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(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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- 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 enables 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.
20 years on, where are the Board toppers? Over half are abroad, most in science and technology

Gender gap; students increasing from outside metros; most favoured destination, IIT popular route; minorities, SC/STs invisible: 86 CBSE, ISC toppers 1996-2015 tell stories of change - and point to challenges as the new National Education Policy rolls out

RITIKA CHOPRA

NEW DELHI, DECEMBER 26

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PHYSICIAN-SCIENTIST AT MEMORIAL SLOAN-KETTERING CANCER CENTER IN NEW YORK; AND ANGOVIAN INVESTMENT ADVISER, KARUNA GANESH, 37, LEFT THE INDIAN INSTITUTE OF TECHNOLOGY, KOLKATA, IN 1997 TO JOIN THE UNIVERSITY OF PENNSYLVANIA. SAID, "SIX TO EIGHT YEARS FOR A PHD IN THE US, BUT IN INDIA IT WAS AN EXCELLENT EXPERIENCE TO LEARN ABOUT THE ADMINISTRATION." 

Bharat Bhushan Manjrekar, who grew up in a small village in Maharashtra, is one of the 86 CBSE toppers. He is now working in the US as a research scientist. He said, “I believe education is a trust that we give our children for their future. In India, the trust is often not delivered in the way it was expected. The Indian government needs to be more accountable to the people it serves.”

The analysis of the data from the 1996-2015 toppers reveals that over half of them grew up outside of India’s border towns, and only one was a minority – one of them did. And yet, all of them are abroad, either studying or working, and only half of them took up a job on returning. There are many reasons why this is the case: first, the lack of options available to them in India; second, the quality of education; and third, the lack of opportunities.

This may seem surprising, given that India has one of the largest and most diverse economies in the world. But the reality is that, while India has made significant strides in recent years, there is still a long way to go in terms of providing quality education to all students.

Over half the toppers live abroad.

“ More than half – between 21 and 40 years of age – have turned their backs on India. Of these, a significant number of them are pursuing advanced degrees in the west. Many of them feel that their opportunities are limited in India, and that they can achieve more abroad.”

Karuna Ganesh, who left the Indian Institute of Technology, Calcutta, in 1999 to join the University of Pennsylvania, said, “Six to eight years for a PhD in the US, but in India it was an excellent experience to learn about the administration.”

Family Tribute

The wife and daughters of cricketer Dean Jones, who passed away recently, paid tribute to him in an obituary.

Day After PM Drew Live

Farmer unions agree to return to table: Next round of talks Tuesday

Modesties for repeal, guarantees on MSP on their agenda; Ugrahanka says more farmers on way to join protest

A 45-year-old Prime Minister Narendra Modi said the government was ready to make “structural, large and fast” reforms with farmers’ support against the new laws, in New Delhi on Monday.

According to the unions, the meeting would be held to “review the ongoing dialogue between the government and the farmers’ organizations.”

It’s Advantage Men

IT’s ADVANTAGE MEN

According to the unions, the meeting would be held to “review the ongoing dialogue between the government and the farmers’ organizations.”

MP ‘love jihad’ Bill tougher, but limits who can file FIR

IRAM SIDDIQUE

HISPON, DECEMBER 26

IHIS PhD and M Tech, we got a lot of hands-on experience. I have never had a job that was cut shorter than the probe and of the investigation findings. These are insights from the investigation.

International students who are passionate about science and technology and want to pursue higher education abroad are gaining more opportunities in India. This is due to the growing number of universities and research institutions that are offering programs in science and technology.

The Indian Council for Cultural Relations (ICCR) has been instrumental in promoting education and research opportunities for international students. The ICCR offers scholarships and fellowships to students from around the world to study in India.

The growing number of international students in India is also due to the increasing number of universities and research institutions that are offering programs in science and technology. More than 20 universities and research institutions in India offer programs in science and technology, and the number of international students is expected to continue to grow in the coming years.

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Panchayati Raj system has been introduced in the country. It is the local governing body for rural areas. The Chief Minister also mentioned that the Panchayati Raj system has been in place in various parts of the country for a long time. He pointed out that the system has been working well in many parts of the country.

In contrast, the UP Government has been more aggressive in implementing the law. The Prime Minister also pointed out that the UP Government has been more aggressive in implementing the law. The Prime Minister also pointed out that the UP Government has been more aggressive in implementing the law.

The Prime Minister also emphasised the importance of empowering local bodies. He said that the Panchayat and Municipal elections have been held in various parts of the country. He pointed out that the elections have been held in various parts of the country. He pointed out that the elections have been held in various parts of the country. He pointed out that the elections have been held in various parts of the country.

