. 1.20 Crore (One crore twenty lac only)** as Earnest Money Deposit (EMD) by the way of pay order/ demand draft favouring "Recovery Officer-I, DRT-I, Delhi A/c R.C. No. 224/18" latest by 22.04.2019 before 5.00 PM and EMD received thereafter shall not be considered. The said deposit be adjusted in the case of successful bidders. The unsuccessful bidder shall take return of the EMD directly from the office of Recovery Officer-I, DRT-I, Delhi immediately on closure of the e- auction sale proceedings.
8.4 The interested bidders, who have submitted their bids not below the reserve price, alongwith documents including PAN Card, identity proof, address proof, etc., latest by **22.04.2019 before 5.00 PM** in the office of the Recovery Officer-I, DRT-I, Delhi shall be eligible to participate in the e-auction to be held from **03.00 PM to 04.00 PM on 24.04.2019**. In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will be automatically get extended for 5 minutes.
8.5 The amount by which the biddings are to be increased shall in multiple of **Rs. 50,000/- (Rs. Fifty Thousand only)**. In the event of any dispute arising as to the amount of bid, or as to the bidder, the lot shall at once be again put up to auction.
8.6 The Successful/Highest bidder shall be declared to be the purchaser of any lot provided that further that the amount bid by him is not less than the reserve price. It shall be in the discretion of the undersigned to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.
8.7 Successful/highest bidder shall have to prepare DD/Pay order for 25% of the sale proceeds favouring Recovery Officer-I, DRT-I, Delhi, A/c R.C. No. 224/18 within 24 hours after close of e-auction and after adjusting the earnest money (EMD) and sending/depositing the same in the office of the Recovery Officer so as to reach within 3 days from the close of e-auction failing which the earnest money (EMD) shall be forfeited.
8.7 The Successful/Highest Bidder shall deposit, through Demand Draft/Pay Order favouring Recovery Officer-I, DRT-I, Delhi A/C.R.C 224/18, the balance 75% of the sale proceeds before the Recovery Officer-I, DRT-I on or before 15th day from the date of sale of the property, exclusive of such day, or if the 15th day be Sunday or other Holiday, then on the first office day after 15th day alongwith the poundage fee @2% upto Rs. 1000 and @1% on the excess of such gross amount over Rs. 1000/- in favour of Registrar, DRT-I Delhi (in case of deposit of balance amount of 75% through post the same should reach the Recovery Officer as above.)
8.8 In case of default of payment within the prescribed period, the property shall be resold, after the issue of fresh proclamation of sale. The deposit, after defraying the expenses of the sale, may, if the undersigned thinks fit, be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may subsequently be sold.
9. The property is being sold on **"AS IS WHERE IS BASIS".**
10 The undersigned reserves the right to accept or reject any or all bids if found unreasonable or postpone the auction at any time without assigning any reason.

SCHEDULE OF PROPERTY

S. No.	Description of the property to be sold with the names of the co-owners where the property belongs to defaulter and any other person as co-owners.	Revenue assessed upon the property or any part thereof	Details of any other encumbrance to which property is liable	Claims, if any which have been put forward to the property, and any other known particulars bearing on its nature and value
1	2	3	4	5
1.	Entire 1st Floor alongwith Entire Half Terrace of Second Floor adjacent to property No 4, built up to property No. 6, Road No. 80, on the land measuring 1048.70 Sq. Yds. in class-B, situated at Revenue Estate of Village Basai Darapur, Colony known as Punjabi Bagh, New Delhi.	Not Information		

Given under my hand and seal on this 08th day of March, 2019. (Sanju Snehi)
Recovery Officer-I, DRT-I, Delhi

पंजाब नेशनल बैंक punjab national bank

Corrigendum

Corrigendum to the E-Auction Notice published in Financial Express and Amar Ujala dated 15.03.2019 in the account of M/s SGV Industries, BO: Patel Nagar, Dehradun.
In the E-Auction sale notice dated 15.03.2019 for "E-auction Sale Notice Borrower: M/s SGV industries, BO: Patel Nagar, Dehradun the sale date is inadvertently mentioned as 29.03.2019. The sale date is to be read as 30.03.2019 and the E-Auction sale notice is corrected as above.

