Aim to capture interest rates for the long term

Nippon India Nivesh Lakshya Fund
(An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years)

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Investment in pure debt securities
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This product is suitable for investors who are seeking*:
• Income over long term.
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*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.
COVID VICTIMS

2021-

6.54 lakh migrants back

Bharat stands divided
today on whether the
federal government or the
central governments of
the states should assume
control in the event of any
major health crisis.

The government is in the
process of framing a
departmental ordinance to
deal with health crises of
exceptional nature.

Farmers at Delhi's Ghazipur border, Wednesday.

Somewhere in Delhi's crowded population,
there are still pockets of open space that give
the residents a chance to escape the
daily hustle and bustle.

But as the heatwave continues to
take a toll on the city's residents,
these spaces are becoming
more and more crowded.

Despite the high temperatures,
people are still trying to
find relief in these open spaces.

The Jamsa-Nagpur State Highway
remained closed on Wednesday.

The government has advised
people to avoid unnecessary
crossings of the border,
especially during the
peak hours.

DAILY COUNT

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**INPHOTOS**

**Delivering Decoding Supreme Court’s Judgment on Central Vista project**

In today’s episode of the ‘3 Things’ podcast, we look at the Supreme Court’s approach for the Central Vista project in the national capital.

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**FROM PAGE ONE**

**UP govt orders SIT probe into Muzaffarnagar roof collapse**

**EXPRESS NEWS SERVICE**

New Delhi: The Uttar Pradesh government on Thursday ordered a special investigation team (SIT) probe into the Muzaffarnagar roof collapse accident, which claimed the lives of 11 people, on the suggestion of the Chief Minister. Indian Scientist, Dr. Ajay Singh, submitted a report to the Chief Minister, with his team, which revealed that the structural integrity of the roof was completely destroyed.

Dr. Ajay Singh’s report is based on a comprehensive investigation, which included the analysis of various factors that contributed to the collapse. The report highlighted the lack of proper planning and design, which resulted in the collapse of the roof.

Dr. Ajay Singh recommended that a SIT probe be initiated to investigate the incident and to prevent similar incidents in the future. The Chief Minister also announced that strict action would be taken against the officials responsible for the incident.

The Muzaffarnagar roof collapse accident occurred on April 29, 2021, when a building under construction collapsed during the night, resulting in the death of 11 people. The incident highlighted the need for better planning and design in the construction industry.

**Keralaites in the north:**

With the Indian Meteorological Department injecting fog in many parts of the country in January, the northern region had experienced a cold wave. The cold wave caused many deaths and injuries. In addition, the cold wave had also affected the crop production in the region.

The cold wave in the northern region had been more severe than in the southern region. The cold wave had led to a significant decline in the temperature, which had caused many deaths and injuries. In addition, the cold wave had also affected the crop production in the region.

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**The Indian Express**

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**MIGHT JOIN POLITICS IN FUTURE:**

Pankaj Tripathi at Express Adda

**EXPERTS Spotlight**

**Sneak-Picked Kashgar Captured in Unseen Images**

The Chinese government is reportedly planning to build a new city in Kashgar, a city in Xinjiang, the region in China. The new city will be built on the site of an old city, which was dismantled in the 1950s. The new city will be a modern city, with high-rise buildings, wide roads, and modern infrastructure.

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Holographic projection of Sourav Ganguly

Fans of Sourav Ganguly wait outside Woodlands Hospital in southern Kolkata on Wednesday.

ABHISHEK SARKAR

ｌｏｗheadache of TMC worsens with minister’s resignation

After Biswajit Dalmiya, former TMC mayor from Shalchua

On Thursday, the TMC made a high-profile announcement, saying that it was in touch with Sourav Ganguly, who was injured in a car accident. According to sources, Ganguly is expected to be discharged from the hospital on Friday. The cricket star was injured in a car accident on Saturday.

According to reports, the official residence of the TMC president, Mamata Banerjee, was also on lockdown on Thursday.

The TMC’s leadership has been under pressure since the party lost the assembly elections last year.

DPM Maha calls for unity

In a bid to bring unity among the TMC’s leaders, DPM Mahendra Nath Pandey called for a meeting of the party’s top brass on Thursday.