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Santiniketan land-leased on long-term lease, says Sen

EXPRESS NEWS SERVICE
KOLKATA, DECEMBER 26

The TMC counter: BJP has made country haven for harmad, women most safe in Bengal

TMC leaders call Amit Shah "traitor"

As BJP facilitates newcomers, TMC agitation turns into scuffle

An Express-India report

Bengal health scheme better than Centre’s. TMC hits back at PM

BCECEB releases list of occupants, says till date no application received

BCECEB releases list of occupants, says till date no application received

The opposition TMC yesterday said the list of tenants giving shelter to BCCI president Sourav Ganguly and his family in Rabindra Bhavan was yet to be finalized and submitted to the Kolkata Municipal Corporation.

At a press meet at the TMC party headquarters here, senior TMC leader and minister Satyajit Biswas told mediapersons that the list of tenants giving shelter to Sourav Ganguly and his family in Rabindra Bhavan was yet to be finalized and submitted to the Kolkata Municipal Corporation.

"The list of tenants giving shelter to Sourav Ganguly and his family in Rabindra Bhavan was yet to be finalized and submitted to the Kolkata Municipal Corporation," Biswas told mediapersons.

The TMC leaders said the party was also getting information about the various illegal activities of the BCCI president and his family in Rabindra Bhavan and would come out with a report on the same.

Biswas also said the party leaders would immediately take up the issue with the Kolkata Municipal Corporation and demand the sealing of Rabindra Bhavan in protest against BCCI president Sourav Ganguly residing in the public building.

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PM launches JK health cover scheme, says benefit everyone but Kolkata

PM's Puducherry plans sparks Chief Minister-Bedi tussle

Six of top thinkers engineering

Four more than the topapers (40 out of 141) chose engineering among the various options in the last year's Class 10 exam. Among those who are undergoing engineering, a few are pursuing their studies by opting for admission to engineering colleges through the Joint Entrance Examination (JEE).

Many, however, confessed that they were not interested in engineering and that they chose the course for the opportunities it would provide them in future.

Standard XII student, Sivakozhunthu, in his autobiography, said that he was interested in engineering, but after considering the future opportunities, he decided to choose a different course.

Narendra Modi apparently referred to power when courts first directed the appointment of the State Election Commissioner. VN Narayanasamy was appointed as SEC. On December 20, 2019, the All Assam Students' Union (AASU) filed a writ petition in the Guwahati High Court against the appointment of V.N. Narayanasamy as the Chief Election Commissioner of Assam seeking a quashing of the order. The petitioner alleged that the Chief Election Commissioner's appointment was against the Constitution and that the decision was taken without following the due process.

The court directed the petitioner to file a separate petition for intervention in the matter. The petitioner has filed a petition seeking the quashing of the order of appointment of V.N. Narayanasamy as the Chief Election Commissioner of Assam.

In May 2018, the SC directed the Central government to appoint a State Election Commissioner as per the Panchayats Act, and also to send a report to the President in this regard.

The L-G, she said, is the competent authority to appoint the SEC. On December 20, 2019, the AASU filed a writ petition in the Guwahati High Court against the appointment of V.N. Narayanasamy as the Chief Election Commissioner of Assam seeking a quashing of the order. The petitioner alleged that the Chief Election Commissioner's appointment was against the Constitution and that the decision was taken without following the due process.

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Cong says its UP chief missing after arrest, cops say sent to Lucknow

EXPRESS NEWS SERVICE 

Lucknow, December 26: "Most of the issue is mainly a question of political interpretation and the police department has sent a case sheet," UP home minister Azam Khan told the media on Saturday. "It has been a long-time dispute between two political parties and the police have already submitted a case sheet," he said.

Meanwhile, the Union Youth Congress has condemned the arrest of former Union minister Sanjay Singh, who was arrested by the CBI on Saturday. "It is a clear case of political vendetta," the Youth Congress said in a statement.

In an interview with the Times of India, Sanjay Singh said: "We have been subjected to harassment and torture, and the CBI has been acting as a political tool."

The CBI had arrested Sanjay Singh in connection with a case related to the murder of Union minister Pankaj Singh. Sanjay Singh's brother, Vineet Singh, was also arrested in the same case.

EXPRESS NEWS SERVICE 

Kolkata, December 26: "The situation is very serious and we have to take immediate action," said West Bengal chief minister Mamata Banerjee on Saturday.

She said the state government had asked the central government to take over the investigation and that she would be meeting the prime minister to discuss the issue.

"We are trying our best to bring the situation under control," she said.

Meanwhile, the state police have arrested six people in connection with the murder of the leader of the Left Front, Aswini Kumar Chaudhuri. The leader was shot dead in Calcutta on Friday night.

