Nippon India Asset Allocator FoF

(An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF of Nippon India Mutual Fund)

Performance of various Asset Classes and Sub Asset Classes keep changing over time. Even the best of minds cannot always predict which asset class will do well.

But we have a solution for you!

**Nippon India Asset Allocator FoF** invests across Equity oriented schemes, Debt oriented schemes and Gold ETF of Nippon India Mutual Fund with the help of an in-house proprietary model. This model decides allocation across Large Cap, Mid Cap, Small Cap, Short Term Debt, Long Term Debt and Gold ETF.

This dynamic framework uses a robust set of Macro, Micro & Market Indicators with an aim to deliver superior risk adjusted returns.

This ensures that you are always invested in the asset classes where the growth is most likely to be!

**NFO Opens On:** 18th January’21    |    **NFO Closes On:** 1st February’21

For more information, contact your mutual fund distributor or visit: mf.nipponindiaim.com

Investors will be bearing the recurring expenses of the scheme in addition to the expenses of underlying schemes.

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**
New Delhi: The Supreme Court on Monday adjourned till January 19 the hearing on a proposal by the Government to take over the management of state-run railways. On the previous day, the Government had told the apex court that it was of the view that the control of railways should be transferred to an independent body.

The court, while adjourning the case, said it has received an affine from the Government seeking to take over the control of railways, which was in receipt of the Supreme Court’s order to that effect.

Assistant Solicitor General Rohatgi, appearing for the Government, said the apex court had earlier held that the railways should be run by an independent body and not by the Union government.

The court, while adjourning the case, said it has received an affine from the Government seeking to take over the control of railways, which was in receipt of the Supreme Court’s order to that effect.

Assistant Solicitor General Rohatgi, appearing for the Government, said the apex court had earlier held that the railways should be run by an independent body and not by the Union government.

The court, while adjourning the case, said it has received an affine from the Government seeking to take over the control of railways, which was in receipt of the Supreme Court’s order to that effect.

Assistant Solicitor General Rohatgi, appearing for the Government, said the apex court had earlier held that the railways should be run by an independent body and not by the Union government.
**SC: intervention, misinterpreted, police take drastic action**

In an attempt to quell any rift among the beneficiaries of a schizophrenia drug, the police took drastic action in a hospital in Jharkhand. The Government is urging the beneficiaries to remain calm and orderly. The police have confirmed that they have arrested several beneficiaries and are investigating the incident further.

**Vaccines to Dhaka**

Bangladesh has decided to allocate 5,16,000 doses of COVID-19 vaccine to2018, an arrangement with the UNICEF for the vaccine distribution. The UNICEF has distributed 201,000 doses of the vaccine to Bangladesh so far.

**Manorama Review**

The Manorama Review has published an article on the recent political developments in Kerala. The article highlights the challenges faced by the government and the opposition in the ongoing election campaign.

**NIRVANA IAS ACADEMY**

With just 35 students, Nirvana IAS Academy has established itself as a premier coaching institute in the UPSC examination. The institute has a unique approach to coaching that focuses on the individual needs of each student.

**NIRVANA IAS ACADEMY**

**EXPRESS EXPLAINED**

What does WhatsApp collect?

Here's what we got from the app's privacy policy:

- The app collects phone number, email address, name, profile picture, and device information.
- The app uses this information to enhance the user experience and improve the app's performance.
- The app does not share this information with third-party services.
- The app allows users to use it anonymously without any personal information.
- The app's data storage is secure and protected.

**Russia, Belarus, and the EU**

The crisis continues as tensions rise between Russia and Belarus. The EU has imposed sanctions on Belarus and is considering more actions.

**NIA nets wide-ranging terror cases**

The National Investigation Agency (NIA) has arrested several suspects in the cases of terrorism, narcotics, and other criminal activities. The agency is conducting a wide-ranging investigation across the country to unearth the activities of the terror network.

**The strange case of comedian Munawar Faruqui and his arrest**

On the 3 Things podcast, we talk about how Faruqui and others have been arrested and denied bail, and the issues around free speech.

**Director of Arts and Tourism official declared**

The 10-year-old official declared by the Director of Arts and Tourism was arrested by the NIA on charges of terror. The official's family is in shock and struggling to come to terms with the situation.

**An uncertain future for farmers and other arrested ones**

The government policies regarding farmers and other arrested ones are unclear. There are reports of medical crises and arrested ones being admitted to hospitals.

**Jeevan Singh of Madhya Pradesh and Arindam Chakraborty of West Bengal**

Jeevan Singh of Madhya Pradesh and Arindam Chakraborty of West Bengal have been arrested by the NIA on charges of providing funds to terrorist outfits.

**Mamata Banerjee's resignation**

Mamata Banerjee, the Prime Minister of West Bengal, has resigned from her position. The reason for her resignation is not clear yet.
On Day 2 of vaccination drive, fewer health workers turn up

NEW DELHI, JANUARY 18

The second day of the Covid-19 vaccination drive witnessed a significant decline in the number of health workers opting to receive the jab, with 3,598 people turning up at hospitals across the city on Monday compared to 7,541 on Sunday. The day witnessed 26 cases of AEFI (adverse events following immunisation), with one reported death in Safdarjung Hospital.

