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- Income over long term.
- Investment in Debt and Money Market Instruments with portfolio Macaulay Duration of greater than 7 years.
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

**Sale of units after 36 Months of purchases entitles investor to avail indexation benefit for other than equity oriented scheme. Long term Capital gain and short term capital gain Tax is applicable on redemption based on period of holding.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.
Fewer women are moving abroad, many cite family as factor in choice: High up ladder, gender still matters

More girls top metros from small towns where odds for boys better; gap narrowing but still sharp in Science/ Tech

In UP, college students booked for sedition, principal cited azads slogans

Rahane's career, but also one of the defining knocks of his own career. The unbeaten 104 came as a timely balm after the pain inflicted on Australia's best bowler, his own career plateauing after the Adelaide capitulation.

The go-to actor for new stories, Pankaj Tripathi at eAdda today

Tripathi: I have special love for Bengali. For low exposure movies and Malayalam, I can act with ease, said Pankaj Tripathi, who featured in films like Asuran, Dhanak, Thappad, Shubh Mangal Zyada Saavdhan, Dutt and many more.

Tripathi said he is not taking the July 5th date as final.
Fewer women move overseas, more cite family as factor; high up the ladder, gender still matters

To today's edition of the 3 Things podcast, see the look at the political upheaval in Nepal and its impact.

Explained

The Giant Antarctic Iceberg Age
Where it is heading and what it means for our planet

In today's day-to-day life, the world is changing at a faster pace than ever before. The unpredictable nature of global events has led to a need for rapid and accurate information. The Indian Express has launched a podcast series called the 3 Things podcast, which presents the most important and impactful news stories from around the world. In this edition, the podcast focuses on Nepal's political upheaval and its impact on the country's future. The podcast also explores the significant changes in the world of technology, particularly in the field of artificial intelligence. Finally, the podcast delves into the latest developments in the world of science, specifically the impact of climate change on polar icebergs.

From Page One

Tomar returns to talk; no one can take land of farmers: Rajnath
Commission for the Air Quality Management in the National Capital Region and Adjacent Areas, during a recent visit to Delhi, made several changes to be made in the draft resolution to protect the interests of farmers.

Speaking on the occasion of the visit (November 26), Union Home Minister Harsh Vardhan said: “We have been told that some people are trying to take away the land of farmers. We will not let anyone take land from farmers. We will protect the interests of farmers.”

The main points of the draft resolution that were changed include:

1. The resolution does not mention any specific date for the implementation of the resolution.
2. The resolution does not include any specific provisions for the protection of the interests of farmers.
3. The resolution does not include any provisions for the compensation of farmers whose land is taken away.

The draft resolution was proposed by the Communist Party of India (Marxist-Leninist) and the Communist Party of India (Marxist).

According to the Commission for the Air Quality Management in the National Capital Region and Adjacent Areas, the changes made in the draft resolution are aimed at protecting the interests of farmers. The Commission has also reaffirmed its commitment to protect the interests of farmers and ensure that their rights are not violated.

Fifteen minutes ago

More women move overseas, more cite family as factor; high up the ladder, gender still matters

At first glance, it seems unfathomable that women are more likely to migrate overseas in search of better opportunities. However, upon careful analysis, it becomes evident that family-related factors often play a significant role in women's decision to move overseas.

One of the key reasons is the desire to provide a better future for their children. Women often face gender-based discrimination in the labor market, which limits their career opportunities and earning potential. By moving overseas, women have the opportunity to earn higher salaries and gain valuable experience in the global workforce.

Moreover, women also consider the quality of education and healthcare in their decision to emigrate. Countries with high literacy rates, quality educational institutions, and advanced medical facilities are more appealing to women in search of better opportunities.

Despite these factors, it is important to note that the global gender gap persists, with women facing challenges in accessing leadership positions and attaining equal pay. Although these challenges may seem insurmountable, women are making significant strides in closing the gender gap and achieving equality in the workplace.

Establishing a level playing field for women in the global workforce is crucial in promoting gender equality and creating a more equitable society.

