Nippon India Balanced Advantage Fund
(An open ended dynamic asset allocation fund)

Keeps adapting as per the situation...

Equity market is volatile by nature. Our dynamic asset allocation model aims to optimise your equity investments as per the prevailing market situation regularly.

So that you can aspire for better risk-adjusted returns!

Unbiased model based equity allocation | Actively managed stock portfolio | Attempts to generate better risk-adjusted returns | Equity Taxation

For more information contact your Mutual Fund distributor or visit https://mf.nipponindiaim.com

Nippon India Balanced Advantage Fund (An Open Ended Dynamic Asset Allocation Fund)

This product is suitable for investors who are seeking:
- Long term capital growth.
- Investment in equity & equity related instruments, debt, money market instruments and derivatives.

*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.
Baba Amte's granddaughter dies, day after he said family dispute 'solved’

 Farmers say will consider invite positively; Union ministers release booklet on BJP's bond with Sikhs

Protestors stay put at Delhi border

Govt invites farm leaders for talks today; PM blames protest on 'rumour' and 'propaganda'

More joining from other states: Farmers

EC ready to allow postal ballots for NRIs, Govt can bypass Parliament

Saba Pehel: Life's insurance

Baba Amte's granddaughter dies after she said family dispute 'solved'
EXPRESS EXPLAINED
In today's episode we look at what the latest GDP numbers say and whether they are a reason to cheer.

TECH REVIEW
LOV LEYET: SECOND SCREEN OPTION
Along those trying to save lives, the World Health Organization (WHO) has been criticized for being slow to action in the early stages of the pandemic. The organization, which is responsible for coordinating global health responses, has been accused of failing to act quickly enough to prevent the spread of COVID-19. The WHO has been criticized for its slow response to the pandemic, particularly in the early stages, when it failed to provide clear guidance and recommendations.

THE REISE OF THE "WILD" ARANACHIKI
Only in the wild can you observe the fascinating process of organic fertilization.

TEXT
TARAPHI GOLDMS builds LOW-COST OXYGEN CONCENTRATOR
Respiratory therapy for building the breathing system from the mother, which is beneficial for COVID-19 patients.

Vaccine
Bioharika novis was sold in the US by Dr. Reddy's Laboratories, Ltd. and Pfizer, Inc. The company asked them for suggestions on improving vaccine production.

"He also suggested that they should consult the general public in simple language to determine how to improve the vaccine production. The general public is often intimidated by complex technical jargon and does not understand the science behind vaccine production."

GDP hope
In a speech to the media, the government announced its plan to boost the economy through a stimulus package of Rs. 900 crore. The package aimed to aid businesses and individuals affected by the COVID-19 pandemic.

"It's not clear, at this moment, if the government will be able to fulfill its commitment to the farmers and the poor during the next fiscal year."

Farm leaders
The demand for adequate compensation for the farmers is increasing day by day. The government has been accused of not meeting the farmers' demands.

Farmers leaders of the Bhartiya Kisan Union (BKI), the National Federation of Agricultural Unions (NFAU), and the National Federation of Agricultural Unions (NFAU) have been demanding adequate compensation for the farmers since the beginning of the pandemic. The government has not been able to satisfy the farmers' demands, which has led to a protest by the farmers. The government has been accused of not meeting the farmers' demands, which has led to a protest by the farmers.

On Wednesday, the farmers will be taking part in the third phase of their protest. The farmers have been demanding adequate compensation for the farmers since the beginning of the pandemic. The government has not been able to satisfy the farmers' demands, which has led to a protest by the farmers. The government has been accused of not meeting the farmers' demands, which has led to a protest by the farmers.

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Ceci est un texte français.
4. MAHARASHTRA

MUMBAI, NOVEMBER 30

Sachin Kankoshe is currently the person responsible for the case. His wife Maya, Bher's friend, said, "Bher would have contested the claim that it might have been a suicide."

On December 15, the police arrested Deepak Joshi, a 25-year-old resident of Shahapur, and Kankoshe, a 29-year-old resident of Shahapur, for the alleged crime. The police said that they had found evidence of the crime, including a note that Kankoshe had written to his parents.