At 17 large hospitals in Delhi, 7,463 people were enrolled for vaccination on Monday, out of which 3,610 people were reportedly vaccinated. A total of 4,319 (53.3%) were administered the vaccine on Monday, whereas 20 new cases were reported in the city.

As per the data collated by the health department, 5,000 people were enrolled for Covid-19 vaccination on Monday.

A total of 11,107 people were enrolled for the Covid-19 vaccine drive on Sunday, out of which 7,541 were vaccinated.

On the other hand, at the Lok Nayak hospital in Safdarjung, 24 cases of AEFI were reported. According to Senior Doctor from the hospital, senior doctor Ritu Garg said, “We need dedicated staff who will keep an eye on the patients who take the shot for the first time, as some minor cases can be seen.

The doctor also added that the ward was not overcrowded.

The health ministry has been issuing multiple advisories to ensure that health workers are vaccinated as soon as possible. The government has also been urging people to get vaccinated as soon as possible.

Sofina Ahsan

VACCINE COUNT AT HOSPITALS

<table>
<thead>
<tr>
<th>Hospital</th>
<th>Total Vacant</th>
<th>Total Active</th>
<th>Total Active Cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>Safdarjung</td>
<td>24</td>
<td>20</td>
<td>0</td>
</tr>
<tr>
<td>RML</td>
<td>26</td>
<td>20</td>
<td>0</td>
</tr>
<tr>
<td>Lok Nayak</td>
<td>11</td>
<td>6</td>
<td>0</td>
</tr>
<tr>
<td>AIIMS</td>
<td>21</td>
<td>18</td>
<td>3</td>
</tr>
<tr>
<td>GMCH</td>
<td>29</td>
<td>20</td>
<td>9</td>
</tr>
<tr>
<td>AIIMS Patiala</td>
<td>20</td>
<td>13</td>
<td>7</td>
</tr>
<tr>
<td>AIIMS Bhubaneswar</td>
<td>13</td>
<td>10</td>
<td>3</td>
</tr>
<tr>
<td>AIIMS Rishikesh</td>
<td>20</td>
<td>17</td>
<td>3</td>
</tr>
<tr>
<td>AIIMS Bhopal</td>
<td>17</td>
<td>14</td>
<td>3</td>
</tr>
</tbody>
</table>

What is AEFI?

AEFI stands for adverse events following immunisation. Minor AEFI include symptoms such as local pain, redness, swelling, itching, etc. Major AEFI can include any reaction that is life-threatening, such as anaphylaxis. Serious cases of AEFI do not lead to long-term problems. Severe reactions include hospitalisation, prolonged hospitalisation, death, or life-threatening complications.

In the case of Covid-19 vaccination, the most common minor reactions reported are fever, pain at the injection site, redness and swelling. Major reactions include anaphylaxis, which is a severe, life-threatening reaction that requires emergency medical attention.

On Monday, a total of 375 people were vaccinated at the Lok Nayak hospital. Of these, 257 people were vaccinated at the safety level, and 118 people were vaccinated at the safety level. 24 people were vaccinated at the safety level and 30 people were vaccinated at the safety level.

A total of 4,319 (53.3%) were administered the vaccine on Monday in the city, whereas the number of people who turned up for the vaccine on Sunday was 7,541. According to a senior doctor from the hospital, senior doctor Ritu Garg said, “We need dedicated staff who will keep an eye on the patients who take the shot for the first time, as some minor cases can be seen. The doctor also added that the ward was not overcrowded.

As per the data collated by the health department, 5,000 people were enrolled for vaccination on Monday, out of which 3,610 people were reportedly vaccinated. A total of 4,319 (53.3%) were administered the vaccine on Monday, whereas 20 new cases were reported in the city.

On the other hand, at the Lok Nayak hospital in Safdarjung, 24 cases of AEFI were reported. According to Senior Doctor from the hospital, senior doctor Ritu Garg said, “We need dedicated staff who will keep an eye on the patients who take the shot for the first time, as some minor cases can be seen. The doctor also added that the ward was not overcrowded.

The health ministry has been issuing multiple advisories to ensure that health workers are vaccinated as soon as possible. The government has also been urging people to get vaccinated as soon as possible.

Sofina Ahsan

VACCINE COUNT AT HOSPITALS

<table>
<thead>
<tr>
<th>Hospital</th>
<th>Total Vacant</th>
<th>Total Active</th>
<th>Total Active Cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>Safdarjung</td>
<td>24</td>
<td>20</td>
<td>0</td>
</tr>
<tr>
<td>RML</td>
<td>26</td>
<td>20</td>
<td>0</td>
</tr>
<tr>
<td>Lok Nayak</td>
<td>11</td>
<td>6</td>
<td>0</td>
</tr>
<tr>
<td>AIIMS</td>
<td>21</td>
<td>18</td>
<td>3</td>
</tr>
<tr>
<td>GMCH</td>
<td>29</td>
<td>20</td>
<td>9</td>
</tr>
<tr>
<td>AIIMS Patiala</td>
<td>20</td>
<td>13</td>
<td>7</td>
</tr>
<tr>
<td>AIIMS Bhubaneswar</td>
<td>13</td>
<td>10</td>
<td>3</td>
</tr>
<tr>
<td>AIIMS Rishikesh</td>
<td>20</td>
<td>17</td>
<td>3</td>
</tr>
<tr>
<td>AIIMS Bhopal</td>
<td>17</td>
<td>14</td>
<td>3</td>
</tr>
</tbody>
</table>

What is AEFI?