IN THE NEWS

The BEG, an activist group, has been calling for the recognition of the Indian Army as a separate institution, separate from the Ministry of Defence. The group has been critical of the government's policies and has called for a decrease in the number of military personnel.

In response, the government has stated that the BEG's demand is an attempt to undermine the country's security forces and that their actions are illegal. The government has also emphasized the need for a robust defense strategy to safeguard the country's sovereignty.

The BEG has been demanding the establishment of the BEG as an independent body to oversee the functioning of the country's defense forces. The group's action is expected to cause tension between the country's security forces and the government.

Further reading:

- The BEG's call for the recognition of the Indian Army as a separate institution
- The government's response to the BEG's demand
- The challenges faced by the country's security forces
- The importance of a robust defense strategy for the country
Gradual reduction from 80% to 60% ICU beds for Covid patients reduced

Based on panel’s report: experts cite 3 reasons to support decision — new UK strain, New Year, severity of cases

The Delhi government has decided to gradually decrease the number of ICU beds reserved for Covid patients in Delhi government hospitals from 80% to 60% on December 26. The decision was taken in view of the rising number of ICU beds for Covid patients, out of which 62,285 (62%) are vacant, as per the panel’s recommendations.

The government has also cited the new UK strain, New Year celebrations and the increased severity of cases in recent days as reasons for the decision. The experts stated that the government should gradually reduce the number of ICU beds reserved for Covid patients from 80% to 60%, and the upcoming New Year celebrations need to be avoided.

The government has also taken into account several factors, such as the new UK strain, New Year celebrations and the increased severity of cases in recent days, to decide on the reduction in the number of ICU beds reserved for Covid patients.

Why the govt is cautious

While experts have pointed out several times that marking a large chunk of ICU beds for Covid patients is not affecting the treatment of non-Covid patients, the government has been cautious.

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The government wants to hand a 
union farming in Haryana and 
not even today (7:45 AM, 29 Dec) the 
where they cannot submit it 
their villages and towns in 
There are 3500 tractor-trolleys 
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DELHI CONFIDENTIAL

Jashankar begins 2-day Qatar visit

New Delhi: External Affairs Minister S Jaishankar begins a two-day visit to Qatar on Monday, the first high-level Indian delegation to the small Gulf nation since the start of the COVID-19 pandemic. The visit is aimed at deepening economic cooperation and building "constructive" ties with the country which is a part of the Arab coalition against Iran.

 vaishnavi

Leadership change needed in state unit, UDP: Udaipur Cong leaders to AICC team

Ahmedabad: The much-awaited leadership change in the state Congress unit appears to be inching closer as the reputation of Udaipur district Congress president Mohanlal Solanki has been under a cloud over the past few months due to a series of controversies.

SHAIKH PHILIP

Tainted leaders still hold sway in Congress: Shahi

Ahmedabad: Tainted leaders continue to hold sway in the Congress unit at Udaipur district as the party is struggling to free itself from the allegations of corruption.

"The Congress as an institution is facing a crisis of credibility while the members of the state Congress are using their positions to benefit themselves," Congress sources said.

"Moreover, the Congress is going through a crisis of leadership, which is evident from the fact that the party's leaders have failed to implement the decisions taken at the recent Congress session."
After BJYM rally sparks clash in Ujjain locality, 4 residents face NSA charge

District admin carries out demolition drive in Muslim-majority neighborhood a day after clash

A single property owner and a tenant were offered, but they refused. The four residents were offered, but they also rejected.

After a day of rallies, the district administration had decided to take preventive steps to stop any further incident. Four residents were offered a chance to move to a safer place, but they also refused. A total of 14 residents have been offered, but they all rejected.

A rent contract.

antinestamp will be put on the passenger's ticket and he will not be able to travel on the train.

The body of Yuvraj Pawar (25) and Pakhadislum has been recovered. According to police, the two were residents of Bunder Hyderabad.

The body of the actor, who was known for his role in Kuch Kuch Hota Hai, was found in a river near Malakheda in Pune on Monday. His family had reported him missing on Friday.