Date:16.03.2019 Place:Dehradun Authorised Officer

Indian Bank

Service Branch, 3rd Floor, G-41, Connaught Circus, New Delhi - 110 001 Phone: 011-23324230, 23324231

APPENDIX IV [Rule 8(1)] POSSESSION NOTICE [For immovable property)

Whereas, The undersigned being the authorised officer of the Indian Bank 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 dated **15.12.2018** calling upon the borrower **Shri. VIKAS KUMAR JAIN (Applicant)**, having account with our PREET VIHAR BRANCH to repay the amount mentioned in the notice being **Rs 26,28,194/-** (Twenty six lakh twenty eight thousand one hundred ninety four only) and interest thereon from **05.12 .2018** till date of repayment within 60 days from the date of 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 on him/her under sub-section (4) of section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the **14th day of March of the year 2019.** The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Indian Bank for an amount **Rs. 26,28,194/- (Twenty six Lakhs twenty eight thousand one hundred ninety four only)** as on 05.12.2018 with further interest, costs, charges and expenses 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 the Immovable Property

Description of property –PROP No. IX/1567, Situated in the Layout Plan of Patel Block, Subhash Road, Gandhi Nagar in the Area of Village Seelampur, Shahdara, Delhi 110031
North : Other Property, South :Subhash Road, East : Deepak Store, West : Ramesh Dhoba

Date:14/03/2019 Authorised Officer
Place:New Delhi Indian Bank

सेन्ट्रल बैंक ऑफ इंडिया Central Bank of India

1911 से आपके लिए "केन्द्रित" "CENTRAL" TO YOU SINCE 1911

BRANCH OFFICE: 1993, RAILWAY ROAD, NARELA, DELHI-110040

POSSESSION NOTICE (For Immovable Property)
Appendix -IV [See Rule – 8(1)]

Whereas, the undersigned being the Authorized Officer of the **CENTRAL BANK OF INDIA, Narela, New Delhi Branch,** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Ordinance, 2002 (Ord. 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 **01/01/2019,** calling upon the **Borrowers: M/S. BANSAL PULSES UDYOG (1. Partner Mr. Narender Kumar & 2. Partner Smt. Sunita W/o. Sh. Narender Kumar),** to repay the amount mentioned in notice being **Rs.2,33,55,097/- (Rupees Two Crore Thirty Three Lakh Fifty Five Thousand Ninety Seven Only)** within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrowers 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 section 13(4) of the said act read with rule 8 of the Security Interest (Enforcement) rules, 2002 on this day **11/03/2019.** The borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of **Central Bank of India, Narela, New Delhi Branch,** for an amount of **Rs.2,33,55,097/- (Rupees Two Crore Thirty Three Lakh Fifty Five Thousand Ninety Seven Only)** and interest 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

All that part and parcel of Equitable Mortgage of Residential Property consisting in the name of Sh. Narender Kumar S/o. Sh. Kundan Lal, Property No.T-253, situated at Narela Plot No.232, Out of Khasra No.237, Gali No.4, Shivaji Nagar, Narela Delhi-40, within the registration sub registrar district VI-B, North Delhi (Sub-Div. Narela). Measuring 196 Sq.Yards. Bounded by:
North: Gali 17 FTS **South:** Gali 8 FTS
East: House of Sh. Ram Gopal
West: Property of Smt. Reshmi Devi

EARLIER POSSESSION NOTICE DATED 02.03.2019 STAND WITHDRAWN

PLACE: NEW DELHI Authorised Officer,
DATE: 11.03.2019 Central Bank of India

Syndicate Bank

POSSESSION NOTICE (For Immovable Property) Rule-8(1)