AEFI stands for adverse events following immunisation. Minor AEFI include symptoms such as local pain, redness, swelling, itching, etc. Major AEFI can include any reaction that is life-threatening, such as anaphylaxis. Serious cases of AEFI do not lead to long-term problems. Severe reactions include hospitalisation, prolonged hospitalisation, death, or life-threatening complications.

In the case of Covid-19 vaccination, the most common minor reactions reported are fever, pain at the injection site, redness and swelling. Major reactions include anaphylaxis, which is a severe, life-threatening reaction that requires emergency medical attention.

On Monday, a total of 375 people were vaccinated at the Lok Nayak hospital. Of these, 257 people were vaccinated at the safety level, and 118 people were vaccinated at the safety level. 24 people were vaccinated at the safety level and 30 people were vaccinated at the safety level.

A total of 4,319 (53.3%) were administered the vaccine on Monday in the city, whereas the number of people who turned up for the vaccine on Sunday was 7,541. According to a senior doctor from the hospital, senior doctor Ritu Garg said, “We need dedicated staff who will keep an eye on the patients who take the shot for the first time, as some minor cases can be seen. The doctor also added that the ward was not overcrowded.

As per the data collated by the health department, 5,000 people were enrolled for vaccination on Monday, out of which 3,610 people were reportedly vaccinated. A total of 4,319 (53.3%) were administered the vaccine on Monday, whereas 20 new cases were reported in the city.

On the other hand, at the Lok Nayak hospital in Safdarjung, 24 cases of AEFI were reported. According to Senior Doctor from the hospital, senior doctor Ritu Garg said, “We need dedicated staff who will keep an eye on the patients who take the shot for the first time, as some minor cases can be seen. The doctor also added that the ward was not overcrowded.

The health ministry has been issuing multiple advisories to ensure that health workers are vaccinated as soon as possible. The government has also been urging people to get vaccinated as soon as possible.
CONFIDENT TURNOUT WILL IMPROVE, SAY TEACHERS

After 10 months, school is back in session, new class, new rules

SUKRITABARUAH

NEW DELHI, JANUARY 18

“ATTM is beginning to feel like a year ago. However, we are expected to go on for a long time. The full experience of the communication and learning is not the same as it was before. The students are finding it difficult to get used to the new normal.”

Sisodia wrote to the Chief Minister of Delhi, Arvind Kejriwal, in his visit to a government school.

“Living in a school after a long time is a momentous moment for me. Schools have re-opened but we are facing this problem that no one is fully relaxed.”

The Delhi government has announced that schools will remain open for offline classes until March 31.

BRIEFLY

Sangita Kale

2 held for stealing cheques, forcing collection

EXPRESS NEWS SERVICE
NEW DELHI, JANUARY 18

The Delhi Police has arrested two people for stealing cheques from a drop box and forcing banks to pay the cheques.

The case

The victim

The arrest

Reduce Covid-19 duty for teachers: Sisodia to chief secy

NEW DELHI, JANUARY 18

The Delhi government has announced that teachers will not be required to perform COVID-19 duties from now on.

The government has also decided to make the decision permanent as the situation continues to improve.

NEW DELHI, JANUARY 18

The Delhi government has announced that schools will remain open for offline classes until March 31.

The decision was taken to accommodate the needs of students and teachers, as well as to ensure the smooth functioning of the education system.

The government has also decided to make the decision permanent as the situation continues to improve.

NEW DELHI, JANUARY 18

The Delhi government has announced that schools will remain open for offline classes until March 31.

The decision was taken to accommodate the needs of students and teachers, as well as to ensure the smooth functioning of the education system.

The government has also decided to make the decision permanent as the situation continues to improve.

NEW DELHI, JANUARY 18

The Delhi government has announced that schools will remain open for offline classes until March 31.

The decision was taken to accommodate the needs of students and teachers, as well as to ensure the smooth functioning of the education system.

The government has also decided to make the decision permanent as the situation continues to improve.


**Nadeem Husaini, Vice President – Sales and Marketing, Rise Group, in a candid conversation talked about his journey in real estate, the group’s ongoing projects, his concern about affordable housing in the current market scenario and the sector’s development in times to come.**

Briefly share your journey so far in real estate.

After completing my mechanical engineering in 1998, I started my career in real estate with Supertech Limited in 2000. After a year, I moved to Mahalaxmi and worked there for about four years. I was in November 2006, when I left for Mahalaxmi and joinedrippal Housing in Delhi and worked with them until 2013. Then, I took up a startup project at Fizilab with MG Housing in 2013. Thereafter, I got associated with MG Housing for a year. Today I am with the Rise Group in Delhi which still stands tall.

What kind of companies do you aim to work for?