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Power Disrupted to Mobile Towers

Punjab farmer unions say focus on boycott of telecom firm, blame ‘miscreants’

RAKHI JAGDA

MUKHAMPUR (LAHORE NEWS) — Punjab government on Thursday announced that electricity supply to various towns has been disrupted due to farmers’ protest against the Farmers (Protection from Unlawful Attacks) Bill, 2021, at various places. It was informed by a press release from the Punjab General Administration that the move was taken after a request from farmers to disrupt power supply to various towns.

“The farmers are aware of the consequences of their actions and we expect them to abide by the law,” the release said.

Meanwhile, the Coordination Committee of All India Kisan Sangrash Coordination Committee (AIKSCC) has said it will continue its protest against the bill and will not allow the power supply to be restored until its demands are met.

“Boycott of Reliance Jio connections will continue till we get our demands fulfilled. We will not allow the restoration of power supply to any town until our demands are met,” said AIKSCC member Anurag Agrawal.

The move comes as the government has faced criticism for its decision to pass the bill in the Parliament, with many farmers and activists criticizing it as a move to curb their protests.

The Coordination Committee of All India Kisan Sangrash Coordination Committee (AIKSCC) said, “We have been informed that the Supreme Court has rejected the farmers’ demand for a stay on the bill. However, we will not allow the restoration of power supply until our demands are met.”

The farmers have been protesting against the bill for the past few months, with many states and districts in the country affected by the protest. The Supreme Court had earlier directed the government to provide security to the farmers during their protests.

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**The Indian Express**

**Wednesday, December 28, 2020**

**THE EDITOR’S VILLAGE**

**Beneath the recovery**

**GROWTH POSITIVE**

Higher government spending, vaccine could provide a lift to the economy. Recovery to pre-COVID levels will take time.

**NEW BRITAIN**

Breast deal will lead to arrangement of UK’s foreign economic policy and international relations, offers India an opportunity.

**THE LAST STRAW**

Systemic neglect ensures that prisons act as warhouses for the marginalised.

**ASIA’S ASSISTANCE**

The political imperative to help the poor is now stronger than ever. But much of Asia’s response is as “soft” as the rest of the world’s. India’s pandemic relief efforts, for example, have so far been a gamble on how much the global community cares. The reality is that most of Asia’s countries are still trying to get their own act together.

**BIP IN POVERTY**

The basic income of the world’s poorest people, who are most vulnerable to the pandemic, has continued to erode. In India, the government’s attempt to provide a conditional cash transfer has been inadequate. In South Africa, the government’s response has been mixed. In Indonesia, the government has been slow to implement its conditional cash transfer program. In Bangladesh, the government has been unable to reach the poor.

Despite efforts, many of the world’s poorest people are still not receiving adequate assistance. The pandemic has exposed the fragility of the global economic system and the need for more effective policies to address poverty.
An American collection, a vindication

Wide participation in J&K DDC polls indicates that people of the UT are turning to democratic decentralisation in the hope for better governance

The successful completion of the District Development Council (DDC) elections in Jammu and Kashmir (J&K) is indicative of the people of the UT turning to democratic decentralisation and hoping for a better governance and development in the state. Prime Minister Narendra Modi has congratulated the people of J&K on their participation and said that the DDC elections have set a new yardstick in the country's democratic polity and reaffirmed the commitment of the government to provide regional autonomy and further consolidation of people's power at the hands of the elected representatives.

The elections saw widespread participation across the UT, with different communities showing their support for the democratic process. The DDC elections were conducted in 20 districts, with 120 seats being filled in the elections. The participation rate was highest in the district of Srinagar, where 80% of eligible voters cast their ballots.

The DDC system, which was introduced in 1970, is a unique model of governance in India, where the elected representatives work at the local level to address the needs of the people. The DDCs are expected to bring about a greater degree of democracy and accountability in the governance process.

The J&K government had announced the DDC elections in February this year, following the revocation of Article 370, which had been a source of contention for decades. The elections were held amid heightened security and were conducted under the supervision of the election commission of India.