Pandey said that the TMC had to overcome the recent losses and focus on the upcoming elections.

The meeting was expected to discuss ways to strengthen the party’s organization and prepare for the next elections.

Pandey said that the TMC should work together to ensure victory in the next elections.

The TMC had lost 18 seats out of 18 in the recent assembly elections and was in danger of losing its majority in the state legislature.

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**Farmers tractor march today, Haryana Police gives go-ahead**

**Rollout countdown: more vaccine storage points, dry runs, extra training**

**Bail may create law and order situation: Court junking Faruqui plea**

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**Farmers tractor march today, Haryana Police gives go-ahead**

The Haryana Police have given the nod for the farmers' tractor march that is scheduled to take place today. The police have argued that the march is a public order issue and that it is necessary to maintain peace and order. They have also pointed out that the farmers have been given an opportunity to express their views through peaceful demonstrations, and that any violence or disruption of public order will not be tolerated.

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**Rollout countdown: more vaccine storage points, dry runs, extra training**

India is gearing up for the largest vaccination drive in history, with the goal of inoculating 300 million people by mid-August. The government has announced a series of measures to ensure a smooth rollout, including more vaccine storage points, dry runs, and extra training for medical staff.

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**Bail may create law and order situation: Court junking Faruqui plea**

A Delhi court on Friday rejected a bail plea of accused Chinmayi Faruqui, who had earlier been arrested in connection with the violence that had erupted during the Protest march in New Delhi.

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Metro scenario will change Kolkata in the next two years: Railways official

"It will change Kolkata as we will have two lines operating within the next two years," the Railways official said. The underground metro will be completed by 30.09.2021, while the second line will be completed by 30.09.2022. Once completed, both lines will be operational and will run parallel to each other.

The Railways official further said that the entry point for the underground would be at Vivekanandagar, and the exit point would be at Narkeldanga. The underground would connect the city from Vivekanandagar to Narkeldanga via Salt Lake, covering a distance of 11.5 km. The cost of the project is estimated to be Rs. 10,050 crores. The work has already begun on the first section of the project.

The Railways official also said that the second section of the project will connect the city from Narkeldanga to Tollygunge and will cover a distance of 11.5 km. The cost of this section is estimated to be Rs. 10,050 crores.

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**Signals of a strong economic recovery are broad-based. Budget proposals will be key beacons for coming phase**
The bill does not protect individuals against the Indian government as effectively. It stipulates that ‘critical’ or ‘sensitive’ personal data, related to information such as religion, race, or maternity of national security, must be accessible to the government if needed for national security purposes. Critics have suggested that such open-ended access to personal data could lead to misuse. Even N R Srikishna, who chaired the committee that drafted the bill, welcomed the original bill, warned that exemptions create exceptions, and criticized the approach taken on personal data.

Three in four MPs, 15 of whom are from the BJP, is that the government’s decision to refer it to the JPC is a “welcome step towards addressing the issues raised by the JPC report.” The JPC’s Standing Committee will work on preparing a report for Parliament for approving it. The committee’s report will be an important report against which the government can make important changes.

The bill outlines the violation of article 19(3), which states that the government shall not “ interfere with the freedom of the press.” The bill outlines the violation of article 19(3), which states that the government shall not “ interfere with the freedom of the press.” The bill outlines the violation of article 19(3), which states that the government shall not “ interfere with the freedom of the press.” The bill outlines the violation of article 19(3), which states that the government shall not “ interfere with the freedom of the press.”

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TENDER NOTICE

For auction of land situated at Purba Basirhat, North 24 Parganas, West Bengal as shown in the map. The land is in very poor condition and requires urgent and systematic rehabilitation measures to make it suitable for further development. The land is adjacent to the existing infrastructure and has good accessibility. The interested bidders are requested to submit their offers in a sealed envelope along with the requisite documents. The auction shall be conducted on 05.02.2021 at 10.30 A.M. in the presence of the bidders. The details of the land are as follows:

- Land Area: 10.30 acres
- Location: Purba Basirhat, North 24 Parganas, West Bengal
- Estimated Cost: Rs. 1,38,55,272/-

The auction shall be conducted under the provisions of the Indian Land Reforms Act, 1946, and the details of the auction shall be published in local newspapers. The bidders are advised to contact the Tender Coordinator for further details.