Before going to any organization, I do a lot of homework like who are the promoters, what is the background and is what is the vision of the organization, etc. I really like working with startups. The idea with these firms should be to get in, share your knowledge, grow simultaneously with the firm and then move on. I also believe that one should give about five years to a firm.

What makes Rise Group a really brand par excellence?

Valuable (V) is one of the concepts of Rise Group which is all about creating value and ensuring a high-quality product and all the benefits and services, which is worth the money. Valuable is a concept that is really part of our DNA. I believe that our projects are really good to stand the test of time.

Can we say that 2020 was the year in which real estate has come to the forefront, in mind the 2020 recession? What is your view on the current scenario?

On one hand, I would say it is the time when the real estate market was very mature and only a few companies were doing well. On the other hand, the market was not at its best, we also faced challenges. We have a huge footprint, the investors are very savvy to handle, in the time of the pandemic various buyers got the chance to make the actual purchase. Things really materialized during this phase. The pandemic gave people an opportunity to look at the shortcomings of their homes and flattening the homes. People got the chance to do their homework online, and researched well. We hired the real estate sector to generate more quality, and after the lockdown they started looking for the product that is according to their expectations.

What is your strategy for the coming 12 months?

With the ongoing practice of work and education from home, the concept of larger houses which are away from the city has flourished, especially more in tier 2 and 3 cities. How do you take it?

We have a huge footprint, the investors are very savvy to handle. The time of the pandemic was a lot more available to handle. The time of the pandemic various buyers got the chance to make the actual purchase. Things really materialized during this phase. The pandemic gave people an opportunity to look at the shortcomings of their homes and flattening the homes. People got the chance to do their homework online, and researched well. We hired the real estate sector to generate more quality, and after the lockdown they started looking for the product that is according to their expectations.

The overall policy of the government is to make the product more affordable. Affordability is the key of the real estate. The luxury housing is a niche sector where a developer is in a different way than other segments. The market is in favor for those who want an upgradation in their lifestyles. If they have always been running smoothly and will never see recession. It is much more evolved where various developers are learning towards the peripheral areas for bigger footprints, and a better lifestyle at a more affordable price. We have low-rise villas with facilities such as personalised gardens, terraces etc. It served as a value for money deal with buyers taking interest in it. Building in hill stations like in Rishikesh and Kasauli have seen a rise in demand of properties.

What is your view on the latest announcements by the government in recent past will help the sector in 2021?

Not much has happened for sector in real terms, there is no encouraging measurement by the government for the real-estate. Banks are still on the back foot and disbursements are not happening.

Pre-covid commercial sector was performing better, but in post-covid times are not looking good, what is your take?

We have around 5 lakh sq. commercial, and we are getting preleasing response. After COVID, people want to have a source of income. The real estate market has come back very early, people want to invest. People are going for commercial property, because it is a source of income. People are getting economic security and commercial property is going to evolve.

What is your view on the latest announcements by the government for the real estate?

I am optimistic about the new announcements. Pre-planning are going to happen in 2021, there will be a pre-planning where the government is going for pre-paying for more commercial. So, real estate will see a hectic activity.

**Affordable housing is there to stay forever**

Can we say that 2020 was the year of affordable housing in real estate?

We have a huge footprint, the investors are very savvy to handle. The time of the pandemic various buyers got the chance to make the actual purchase. Things really materialized during this phase. The pandemic gave people an opportunity to look at the shortcomings of their homes and flattening the homes. People got the chance to do their homework online, and researched well. We hired the real estate sector to generate more quality, and after the lockdown they started looking for the product that is according to their expectations.

The overall policy of the government is to make the product more affordable. Affordability is the key of the real estate. The luxury housing is a niche sector where a developer is in a different way than other segments. The market is in favor for those who want an upgradation in their lifestyles. If they have always been running smoothly and will never see recession. It is much more evolved where various developers are learning towards the peripheral areas for bigger footprints, and a better lifestyle at a more affordable price. We have low-rise villas with facilities such as personalised gardens, terraces etc. It served as a value for money deal with buyers taking interest in it. Building in hill stations like in Rishikesh and Kasauli have seen a rise in demand of properties.

We launched a project titled, ‘Organic Villas’, in Delhi where the villas have been built around trees and has facilities such as personalised gardens, terraces, etc. It served as a value for money deal with buyers taking interest in it. Building in hill stations like in Rishikesh and Kasauli have seen a rise in demand of properties.

What kind of companies do you aim to work for?

Before going to any organization, I do a lot of homework like who are the promoters, what is the background and is what is the vision of the organization, etc. I really like working with startups. The idea with these firms should be to get in, share your knowledge, grow simultaneously with the firm and then move on. I also believe that one should give about five years to a firm.

What makes Rise Group a really brand par excellence?

Valuable (V) is one of the concepts of Rise Group which is all about creating value and ensuring a high-quality product and all the benefits and services, which is worth the money. Valuable is a concept that is really part of our DNA. I believe that our projects are really good to stand the test of time.

Can we say that 2020 was the year in which real estate has come to the forefront, in mind the 2020 recession? What is your view on the current scenario?