The successful completion of the DDC elections is a significant step towards the realization of the aspirations of the people of J&K for a better governance and development in the state. The elections have been widely welcomed by the people of J&K, who have expressed their confidence in the elected representatives to bring about positive changes in their lives.

The DDC system is expected to help in the provision of better services at the local level and in the resolution of the grievances of the people. The DDCs are expected to work closely with the government to address the needs of the people and to bring about a greater degree of democracy and accountability in the governance process.

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Sailor missing in US waters since Dec 3, kin await word

AIDMK message to ally BJP: Fall in line or rework your 2021 poll options

JOGNIA SIRIKA
AR PURSHANKAR (DECEMBER 27)

PTI has finally decided to canvass support among the coastal Tamil Nadu seats, which include Tuticorin, Nagapattinam, Cuddalore and Tuticorin, for its national leader Nagaiah in the December 27 polls.

Nagaiah, who is contesting from the Tuticorin Lok Sabha seat, is expected to campaign in the region to draw the attention of the public to the agitation over the sealing of the Sterlite plant and the plight of the workers of the company. The AIDMK has also fielded its candidate from the Tuticorin seat.

The party is facing a tough battle in the region, where the BJP is expected to field its candidates in all four seats.

"We have decided to campaign in the region to draw the attention of the public to the sealing of the Sterlite plant and the plight of the workers of the company," said a party official.

The AIDMK is expected to field its candidate from the Tuticorin seat, where the party has a strong presence.

The party is also expected to field candidates in the other three seats, where it has a weak presence.

The BJP, on the other hand, is expected to field candidates in all four seats, where it has a strong presence.

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How to measure aerosols with a particle counter, after accounting for dust

**Coronavirus Dashboard**

**India Active Cases**

278,680

**Total Active Cases**

10,167,450

**World Total Cases**

250,331,829

**Last 10 Days**

118,539

**NEW DELHI, DECEMBER 28, 2020**

**The expert**

**Dr Shahid Jameel**

**Explain why you think there are no long-term aerosol variants of SAR-CoV-2?**

Because the virus has evolved to evade host immunity. The low probability of evasion host immunity is compensated for by the high rates of virus multiplication. For example, each virus particle has thousands of copies of RNA and a single mRNA. Because of this, even if the virus does not mutate to evade host response, it can still survive and spread.

**What is the cause for worry...**

There is widespread concern that these new variants could escape from the developing virus, making it more lethal. However, there is no evidence so far to suggest that these new variants are more transmissible or more virulent.

**Are new variants more transmissible?**

No, the new variants are not more transmissible. They are similar to the current virus in terms of transmissibility. However, they may have some advantages in terms of transmission, such as reduced virulence or increased fitness.

**Are these variants more virulent?**

No, these variants are not more virulent. They have lower pathogenicity compared to the current virus. The new variants may not cause more severe disease or more deaths. They may be less able to cause severe disease and death, leading to a decrease in severe disease and death.

**How does the virus spread?**

The virus spreads through aerosol transmission. About 21-23% of virus spreads through 5-10 microns. The rest is spread through 1-2 microns. When people do generate aerosols, they generate small dust particles. Many aerosols or small dust particles.

**Do vaccines protect against these variants?**

Yes, the vaccines are effective against these variants. They prevent infection and prevent severe disease. The effectiveness of vaccines against the new variants is currently being evaluated.

**What do we know about the new UK strain?**

The new UK strain has a mutation called P681H in the spike protein. This mutation allows the virus to evade the immune system, making it more difficult to clear. However, the vaccine is still effective against this strain.

**What is the best way to combat these new variants?**

The best way to combat these new variants is to continue to follow public health guidelines, such as wearing masks, social distancing, and getting vaccinated. Public health measures are critical in controlling the spread of the virus and preventing new variants from emerging.
**SUNIL ARORA, CHIEF ELECTION COMMISSION OF INDIA**

Will have special observers for Bengal... for law and order, expenses. If needed, we can act swiftly, ruthlessly.