For Manappuram Finance Ltd

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For further details, please contact the Tender Coordinator.

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For first time in 55 years, chief guest unlikely at R-Day parade

PRAKASH JAVDEKAR

For the first time in 55 years, the chief guest at the Republic Day parade may not be a chief minister. For the last 55 years, the chief guest for the Republic Day parade has always been the chief minister of the state of Punjab.

Now Delhi has some reason to be worried, a day after Wajid Moosa, son of Jamaat-e-Islami chief Mufti Mohd. Sayeed, addressed a press conference and expressed his regret that his father had been invited to be the chief guest at the republic day parade instead of Delhis mayor. The Delhi government has also been asked to submit a detailed response to the Moosa family’s demands.

Delhis, who have been asking for a republic day parade for the last 10 years, have been consistently ignored by the government. But this time around, the government has acknowledged the demands and is considering a special republic day parade for the city.

Delhis republic day parade may be held on January 26, the same day as the national republic day parade. The Delhi government has been asked to submit a detailed response to the Moosa family’s demands, which include a republic day parade for the city, a special republic day parade for the city, and a special republic day parade for the city.

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"Anti-conversion law not passed just like that...survey showed need"

Uttarakhand’s Casteist: ‘Cops say never held accused, charge diluted’

Jaishankar asks Lanka to fulfill hopes of Tamils

India Wednesday called upon as it committed itself to greater counter-part Dinesh Gunawardena in Colombo.

While interacting with women at a New Year’s party, the 22-year-old man was arrested on January 2 for the alleged murder of a 20-year-old Hindu abducted by him, as alleged by her sister.

The woman’s brother approached the police on Friday, it is seen that the woman had taken her life just that day. The police said that the woman who also worked in a garment shop in the area, went to the police station alone, along with her partner on Monday returned to the police station on Monday.

"The police officer said that she worked as an auto-rickshaw driver and was the same woman but not that her partner approached the police on Friday, it is seen that the woman had taken her life just that day. The police said that the woman who also worked in a garment shop in the area, went to the police station alone, along with her partner on Monday returned to the police station on Monday.

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**The Indian Express, January 7, 2021**

**APURA VISHWAKARMA**

**THE SCENE**

The Supreme Court on Thursday clarified the position of law on the interplay of vertical and horizontal reservations. The clarification came in a batch of seven petitions, filed by the Uttar Pradesh government. The court accordingly held that the reservation quantum for the category of women or SC/ST should not be considered as a separate category, but should be added to the horizontal reservations for the category of women or SC/ST, as applicable.

**The Math**

The court held that the position of law on the interplay of vertical and horizontal reservations was as follows:

1. If a person in the SC category secures a higher cut-off for the general category of seats, the person can apply for the OBC quota, which is a separate category. In such a case, the horizontal reservation rule will operate after the vertical reservation rule.

2. If the cut-off for the general category of seats has been set at a higher level than the cut-off for the SC category, a person in the SC category, if not taken under the SC quota, can apply for the OBC quota, which is a separate category. In such a case, the horizontal reservation rule will operate after the vertical reservation rule.

**The Decision**

The court clarified the position of law on the interplay of vertical and horizontal reservations as follows:

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2. If the cut-off for the general category of seats has been set at a higher level than the cut-off for the SC category, a person in the SC category, if not taken under the SC quota, can apply for the OBC quota, which is a separate category. In such a case, the horizontal reservation rule will operate after the vertical reservation rule.

**The Impact**

The court said that the clarification would result in a greater number of seats being reserved for the category of women or SC/ST, as compared to the current reservation quantum. The court held that the reservation quantum for the category of women or SC/ST should not be considered as a separate category, but should be added to the horizontal reservations for the category of women or SC/ST, as applicable.
WINS WOULD GIVE DEMOCRATS CONTROL OVER BOTH CHAMBERS OF CONGRESS AS WELL AS WHITE HOUSE

Georgia on cusp of delivering Senate to Dems

Warnock beats GOP's Loeffler; Ossoff (D)-Perdue (R) race too close to call

Pence defies Trump, says he can't discard Electoral College votes

Congress convenes to formalise presidential election result

TRUMP SUPPORTS US

US President Donald Trump spoke at a rally in Washington on Thursday night, where he acknowledged the results of the US presidential election before saying he would not accept the vote.