On one hand, I would say it is the time when the real estate market was very mature and only a few companies were doing well. On the other hand, the market was not at its best, we also faced challenges. We have a huge footprint, the investors are very savvy to handle. The time of the pandemic was a lot more available to handle. The time of the pandemic various buyers got the chance to make the actual purchase. Things really materialized during this phase. The pandemic gave people an opportunity to look at the shortcomings of their homes and flattening the homes. People got the chance to do their homework online, and researched well. We hired the real estate sector to generate more quality, and after the lockdown they started looking for the product that is according to their expectations.

The overall policy of the government is to make the product more affordable. Affordability is the key of the real estate. The luxury housing is a niche sector where a developer is in a different way than other segments. The market is in favor for those who want an upgradation in their lifestyles. If they have always been running smoothly and will never see recession. It is much more evolved where various developers are learning towards the peripheral areas for bigger footprints, and a better lifestyle at a more affordable price. We have low-rise villas with facilities such as personalised gardens, terraces etc. It served as a value for money deal with buyers taking interest in it. Building in hill stations like in Rishikesh and Kasauli have seen a rise in demand of properties.

We launched a project titled, ‘Organic Villas’, in Delhi where the villas have been built around trees and has facilities such as personalised gardens, terraces, etc. It served as a value for money deal with buyers taking interest in it. Building in hill stations like in Rishikesh and Kasauli have seen a rise in demand of properties.

What kind of companies do you aim to work for?

Before going to any organization, I do a lot of homework like who are the promoters, what is the background and is what is the vision of the organization, etc. I really like working with startups. The idea with these firms should be to get in, share your knowledge, grow simultaneously with the firm and then move on. I also believe that one should give about five years to a firm.

What makes Rise Group a really brand par excellence?

Valuable (V) is one of the concepts of Rise Group which is all about creating value and ensuring a high-quality product and all the benefits and services, which is worth the money. Valuable is a concept that is really part of our DNA. I believe that our projects are really good to stand the test of time.
At the counting of polls in Maharashtra, the BJP’s strategy worked to perfection. On February 15, in the second round of counting, the BJP emerged victorious with 126 seats, 18 more than the 108 seats it won last year. The Maratha leader Raja Raje Chavan, who won four seats, was named the chief minister. The party gained 129 seats, while the Nationalist Congress Party (NCP) lost 49 seats and the Congress lost 128 seats.

The BJP’s success was a result of its strong campaign, effective mobilization of voters, and effective use of social media. The party also benefited from the Maratha quota agitation, which helped it win a large number of seats in the rural areas.

On the other hand, the NCP and the Congress were left with only 36 and 58 seats, respectively. The NCP had hoped to improve its performance, but the party was unable to attract the voters it needed. The Congress, on the other hand, was unable to retain its traditional stronghold in the urban areas.

The results also showed that the Maratha quota agitation had helped the BJP in the countryside, while the Congress had benefited from its efforts in the urban areas. The results were a clear indication that the BJP had the support of the people in the state, while the NCP and the Congress were left with only a few seats.

The BJP’s victory was also a result of its effective use of social media. The party had been able to mobilize voters through its social media platforms, which helped it win a large number of seats.

The results also showed that the BJP had been able to attract voters from all parts of the state, while the NCP and the Congress were left with only a few seats.

The results were a clear indication that the BJP had the support of the people in the state, while the NCP and the Congress were left with only a few seats.

The results also showed that the BJP had been able to attract voters from all parts of the state, while the NCP and the Congress were left with only a few seats.
QUOTA IN FACULTY POSTS
Govt panel sought waiver for IITs, panel writes to ministry

Centre flags poor vaccine coverage in TN, Kerala

KALAIMUNIR SHERRIF M
NEW DELHI, JAN 31

THE CENTRE has flagged Tamil Nadu’s poor vaccine coverage of its primary and secondary teachers to the state government and has directed them to engage with the health department to improve the situation.

The Centre has expressed concern over Tamil Nadu’s low vaccination coverage rate. The Centre had previously flagged the issue to the state government. The Centre has also made the issue public through social media.

The Centre’s action is an indication that both, Tamil Nadu and its department of health and family welfare have a long way to go in the COVID-19 vaccination drive.

UP: Police ‘rescue’ teenage girl after being kidnapped

The police rescued a teenage girl who was kidnapped by six men in a residential area of Lucknow’s Akbarpur area.

The girl, who was rescued from the house in the presence of the police, said she was kidnapped by six men who had盯

""
LENDING A HAND
Setting up a bad bank may help to clean up bank's balance sheet. But it should not be used to taper over structural deficiencies.

The IDEA OF having a bad bank is to provide a vehicle for reaping the benefits of the recent global regulatory reforms. The objective of creating a bad bank is to prevent the issue of too big to fail, which has been at the heart of the recent banking crisis in India. The bad bank is expected to take on the bad assets of the public sector banks and then sell them off at market prices, thereby reducing the problem of non-performing assets (NPAs). The bad bank is seen as a tool to help banks to deleverage and improve their balance sheets.

The bad bank was created in the wake of the recentglobal financial crisis and has been in operation since early 2010. Since then, it has acquired and sold off a large number of bad assets, thereby helping to reduce the burden on the public sector banks. The bad bank has also helped to improve the confidence of the financial markets in India and has been seen as a step in the right direction in addressing the problem of NPAs.