The CEC talks about Bihar elections serving as template for coming polls, warns would be brought down by defections, calls for “sound legislative framework” for handling social media social media

**WHY SUNIL ARORA**

Suneet taking charge, Sunil Arora has supervised the 2019 general elections and the Bihar polls, the country's first election in a pandemic. The election commissioner also served as secretary to God in two ministries before joining EC

The Ashok Lava was now a non-starter. I remained silent, it didn’t mean to disclose... I don’t think (objectives) needed to be shared.

SAVANNA CHANDRAWAL: West Bengal isn’t a party or a state; it’s a people’s movement, and the people should be involved in determining the course of the election… Sambalpur has been penalised under different libel, only because of a small error in the wording of the libel.

The CEAC (Chandigarh) has been penalised under different libel, only because of a small error in the wording of the libel. We have already given our view on the West Bengal elections. We have a proposal on the West Bengal elections. We have already given our view on the West Bengal elections. We have a proposal on the West Bengal elections...
Afghanistan's village of widows, the opium trade has taken a deadly toll

In Afghanistan's village of widows, the opium trade has taken a deadly toll. Widows have been left to fend for themselves in the rugged Adraskand district.

In Europe, the opium trade has also taken a toll. In December 27, 2021, Yemen's Law Enforcement announced the arrest of 17 people in the Yemeni port city of Aden for smuggling opium.

In China, the Chinese delegation arrives in Nepal amid political crisis. The delegation is led by Vice Minister of International Development Ge Fei.

In Bangladesh, the Chittagong District Health Authority has evacuated around 1,000 Rohingya refugees from Bhashan Char to Chittagong on December 4.

In Italy, the Italian Government has announced plans to provide aid to the Afghan refugees who have recently arrived in the country.

In Afghanistan, the World's Largest Producer of opium and poppy is its most lucrative cash crop.

In Afghanistan, government officials have called for an end to the opium trade, which has been a major source of funding for the Taliban.

In Afghanistan, the Taliban have launched an offensive to clear the north of the country of government forces.

In Afghanistan, the Taliban have warned that they will not negotiate with the Afghan government unless it meets their demands.

In Afghanistan, the Taliban have announced the arrest of a senior Taliban leader in southern Afghanistan.

In Afghanistan, the Taliban have announced the capture of a key town in the north of the country.

In Afghanistan, the Taliban have announced the launch of a major offensive in the north of the country.

In Afghanistan, the Taliban have announced the withdrawal of their forces from the city of Kunduz.

In Afghanistan, the Taliban have announced the start of a major offensive in the south of the country.

In Afghanistan, the Taliban have announced the start of a major offensive in the east of the country.

In Afghanistan, the Taliban have announced the start of a major offensive in the west of the country.

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In Afghanistan, the Taliban have announced the start of a major offensive in the north of the country.

In Afghanistan, the Taliban have announced the start of a major offensive in the center of the country.

In Afghanistan, the Taliban have announced the start of a major offensive in the south of the country.

In Afghanistan, the Taliban have announced the start of a major offensive in the east of the country.

In Afghanistan, the Taliban have announced the start of a major offensive in the west of the country.

In Afghanistan, the Taliban have announced the start of a major offensive in the north of the country.

In Afghanistan, the Taliban have announced the start of a major offensive in the center of the country.

In Afghanistan, the Taliban have announced the start of a major offensive in the south of the country.
RECAPITALISATION OF PUNJAB & SIND BANK

Zero coupon bonds: Innovative govt tool to fund PSBs, keep deficit check

SUNNY VERMA & ANUBHAV DUBEY
NEW DELHI, DECEMBER 27 | THE INDIAN EXPRESS

The government’s move to issue special zero coupon recapitalisation bonds is a vital step in recapitalising public sector banks (PSBs) after a protracted period of near zero credit growth, one year after the start of the pandemic. These bonds are interest-bearing and will be issued at par.