Whereas, the undersigned being the Authorised Officer of the **Syndicate Bank**, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice Calling upon the Borrower/Guarantors and owner of the property/surety to repay the amount mentioned in the notice within 60 days from the date of the said notice.
The Borrower/Guarantors 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/her under sub-section (4) of Section 13 of the Act read with rule 8 of the Security (Enforcement) Rules, 2002 on this mentioned the date. The borrower's attention is invited to the provisions of sub-sec (8) of Section 13 of the Act in respect of time available to redeem the secured assets.
The borrower/surety/owner of property in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Syndicate Bank, Respective Branch** for Notice amounts and interest thereon.

Sr. No.	Branch & Name of The Borrower/Guarantor	Description of Immovable Property/ Owner of Property	Date of Demand Notice	Date of Possession	Outstanding Ammount
1.	**Borrower:** Smt. Neelam Kumari, Satnendra Solanki S/o Rajvir Solanki. **Branch:** Delhi Public School, Ghaziabad.	All that part and parcel of commercial shop bearing -3 ground floor area 11.70 sq. meters constructed on plot no. 37 related to khasra no. 1548 MI situated at keshav kunk colony Raeespur Ghaziabad Owned by Smt. Neelam Kumari and **Bounded: North:** Stairs, **South:** Shop no.2, **East:** Rasta 18 feet wide, **West:** Shop no.1.	05.01.2019	16.03.2019	Rs. 433229 + Further Intrest & other Charge.
2.	**Borrower:** Sri. Sanjay Kumar S/o Bankey Jaiswal, H.No. 1287, Gali no.7, Ghukna, Ghaziabad, Babvan Pandit S/o Bageshkari Pandit, H.No. 237, Sangam Vihar Nandgram, Ghaziabad-201003, Bunda Devi W/o Babvan Pandit, H.No. 237, Sangam Vihar, Nandgram, Ghaziabad- 201003. **Branch:** Delhi Public School, Ghaziabad.	A House no. 2310, Old no. 2139 admeasuring area 50 sq yards constructed on land of Khasra no. 304 of Village Ghookna Pargana Loni Tehsil & District Ghaziabad Owned by Sanjay Kumar S/o Sh. Vankey Prasad Jayaswal and **Bounded: North:** House of Others, **South:** House of Mr. Lala, **East:** 10 Feet wide road, **West:** House of Others.	23.10.2018	15.03.2019	Rs. 577260.66 + Further Intrest & other Charge. Date: 01.10.2018
3.	**Borrower:** N. V. Arts and Advertiser, Baba Nagar Opp. Regent Automobiles Meerut Road, Ghaziabad, Munesh W/o Mookchand H 462, Krishna Nagar, Gali no. 14, Ghaziabad. **Branch:** Delhi Public School, Ghaziabad.	All that part and parcel of H. No. 676 area 41.50 sq.yds or 34.698 sq. mtrs. in Khasara no. 1237, Krishna Nagar, IV area of Village Saddiq Nagar Pargana Loni, Tehsil Distt. Ghaziabad, Owned by Munesh and **Bounded: North:** Land of Seller, **South:** Land of Seller, **East:** Rasta 12 feet wide, **West:** Land of Seller.	26.11.2018	15.03.2019	Rs. 775374 + Further Intrest & other Charge. Date: 01.11.2018