The bad bank is a creation of the government and operates under the purview of the Ministry of Finance. It is a non-profit organization and is funded by the government. The bad bank is governed by a board of directors, which is appointed by the government. The bad bank is also supervised by the Reserve Bank of India (RBI), which is the central bank of India.

The bad bank has been successful in reducing the burden on the public sector banks and has helped to improve the confidence of the financial markets in India. It has been seen as a step in the right direction in addressing the problem of NPAs and has been praised for its efforts. However, it has also faced some criticism, with some people arguing that it is not the right solution to the problem of NPAs and that it is not enough to simply create a bad bank. They argue that the root cause of the problem needs to be addressed, which includes improving the governance of the banks and addressing the issue of too big to fail.

Sunita Tewari
The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

Rajamani Gandhi/Indianexpress.com/GETTY IMAGES

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

BY ANUPAM LEHRER
The Indian Express, Washington, DC, January 12

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

In any long-term contest in the US between the Republicans and Democrats, the issue of the battle will be the battle of ideas. In this battle, the Republicans have the advantage. They have a clear strategy: to win the hearts and minds of the American people. Their strategy is based on the premise that America is a great country, with a great history, and that we need to keep it that way. They believe that the Democratic Party is in a state of crisis, with no clear ideas or vision for the future. They also believe that the Democratic Party is divided, with no one person in charge. The Republicans believe that they can use this divide to their advantage, and that they can win the hearts and minds of the American people by appealing to their sense of patriotism and nationalism.

The Democrats, on the other hand, have a more difficult task. They need to find a way to unite their party and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.

The Capitol lesson
India's victory against divisive politics will come when every Hindu Says enough

Rajamani Gandhi

There is no easy solution to this problem. The Democrats need to find a way to unite their party, and present a clear vision for the future. They need to show the American people that they are the party of progress, and that they have a plan for a better future. They need to show the American people that they can bring about change, and that they can make America great again.
IBRAHIM BUKATA

The historic moment was a great moment for KDF officer and the father of 11 children.

KDF Officer James Ouma, who has served in the army for 34 years, said that he was overwhelmed with emotions as he received the award.

James Ouma said he would use the award to inspire other KDF officers and young people to serve their country with dedication.

He also thanked his family for their support through thick and thin.

The award was presented to Ouma during a ceremony held at the KDF headquarters in Nairobi.

Ouma has served in various parts of the country, including the Rift Valley, Western, and Coast regions. He has also been involved in various operations, including the fight against al-Shabaab.

He said he was proud to have served his country and his family, and he hoped to continue serving with the same dedication.

The award came amid a period of tension in the country, with security forces being called in to deal with protests.

Ouma said he was proud to have served his country and his family, and he hoped to continue serving with the same dedication.

He said he was proud to have served his country and his family, and he hoped to continue serving with the same dedication.

He said he was proud to have served his country and his family, and he hoped to continue serving with the same dedication.

He said he was proud to have served his country and his family, and he hoped to continue serving with the same dedication.
The Indian Express, Tuesday, January 19, 2021

**Balanced sheet of a bad bank**

As the problem of non-performing assets persists in a sector stressed by the pandemic, the RBI Governor has agreed to look at a proposal to create a bad bank. What are the arguments for and against the concept?

**Simply Put & Answer**

What is the role of the bad bank?

The RBI has put forward a proposal to create a bad bank, a stand-alone entity that would acquire non-performing assets (NPAs) from banks. The idea is that by taking on these assets, banks would free up capital and have more resources to lend to viable borrowers.

**What’s a bad bank and does it work?**

A bad bank is a concept that has been used in other countries to deal with non-performing assets. In practice, it could be a standalone entity, possibly owned by the government, that would buy non-performing assets from banks, restructure them, and then sell them back to banks or other private investors. The idea is that by removing these assets from the balance sheet, banks can reduce their risk and have more capital available to lend.

**Why do we need a bad bank?**

The need for a bad bank arises because banks are reluctant to lend to borrowers who have already defaulted on their loans. This is because banks are concerned about losing capital if the borrower is unable to make the required payments. A bad bank could help by taking on these problem assets and restructuring them, potentially making it easier for banks to lend to viable borrowers.

**How can the banking system make any profit?**

The profitability of a bad bank is a controversial issue. Some argue that a bad bank could generate profits by buying non-performing assets at a discount and then selling them at a higher price. Others argue that a bad bank would not make a profit and would need to be funded by the government.

**What is the status of the RBI and government on a bad bank?**

The RBI has put forward a proposal to create a bad bank, a stand-alone entity that would acquire non-performing assets (NPAs) from banks. The idea is that by taking on these assets, banks would free up capital and have more resources to lend to viable borrowers. The government has expressed support for this proposal, with Prime Minister Narendra Modi saying that it would help to reform the banking sector and address the problem of non-performing assets.

**Mehrdad Ghodsy**

ON WEDNESDAY, 30, President Joe Biden, the Democrat from Delaware, seized control of the US Treasury, promising to reform the US banking sector and take action on bad loans. His first major task is to create a bad bank, in which banks will park their bad assets.