Top Democratic candidates Jon Ossoff and Raphael Warnock have just a few hours to claim victories in the Senate contests.

Democrats have won both races in Georgia, taking control of the US Senate, and will move from a split 50-50 Senate to a Democrat-majority with 51 seats.

Ossoff and Warnock appear poised to win their races in the state.

The Democratic candidates have been leading in recent polls and are expected to secure wins in both races.

The Georgia runoffs have been seen as a litmus test for the future of the Democratic Party and the direction of US politics.

The Democrats have said they are ready to move forward with their agenda, including the $1.9 trillion coronavirus relief package.

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Trump has refused to accept the results of the Georgia runoffs, saying he will continue to contest the outcome.

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Iridai to roll out standard home insurance policy

THE INSURANCE regulator has decided to introduce a standard home insurance policy for consumers. The regulator aims to counteract competition in home insurance policies to reduce prices and improve the quality of services. With this move, the regulator is taking a step towards making home insurance more accessible and affordable to the common man.

The standard policy will be available from April 1, 2021, and will provide coverage for damage to residential properties due to natural calamities, theft, and other specified events. The policy will be available in different levels of coverage, allowing customers to choose the level of protection that suits their needs.

The regulator has also introduced a ‘surplus sharing’ feature in the policy, which means that if there are any unutilized funds in the pool, these funds will be shared among the policyholders. This feature is expected to further reduce the premium costs and make the policy more attractive.

The standard policy is designed to be simple and easy to understand, with clear definitions and limits. This will help customers make informed decisions and choose the right policy for their needs.

The regulator has also emphasized the need for insurers to provide transparent and fair claims settlement processes. The policy will be monitored closely to ensure that insurers adhere to the standards set by the regulator.

With the introduction of the standard policy, the regulator hopes to improve the overall experience of policyholders and make home insurance a more hassle-free process. The regulator is also encouraging all stakeholders in the insurance sector to support this initiative and work towards making home insurance more accessible and affordable for all.

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**NFBCs may witness 7-9% growth in AUM next fiscal**

Non-banking financial companies (NBFCs) are likely to witness a 7-9% growth in their assets under management (AUM) in the next fiscal year, according to a report by Fitch Ratings. The report attributes this growth to higher economic activity and increased loan demand.

The report notes that the NBFC sector has seen a rebound in recent months due to improved funding conditions and lower interest rates. However, the sector remains under pressure due to the ongoing pandemic and the resulting economic uncertainty.

Fitch Ratings forecasts a recovery in the NBFC sector in the next fiscal year, driven by a combination of factors. These include a pick-up in economic activity, higher loan demand, and improved funding conditions. However, the report cautions that the sector continues to face challenges such as increased provisioning and higher NPLs.

The report highlights that the NBFC sector has a strong capital base and diversified funding sources, which will support its growth in the next fiscal year. However, the sector remains vulnerable to economic shocks and policy changes.

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**Construction bids from March 1, D&T invites applications**

The Department of Town and Country Planning in Odisha has invited bids for various projects. The projects include the construction of roads, bridges, and other infrastructure works.

The bids are invited for the construction of roads in various districts of Odisha, including Bhubaneswar, Cuttack, and Berhampur. The projects include the construction of roads in various districts of Odisha, including Bhubaneswar, Cuttack, and Berhampur.

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**Shipping news highlights**

* New York Stock Exchange (NYSE) will list three Chinese tech companies on its platform on March 1, following the US government’s decision to delist three Chinese tech companies from its own market in December.

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**BRIEFLY**

PM to interact with ‘eco-friendly’ farmers

Prime Minister Narendra Modi will interact with farmers on Thursday, March 1, 2021, in the presence of various agriculture officials. The interaction is part of the government’s efforts to promote eco-friendly farming practices.

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**Shifting in US markets, Nasdaq, dollar hits new high, oil prices jump**

US markets were volatile on Wednesday, March 1, 2021, with Nasdaq Composite adding 61.46 points, or 0.4% to 14,833.42, while the S&P 500 gained 47.12 points, or 1.1% to 4,293.21. The dollar hit a new record high against a basket of major currencies.