4.	**Borrower:** Smt. Pushpa Chaudhary W/o Yash Pal, H.No. 636, Nai Basthi Hanvansh Nagar, Ghaziabad, Shakuntla Devi H.No. 967, Gali No. 10, Sewa Nagar, Meerut Road, Ghaziabad. **Branch:** Delhi Public School, Ghaziabad.	All that part and parcel of area 80.28 sq. meters in Khasra no. 1103, situated in Village Bihari Paragana Loni, District Ghaziabad Owned by Pushpa Chaudhary and **Bounded: North:** Plot of Other Owner, **South:** Plot of Other Owner, **East:** Plot of Other Owner, **West:** Rasta 12 feet wide	26.11.2018	14.03.2019	Rs. 502541 + Further Intrest & other Charge. Date: 01.11.2018
5.	**Borrower:** Vinod S/o Om Prakash, B- 29, New Saddique Nagar, Meerut Road, Ghaziabad, Priti W/o Vinod, B-29, New Saddique Nagar, Meerut Road, Ghaziabad, Kamla Devi W/o Vijay Pal, H. No. 256, Nayi Basti Ghukna, Ghaziabad. **Branch:** Delhi Public School, Ghaziabad.	All that part and parcel of H.No. B-31, Khasra no. 1108, Inderprastha Endave Saddique Nagar, Village Loni Ghaziabad Owned by Vinod Kumar and **Bounded: North:** Plot of Mrs. Manju Devi, **South:** 24 Feet wide road, **East:** Plot of Mr. Ashok, **West:** Plot of Mr. Tarunendra Shekhar.	26.11.2018	14.03.2019	Rs. 462588 + Further Intrest & other Charge. Date: 01.11.2018
6.	**Borrower:** Dilshad Abbasi S/o Maksood Abbasi, H.No. 128, Gali no.1, Islam Nagar, Kala, Ghaziabad- 201001, Rubina W/o Dilshad, H.No 128, Gali no.1, Islam Nagar, Kala, Ghaziabad, Vaseem Ahmad S/o Raeesuddeen, H.No. H-226 C, Sec. 12 Pratap Vihar, Vijay Nagar, Ghaziabad- 201009. **Branch:** Delhi Public School, Ghaziabad.	All that part and parcel of Plot numbered as Old Municipal No. 124 New No. 120 admeasuring 70 sq. yards situated at Mohalla Kanhaiya Lal, Ghaziabad Uttar Pradesh Owned by Mr. Dilshad and **Bounded: North:** 5 Feet wide road, **South:** H.No. 123 of Mr. Suresh Chand, **East:** House of Laimen Kumhar, **West:** Part of Plot of Mr. Vaseem.	23.10.2018	12.03.2019	Rs. 1097763.11 + Further Intrest & other Charge. Date: 01.10.2018
7.	**Borrower:** Vaseem Ahmad S/o Raeesuddin H.No. 226C, Sec. 12, Pratap Vihar, Vijay Nagar, Ghaziabad 201009, Dilshad Abbasi S/o Maksood Abbasi. H. No. 128, Gali No. 1, Islam Nagar, Kala Ghaziabad- 201001. **Branch:** Delhi Public School, Ghaziabad.	All that part and parcel of Land area 70 sq. yards, Half share of plot numbered as Old Municipal No. 124 situated at Mohalla Kanhaiya Lal, Ghaziabad Owned by Mr. Vaseem Ahmad S/o Shri Rahsuddin and **Bounded: North:** 5 Feet wide road, **South:** H.No. 123 of Mr. Suresh Chand, **East:** Rest share of House of Sh. Dilshad, **West:** 8 feet wide road.	30.11.2018	12.03.2019	Rs. 1150739.76 + Further Intrest & other Charge. Date: 01.10.2018
8.	**Borrower:** Sh Saddik Ahmad S/o Mahboob H.No. 403, Noor Nagar Sihani, Ghaziabad- 201001. **Branch:** Delhi Public School, Ghaziabad.	A Land and Building of Residential House measuring 45.98 sq. mtrs. situated at House No. 553 (Municipal No.) Village Noor Nagar, District Ghaziabad, Uttar Pradesh Owned by Sh. Saddiq S/o Sh. Mehboob and **Bounded: North:** Property of Seller, **South:** Property of Akbar, **East:** Property of Seller H. No. 314, **West:** Road.	23.10.2018	14.03.2019	Rs. 876543.93 + Further Intrest & other Charge. Date: 01.10.2018