The stepping-up of the federal government’s recapitalisation efforts comes before the end of the financial year, and may help banks shore up the balance sheet and meet regulatory requirements in the current year. The bonds will be issued by PSBs to improve their capital adequacy ratios and help them refinance their existing debt.

The bonds are issued at par, which means they do not have any fixed interest payment, unlike traditional bonds. Instead, the bonds have a variable interest rate that is determined by the government at the time of issuance. The interest rate on the bonds is reset quarterly, and the holder of the bond is paid interest at the end of each quarter, based on the prevailing interest rate at that time.

The proceeds from the issue of the bonds will be used to improve the capital adequacy ratio of the banks, which is currently below the regulatory requirements. The bonds will also be used to refinance the existing debt of the banks, which is expected to reduce their interest burden and improve their financial performance.

The government has set aside Rs 2.5 trillion for recapitalisation of PSBs, and has already allocated Rs 1.04 trillion to the banks in the current fiscal year. The issue of special zero coupon bonds is expected to be a significant step in meeting the remaining Rs 1.46 trillion requirement.

The bonds are expected to be issued in the next few weeks, and the proceeds will be used to improve the capital adequacy ratio of the banks. The banks will also be able to refinance their existing debt, which will help reduce their interest burden and improve their financial performance.

The introduction of special zero coupon bonds is a significant step in the government’s efforts to recapitalise PSBs, and will help the banks to improve their financial performance and meet regulatory requirements. The bonds are expected to be popular among banks, as they offer a lower interest rate compared to traditional bonds, and will help the banks to improve their capital adequacy ratio.
**Stand-in stands tall**

Indian captain Rahane’s memorable hundred, leading from the front, puts visitors in charge as Aussie hopes flounder

Rahane was the first to bat and set the tone for the innings, scoring a knock of 104**.

**Terafoss**

**Scores**

**BOWLED**

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<thead>
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<th>Score</th>
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**OVERS**

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**T20 World Cup**

India vs Australia

**SCORING SYSTEM**

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<td>6</td>
<td>4</td>
</tr>
<tr>
<td>4</td>
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</tbody>
</table>

**The full script of the PKL**

India’s Kabaddi tour of Australia is set to start in December, but the season has been delayed due to the COVID-19 pandemic. The Kabaddi Australia Tour 2020 was scheduled to begin in October, but has been postponed to December due to the ongoing pandemic.

**Kabaddi World Cup**

India vs Australia

**SKILLS**

<table>
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<th>Description</th>
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<td>Ball thrown directly from the handline to the opponent’s court</td>
</tr>
<tr>
<td>Footline</td>
<td>Ball thrown directly from the footline to the opponent’s court</td>
</tr>
<tr>
<td>Lowpost</td>
<td>Ball thrown directly from the lowpost to the opponent’s court</td>
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</table>

**THE INDIAN EXPRESS, MONDAY, DECEMBER 28, 2020**

**SPORTS**

**Age doesn’t get you down, responsibilities do: Ajay Thakur**

Police duty, family commitments and falling fitness add to 34-year-old’s woes in kabaddi’s wiped out season

Shakib Al Hasan

Since the news of the Covid-19 pandemic, Shakib Al Hasan has been in the news. The Bangladesh all-rounder has been ruled out of the 2020-21 Sports迷er General Clubs Championship due to a knee injury.

**DOUBLE ROLL**

Kabaddi star Rahane is a DP in the Himalayan Pradesh Police. The pandemic snatched his focus away from the sport this year.

**Messed up Extended Break**

Laxmi Misri missed her return to training on Monday after being granted permission by the Indian kabaddi team. She arrived in Coimbatore on Sunday, where she will undergo two days of tests before returning to training on Tuesday morning.

**SPORTS NETWORK, 5AM**

The Indian Express

RAJDEVA

**BARRING VIRAT Kohli, none of the Indians have mysteriously shed that movement.**

In any case, the Indians have long ago up for the fight. But in the last few years, the Indian cricket team has been ravaged by a similar kind of injury. The ball has to be delivered with the same energy and precision as in the past. But in the last few years, the Indian cricket team has been ravaged by a similar kind of injury.