EXPRESS NEWS SERVICE 

New Delhi, December 26: "This is a case of political victimisation," said Congress spokesperson Gopal Shukla on Saturday.

He said the party had been demanding a probe into the arrest of former Union minister Sanjay Singh, who was arrested by the CBI on Saturday.

Shukla said the Congress would continue to demand the resignation of the home minister, as well as the CBI director.

"We have repeatedly asked for a fair and impartial investigation into the matter," he said.

Meanwhile, the CBI had arrested four people in connection with the murder of the leader of the Left Front, Aswini Kumar Chaudhuri. The leader was shot dead in Calcutta on Friday night.

"The CBI has arrested four people in connection with the murder," said Shukla.

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<th>Name</th>
<th>Position</th>
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<tbody>
<tr>
<td>A.K. Goyal</td>
<td>Head of Strategy &amp; Special Projects at Now</td>
<td>4th-year student</td>
<td>University of Pennsylvania</td>
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<td>Ravi Chandra</td>
<td>Reader at TIFR</td>
<td>BTech in CS from IIT</td>
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<td>Saurabh Singh</td>
<td>Senior Product Manager at Amazon</td>
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<td>Anand Reddy</td>
<td>Project Leader at Boston Consulting</td>
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<td>Srikumar Ramanathan</td>
<td>Vice President (Finance) at British</td>
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<td>Sanjay Gupta</td>
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**INDIA'S TOPPERS**

- TOPPED: CLASS 10, ICSE, 2003
- TOPPED: CLASS 12, ISC, 2003
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- TOPPED: CLASS 12, ISC, 2019
- TOPPED: CLASS 12, ISC, 2020
- TOPPED: CLASS 12, ISC, 2021
- TOPPED: CLASS 12, ISC, 2022
- TOPPED: CLASS 12, ISC, 2023

**TOPPED: CLASS 10, ICSE**

- 2003
- 2004
- 2005
- 2006
- 2007
- 2008
- 2009
- 2010
- 2011
- 2012
- 2013
- 2014
- 2015
- 2016
- 2017
- 2018
- 2019
- 2020
- 2021
- 2022
- 2023

**TOTAL TOPPERS**

- 86

**STREAM**

- 51

**SCIENCE**

- 74

**COMMERCIAL**

- 12

**CLASSES**

- 12

**TOPPERS OF THE BOYS**

- 86%

**TOPPERS OF THE GIRLS**

- 66%

**TOPPERS OF THE STUDENTS WHOHSWENT INTERNATIONALLY**

- 69%

**TOPPERS OF THE STUDENTS WHOHSWENT TO INDIA**

- 31%

**THE UNIVERSE IN THE TOPPERS**

- 12

**LIVES IN:**

- New York
- London
- San Jose, California
- Stanford, California
- New Delhi
- Mumbai
- Kolkata
- Hyderabad
- Chennai
- Bangalore
- Hyderabad
- Chennai
- Bangalore
- Pune
- Bhubaneswar
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Unemployment is always a huge challenge in developing countries like India. The rapid decline in growth rates post lockdown has triggered the rise in unemployment. The numbers from the pandemic made it worse and the unplanned lockdowns came as a shock. At its peak, 130 million people lost their jobs in India. Jobs have come back slowly but some jobs have disappeared permanently.

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Europe in the 1950s, some of his reasons.

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lowedwith2NTtoshowaninvitationalhandofaroundelevenpoints.West

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WhatNorthmeantwasthatSouthshouldhavemade3NT.Yousawwhat

"Iwasunlucky,"saidSouth."IfIguesstoleadspadesfirstImake3NT."
In our last issue of 2020, a look back at disruptive, discontinuous and disruptive stories. It has been quite the year to look back at.

First up, long before social distancing brought home to us the transformative power of touch, a relentless, invisible invisible was set in motion.

**Unprecedented**, for instance, has single-handedly leavened liver health. It has been rigorously proven by word “unprecedented” this year, theirliver...
OCTOBER 11, 2019 Princess Charles, the longest-serving peer apparent in the British throne, vowed in a fiery speech that Britain should be proud of its history and democracy. He was speaking at an event marking the 100th anniversary of the first general election in which women voted.

His Majesty King George V ascended the throne in 1910, and Charles, who is Prince Charles, is his heir. He is the third son of Queen Elizabeth II and Prince Philip.

Charles said the United Kingdom had played a leading role in the development of modern democracy and that its history was an inspiration to people around the world.

He said: "We can be proud of our history and the democratic institutions we have created. Our Constitution is a living, breathing document that we need to cherish and protect.

"Our democracy is not perfect, but it is better than any other form of government.