9.	**Borrower:** Shivay Construction Co. Jitendra Singh, Krishna Devi, Amit Kumar. **Branch:** Modi Nagar, Ghaziabad.	All that part and parcel of Open Land admeasuring 238.28 metres situated in Khasra no. 329 M, Village Ukhlarshi (Presently Known as House no. 216 Prabhat Nagar, Village Ukhlarsi) Muradnagar Distt. Ghaziabad Owned by Smt. Krishna Devi and **Bounded: North:** Dharamsala, **South:** Plot of Jitendra Kumar, **East:** 15 feet wide road, **West:** Plot of Mr. Hasi.	03.01.2019	15.03.2019	Rs. 2834988.87 + Further Intrest & other Charge.
10.	**Borrower:** D S Enterprises Plot no. 726, Gali No. 1, 30 Futa Road, Vishwakarma Marg Hindon Vihar, Ghaziabad, Dilshad Abassi S/o Maksood Abbasi H No. 128, Gali No 1, Islam Nagar, Kala Ghaziabad, Vaseem Ahmad S/o Raeesuddeen H. No. H-226, C, Sec-12, Pratap Vihar Vijay Nagar, Ghaziabad 201009, Husan Bano W/o Haji Maksood Ali W/o Maksud 128 Islam Nagar, Kala Bhatia Ghaziabad- 201001. **Branch:** Delhi Public School, Ghaziabad.	Land and Building of H. No. 2242, admeasuring area 56 sq. yards situated at Islam Nagar in village Kala Pargana Loni, Tehsil & District Ghaziabad and Owned by Smt. Husan Bano W/o Sh. Maksood and **Bounded: North:** 15 Feet wide Road, **South:** Nala, **East:** House of Haji Iqbal, **West:** House of Allanoor	23.10.2018	15.03.2019	Rs. 650887.44 + Further Intrest & other Charge. Date 01.10.2018
11.	**Borrower:** Sh Jagpal Singh House No. 575, Seva Nagar Meerut Road, Ghaziabad- 201001, Rajeev Kr. Pandey S/o Prayag Pandey Khasra No. 507, Brahampuri Ghukna, Ghaziabad 201001. **Branch:** Delhi Public School, Ghaziabad.	Land and Building constructed on plot admeasuring area 35 sq. yards or 29.26 sq. meters situated in Khasra no. 449, Village Ghookna Pargana Loni Tehsil and District, Ghaziabad. Owned by Sh. Jagpal S/o Munsi and **Bounded: North:** Plot of others, **South:** 12 feet wide road, **East:** Plot of Mr. Suraj, **West:** Plot of Others.	23.10.2018	15.03.2019	Rs. 694447.52 + Further Intrest & other Charge. Date 01.10.2018
12.	**Borrower:** M/s Avon Industrial Incorporation C-120, UPSIDC, Industrial Area Baghpat 250609 and Guarantor 1. Smt. Usha W/o Bhagat Singh R/o QTR. No. 25 Type-II, Police Staff Quarter Krishna Nagar, Delhi 110051 and 2. Bhagat Singh S/o Kartar Singh R/o QTR. No. 25, Type-II, Police Staff Quarter Krishna Nagar, Delhi 110051 **Branch:** Meerut Road, Baghpat.	A Residential Flat no. 608, Block -I, at 5th Floor without roof rights in VVIP Addresses Raj Nagar Extension NH-58, Ghaziabad - 201010 Owned by Smt. Usha and Sh. Bhagat Singh and **Bounded: North:** Stairs, **South:** Passage, **East:** Passage and Flat No. I-509, **West:** Open.	02.01.2019	16.03.2019	Rs. 3788717 + Further Intrest & other Charge.

Date: 16.03.2019 Place: Regional Office, Ghaziabad. Authorised Officer