The idea is that by taking on these assets, banks will be able to focus on lending to viable borrowers. The Treasury is expected to announce its plan for the bad bank in the coming days. The Treasury will then have to negotiate with banks and other stakeholders to establish the structure and rules for the bad bank.

**What is an executive order?**

Executive orders are a tool of the US President to implement policy without legislative approval. The idea is that by creating a bad bank, the President can take action without waiting for Congress to pass legislation. The executive order will likely create a new agency within the Treasury to implement the bad bank framework.

**What are the executive orders being planned by the Biden administration?**

The Biden administration is expected to propose several executive orders to reform the US banking sector and address the problem of non-performing assets.

One executive order could establish a new agency within the Treasury to implement the bad bank framework. Another order could take action on the $2 trillion stimulus package to support the economy. A third order could take action on the coronavirus pandemic to protect vulnerable groups.

**From climate masks to bad banks: Biden’s Day 1 agenda**

The Biden administration will have a busy first 100 days. The goal is to create a new agency within the Treasury to implement the bad bank framework.

**What’s the CBI’s cattle smuggling scuffle in West Bengal?**

The CBI’s investigation into cattle smuggling in West Bengal has thrown up several controversies, including the role of politicians, the involvement of BJP in the smuggling network, and the alleged link to the Black Money Problem (BMP) network.

**Why areнимртられる worms considered a threat?**

Worms are considered a threat because they can cause significant damage to humans and animals. They can spread diseases, cause infections, and even lead to death. They can also cause economic damage by affecting crops and livestock.

**How does the CBI operate?**

The CBI operates by conducting investigations and collecting evidence to support its cases. It works closely with other law enforcement agencies, such as the Indian Police Service (IPS) and the Central Bureau of Investigation (CBI), to ensure that cases are thoroughly investigated and that justice is served.
Dear Sir,

I would like to express my interest in the upcoming tender for providing 60 MT capacity additional gantry crane (moving) on 24th of February 2021. Kindly provide me with the tender document and contact at 09812345678.

Thank you,
[Your Name]
**FM MEETS STATES, UTs TO DISCUSS GROWTH, INVESTMENT, FISCAL POLICY**

**ECONOMIC BUREAU**

New Delhi: FM Nirmala Sitharaman today held pre-budget consultations with all states and UTs to discuss growth, investment and fiscal policy. The meeting was held in a digital format.

**What does the entail?**

The FM’s initial public offering (IPO) of the railway non-banking financial company (NBFC) IRFC was subscribed 65% on Day 1. The Centre, the promoter of IRFC, will offer this tranche of six-month debentures through an initial public offer (IPO) to raise Rs 2,384.5 crore on the stock exchanges.

*Govt may hike import duties on over 50 items*:

The government is considering hiking import duties on over 50 items. While the rising global crude prices have made a dent in the fiscal position, growth and revenue collection against the backdrop of the second wave of COVID-19 have been affected. The government is scheduled to hold the pre-budget consultation meetings with all states and UTs in the coming days to discuss the growth and investment strategies.

*The banking system’s low profitability and weak asset quality*:

The government has taken steps to increase lending growth to small and medium-sized enterprises (SMEs) and the stressed SME sector. It has also taken steps to strengthen the distressed fund ecosystem and promote recovery mechanisms. In this context, the government is reviewing the structural changes in the banking sector to enhance its profitability and asset quality.

**PRE-BUDGET CONSULTATION**

FM meets states, UTs to discuss growth, investment, fiscal policy

**ECONOMIC BUREAU**

New Delhi: FM Nirmala Sitharaman today held pre-budget consultations with all states and UTs to discuss growth, investment and fiscal policy. The meeting was held in a digital format.

**What does the entail?**

The FM’s initial public offering (IPO) of the railway non-banking financial company (NBFC) IRFC was subscribed 65% on Day 1. The Centre, the promoter of IRFC, will offer this tranche of six-month debentures through an initial public offer (IPO) to raise Rs 2,384.5 crore on the stock exchanges.

*Govt may hike import duties on over 50 items*:

The government is considering hiking import duties on over 50 items. While the rising global crude prices have made a dent in the fiscal position, growth and revenue collection against the backdrop of the second wave of COVID-19 have been affected. The government is scheduled to hold the pre-budget consultation meetings with all states and UTs in the coming days to discuss the growth and investment strategies.

*The banking system’s low profitability and weak asset quality*:

The government has taken steps to increase lending growth to small and medium-sized enterprises (SMEs) and the stressed SME sector. It has also taken steps to strengthen the distressed fund ecosystem and promote recovery mechanisms. In this context, the government is reviewing the structural changes in the banking sector to enhance its profitability and asset quality.

**PRE-BUDGET CONSULTATION**

FM meets states, UTs to discuss growth, investment, fiscal policy

**ECONOMIC BUREAU**

New Delhi: FM Nirmala Sitharaman today held pre-budget consultations with all states and UTs to discuss growth, investment and fiscal policy. The meeting was held in a digital format.

**What does the entail?**

The FM’s initial public offering (IPO) of the railway non-banking financial company (NBFC) IRFC was subscribed 65% on Day 1. The Centre, the promoter of IRFC, will offer this tranche of six-month debentures through an initial public offer (IPO) to raise Rs 2,384.5 crore on the stock exchanges.