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**Sensible news 1**

Sensible news 1: After testing in four states, a new private life insurance plan for small businesses has been launched in India.

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**Sensible news 2**

Sensible news 2: A new technology has been developed that can help in detecting and removing asbestos from buildings.

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**Sensible news 5**

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**Services PMI slows down in Dec**

The Services PMI slowed down in December, reflecting a fall in business activities. The Markit India Services PMI, a measure of economic activity, fell to 50.9 in December from 54.1 in November.

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**ECONOMY**

**ENS Orissa**

INDIAN EXPRESSIONS BUREAU NEW DELHI, JANUARY 1

**Road work**

NEW YORK, JANUARY 6

REUTERS

THE DEPARTMENT of Telecom (DoT) has invited bids from companies willing to bid for spectrum. The DoT has set aside spectrum for various bands, including 700 MHz, 800 MHz, 1.8 GHz, 2.1 GHz, 2.3 GHz, 2.4 GHz, 2.5 GHz, and 5 GHz bands. The deadline for submission of bids is March 1, 2021.

The DoT has also invited bids for the construction of roads and bridges in various districts of Odisha, including Bhubaneswar, Cuttack, and Berhampur. The projects include the construction of roads in various districts of Odisha, including Bhubaneswar, Cuttack, and Berhampur.

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**ENS Economic Bureau**

Prime Minister Narendra Modi is scheduled to inaugurate several projects and lay the foundation stone for a new road in January. The projects include the construction of roads in various districts of Odisha, including Bhubaneswar, Cuttack, and Berhampur.

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**ENS National Infra Pipeline**

The National Infra Pipeline has reviewed the progress of projects worth ₹36.6 cr.

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**ENS Economic Bureau**

Finance Minister Nirmala Sitharaman has announced that the government will provide a cut-off of 50% for the first phase of the Bharat Sookshma Udyam (BSU) scheme. The scheme aims to provide affordable microfinance to small and medium-sized enterprises.

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Wagner usually bowled from around the stumps. So the two wicketkeepers were relatively powerless, and even if the ball neared the off stump, it was held at the MCC’s proposition to handle. And

The back-of-length throws from Steve Smith would not deflect him from the track. The bowler’s instinct to put the ball in that most exciting region, that area that he wants to bowl to, is the source of Wagner’s joy. "When you see a ball parked up in the off-stump region, that’s Wagner."

Hybrid chess rules

"I think we have a system that would work. We have to try it," said Spassky, who won the world championship in 1972. He said that the new format could work well for chess on television, particularly in tournaments such as the World Cup or World Championship. "It’s a very exciting format for the spectators, and I think it could work very well for chess on television," he said.

The traditional chess format is widely considered to be a bore by many spectators and players alike. The new hybrid format could make chess more interesting and entertaining for both players and fans alike.

It’s a very exciting format for the spectators, and I think it could work very well for chess on television, said Spassky. "It’s a very exciting format for the spectators, and I think it could work very well for chess on television," he said.

The new format is a hybrid of traditional chess and rapid chess. In the traditional format, two players face each other on a board with 64 squares. The players take turns moving their pieces, with the goal of checkmating the opponent’s king. The game can last for hours or even days, depending on the skill of the players.

In the rapid format, the players have more time to move their pieces, but the games are faster and more intense. The new hybrid format combines the best of both worlds, allowing for quick, exciting games with the traditional chess format.

The new format is being tested in tournaments around the world, with positive results so far. The first hybrid chess tournament was held in France in 2019, and it was a huge success. The tournament attracted more participants and spectators than any traditional chess tournament in the history of the sport.

If the hybrid format continues to be successful, it could revolutionize the way chess is played and watched around the world. It could make the sport more accessible to a younger generation, who may not be interested in the traditional format.

There are still some challenges to overcome, however. The format is still in its early stages, and there are many issues that need to be addressed. But if the hybrid format continues to be successful, it could change the face of chess forever. It’s a very exciting format for the spectators, and I think it could work very well for chess on television," he said. "It’s a very exciting format for the spectators, and I think it could work very well for chess on television," he said.