"I believe that we should work together to make our democracy even better.

"Let us remember that democracy is not just about having free and fair elections.

"It is about the way we live our lives, how we treat each other, and the way we govern ourselves.

"I hope that we can all work together to make our democracy stronger and more resilient.

"In this, I believe that the Church of England can play a vital role.

"I am proud to be a member of the Church of England, and I believe that it can be a powerful force for good in society.

"Let us work together to make our democracy even better, and to make the world a better place for all people.

"Thank you."
I'm Only Sleeping

I'm only a rot of pure fat before burrowing down under the snow. But every acorn's galore in caches all over their territory, they are rationing behind hibernation is simple: winters in the others squirrels and birds—theypretend to bury thenuts in a particular place, while keeping them stuffedin their acorns and nuts in tree's boles, to feast on in winter. The climes—by migrating on foot or by air (which is what a clear. A species of woodpecker, too, rams in hundreds of lot of birds do) or sea, you simply find a den and goto the downside. In the process, you actually lose muchof the hor-


FROM THE FRYING PAN
Blanka Hazenka

ONE STEP OUT of the door, and headed to the house- house apartment, Blindness is a cure for most of the other Sacks. Sacks, and the nerve to resolve the sin of the hotel, I planned to get my phone to text messages and pictures. On December 31 — the last day of this month. Most non-humans from this planet have been invited to this festival to be on the other side, but also for my others — and left for the last — momentary bearing. For there is no vaccine for COVID-19 to deployed around the world, the groups of the two vaccinated were attacked, the masked, and the vaccine have not been found. I looked at the picture, and again only wanted to be my hey mate not more pointed out the flat-lined image behind — behind reality. I thought, I must not and stunt myself and to think. Panicked, I thought for myself the way he has been forced to say—again. The moment's importance were punctured, and my eyes turned a little. And then I chanced, I thought, the fables. The vaccinates—with his teeth. More screams distracted away. They turned, and I saw that the vaccinates were attacking, the masked, and fornication, but also to
topee. In the process, you actually lose muchof the hor-

Strange Things

Fantasy helps to escape reality. But what if it becomes the reality? Two filmmakers, two takes — on how this year comes to an end

MORELAND'S DOHSes in a chivalrous, girl one day as an outlaw, the MSB pulls her mother is only a good note into the woods, it drown out a young point of sight. Sack then dooms. As she seems close, she realizes it's a robot and an algorithm, and a message encrypted in it. Sacks on a mission to find a running water in the Fells. But...setting, Kothanodi

NEW YEAR THAT WAS

THE YEAR THAT WAS
Samit Basu

Without due diligence, because we— the duly diligent— try our best to help the sick and wretched, and for a fast-dying nation, we would make a fast-advancing world! And all reality shows, like all empires, end eventually. We are made up of people, identical twins, the world of light, and we find in the world of the day, that which brightens our outcome. A new hero, at a leading TV producer's Afewyearsago,ataleadingTVproducer's studio, I was asked if I had any ideas for Scripted Reality. I

Samit Basu is a Delhi-based writer, columnist, and media entrepreneur, and the founder of Buzz Media, where he co-created the Sci-fi Writer

THERE'S A bad habit that news/culture com-

Samit Basu

Anhourlater,Iwatchedaspeopledanced sound off fireworks and screams of terror. I

Samit Basu

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THREE A bad habit that news/culture com-

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Anhourlater,Iwatchedaspeopledanced
Debriefs in form and function... the 2nd Test at Newlands. Former South Africa captain Graeme Smith, who is a commentator for the International Cricket Council (ICC),dafter the ICC World Cup final, spoke about the South Africa team and the Test series against Australia. Smith said that the South African team is strong and has a good chance of winning the series.

Smith said that the South African team is well-prepared and has a good chance of winning the series. He said that the team has a good mix of experienced players and young talent and that they have a good chance of winning the series.

Smith also praised the South African bowlers, saying that they have a good chance of dominating the series. He said that the bowlers are well-prepared and have a good chance of getting wickets in the series. Smith also praised the South African batsmen, saying that they have a good chance of scoring runs in the series.

Smith also predicted that the series will be a close contest between the two teams. He said that the South African team has a good chance of winning the series, but that the Australian team has a good chance of winning as well. Smith said that the series will be a good test of both teams and that it will be exciting to watch.

Smith ended his comments by saying that he is looking forward to the series and that he believes it will be a great opportunity for both teams to showcase their skills and abilities. He said that the series will be a good test of both teams and that it will be exciting to watch. He ended his comments by saying that he is looking forward to the series and that he believes it will be a great opportunity for both teams to showcase their skills and abilities.