*Govt may hike import duties on over 50 items*:

The government is considering hiking import duties on over 50 items. While the rising global crude prices have made a dent in the fiscal position, growth and revenue collection against the backdrop of the second wave of COVID-19 have been affected. The government is scheduled to hold the pre-budget consultation meetings with all states and UTs in the coming days to discuss the growth and investment strategies.

*The banking system’s low profitability and weak asset quality*:

The government has taken steps to increase lending growth to small and medium-sized enterprises (SMEs) and the stressed SME sector. It has also taken steps to strengthen the distressed fund ecosystem and promote recovery mechanisms. In this context, the government is reviewing the structural changes in the banking sector to enhance its profitability and asset quality.
Bouncers: Nothing short of an obsession for Thakur

Unlike taller bowlers, he can bang it in his half and get at batsman’s head.

Shahid Thakur celebrates after dismissing Australian opener Marcus Harris with a short ball, giving him four wickets to attempt to win on the day.

SRINAGAR: A 16-year-old girl shot off of a robber’s head in the Mainz Cricket Ground, Germany, on Friday, according to the police, was preparing to pitch a cricket ball during a charity event to raise funds for a local hospital.

The desperate October 16 was so long that the ground was locked, throwing the match into a night-time session. When the bowlers came in, the men’s head. It would be hard to find a Ranji match where bowlers move as many as 30 yards in a single attempt. The ball, however, was so short that it was trapped without a bounce.

His height is an ally. He is relaxed and ambitious. In a sense, this is a dangerous situation for the batsman. Thakur’s deliveries in the final session of the Brisbane Test match—a whopping 84 percent of which were bowlers—were pretty short in length. Luckily, the broadcasters kept count in the fifth over the bowlers’ delivery, and the recent one had to face the first three overs of the game.

The builders of the Test match had a lot of injures to threaten to waylay his career.

As the ball teetered on the edge of Thakur’s deliveries in the final session of the Brisbane Test match—a whopping 84 percent of which were bowlers—were pretty short in length. Luckily, the broadcasters kept count in the fifth over the bowlers’ delivery, and the recent one had to face the first three overs of the game.

The builders of the Test match had a lot of injures to threaten to waylay his career.

The builders of the Test match had a lot of injures to threaten to waylay his career.

The builders of the Test match had a lot of injures to threaten to waylay his career.

The builders of the Test match had a lot of injures to threaten to waylay his career.

The builders of the Test match had a lot of injures to threaten to waylay his career.
A top-class second string

India’s replacement fast bowlers continue to impress as Siraj (5/73), Thakur (4/61) restrict Australia to 294.

Last weekend’s match at the Gabba was the first Test that Australia had won in Brisbane since 2018. As a result, the Australian fans were expecting a similar outcome this time around.

But, it was the Indian fast bowlers’ perseverance and skill that ensured that they had the advantage. The duo of Mohammed Siraj and Umesh Yadav picked up 11 wickets between them in the match, making it a decisive victory for India.

Siraj, who had already taken 13 wickets in the series, took 5-15 in this match, including the wicket of Steve Smith, who was caught by Ajinkya Rahane at gully, on Day Four.

Thakur, who had taken 4-61 in the first innings, continued his good form in the second innings, taking 4-121 in the second innings. He dismissed Warner’s bat with a belligerent stroke at the back, and later, in the second innings, he dismissed Steve Smith, who was caught by Ajinkya Rahane at gully, on Day Four.

Before this match, the five-pressured Indian bowling team had a collective experience of four Test matches and shared between them 13 Test sectors. Australia’s corresponding number was 107/246 Tests. The game was yet to begin, but that hardly mattered in the prevailing conditions.

There was no shortage of self-belief, courage, diligence, or the will to win the match in the first innings. In the second innings, they picked 54 wickets, leading Australia’s chances of a win by 302 runs. The team showed its collective strength and leadership under Ajinkya Rahane.

India won the first Test at the Gabba, setting Australia a score of 426. The second Test was played at the SCG, and the third Test was played at the WACA ground.

The fourth Test was played at the WACA ground, and the fifth Test was played at the Gabba. Australia lost all the Tests at home, setting up a series of Tests against India at home.

The Indian cricket team had experienced the difficulties of playing in Australia before, and this time, they were determined to make it count.

The Indian team had a strong bowling attack, led by Mohammed Siraj and Umesh Yadav, who had taken 13 wickets in the first Test.

The Australian team had a strong batting line-up, led by Steve Smith and Warner, who had scored centuries in the first Test.

The fifth Test was played at the Gabba, and the Australian team was leading 2-1 in the series. The Indian team was determined to make it count in the fifth Test.

The Indian team had a strong bowling attack, led by Mohammed Siraj and Umesh Yadav, who had taken 13 wickets in the first Test.

The Australian team had a strong batting line-up, led by Steve Smith and Warner, who had scored centuries in the first Test.

The fifth Test was played at the Gabba, and the Australian team was leading 2-1 in the series. The Indian team was determined to make it count in the fifth Test.