Kankoshe's brother, Deepak Joshi, is an auto-rickshaw driver in Shahapur. He said, "I was sleeping in my auto-rickshaw when I heard a loud noise. I went to investigate and found Kankoshe lying on the ground." He added, "I told the police that I had seen Kankoshe and Bher together, but they did not respond to my calls."

The police said that they had found Kankoshe's auto-rickshaw and Bher's scooter, along with several other items, including a knife and a rope.

Deputy Commissioner of Police Shrivastava said, "We have recovered a knife and a rope from the crime scene. We are investigating whether these items were used in the crime."

The police also said that they had found a note written by Kankoshe, where he had admitted to the crime and asked for forgiveness. The note said, "I am sorry for what I have done. Please forgive me."

The police said that they would continue their investigation to find out who was responsible for the crime and whether it was a suicide or a murder.

The police have also recovered a video from the auto-rickshaw, which shows Kankoshe and Bher talking on the phone just before they disappeared.

GURUPOURAB

Deoryal gram panchayat at a gost of Oralkan Gram Sabha in Thane on Monday. Sachin Joshi

ON CENTRAL GOVT'S RECOMMENDATION

BMC starts process to identify spaces for Covid vaccine storage

MUMBAI, NOVEMBER 30

The BMC has started the process to identify spaces for Covid vaccine storage in the city. The BMC has been asked to provide 200,000 sq ft of space for vaccine storage in the city. The BMC has already started the process to provide spaces in various locations in the city.

The BMC has identified several locations in the city for vaccine storage, including civic buildings, fire stations, and community centers. The BMC has also been asked to provide 100,000 sq ft of space for vaccine storage in each of the districts in the city.

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Bail plea of 38-year-old man accused of raping teenager rejected

Officer, son arrested for accepting Rs 21 bribe

Karnata MLC, who defected to BJP, can't be minister: HC

Fraudsters create fake FI accounts of Sena MP

At 2:02,642, cold death toll in Delhi: highest in November

Voting for Napgur Graduates' Constituency seat today

BJP voters told to shun 'caste politics'
When the last journey was tougher than trip abroad, they stepped in

**BRIEFLY**

**TANU MUKERJEE**

Cyclone headed to TN, heavy rain over Kerala

The man, who rana grocery shop in the Kendrapara district for three years, was wanted in the "criminal breach of trust" case. According to the police, Dassub- mission to kick-start an awareness programme shall be allowed for a maximum of five days/hours. It recommended the flow of visitors. It also suggested that the Centre’s 125-day Garib Kalyan Rojgar Abhiyan, launched in six states on June 20, has reached an all-time high of Rs 1.98 crore households across the country, since July. On an average around 40 lakh households per week are availed NREGS facilities. The planning should “specifically factor in the losses due to the pandemic-induced slump.”

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**CHAITANYA SINGH**

Woman killed in hit and run in Kota

A 45-year-old woman was killed when her scooter was hit by a truck on National Highway 75 near Fatehpur in Kota district. The victim’s family members were creating an awareness campaign to check deaths due to hit and run accidents. The accident took place on Sunday when the victim was returning home along with her two children from Kota town. The accident happened in front of the Sawai Madhopur police station.

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**ODISHA**

85-year-old man held for raping minor girl

A 60-year-old man was held by the Cuttack police on Sunday for raping an 85-year-old girl. Police said the victim is a local resident of the city. The case was registered under Section 376 and 371 of the Indian Penal Code.

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**ASSAM**

Assam Police arrests JEE candidate for cheating

Pradeep Kumar brought to a Conisathol court (PTI)

"The man who was not facing any issue of this kind was actually a poor man. He had been working in the shop for over 15 years. The incident happened when he was coming inside the shop. He tried to take advantage of the situation and flee with the girl," the Additional DCP said.

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**NAGAON**

NRC of India: 96% panthayats have adopted Covid protocol

"The Indian Express is celebrating its 90th year since its first issue on September 18, 1932. As a part of its 90th anniversary celebrations, the newspaper is inviting proposals for a new motto that best captures its spirit and mission."
At protest site, farmers govt to give MSP 'in writing'

Democracy and “bring in self-rule in the true sense of the phrase”, phases of the DDC polls. Voting for should be thankful to BJP in 2016.

Singhto opening of the Kartarpur Corridor at Dera Baba Nanak on November 9, 2019, in presence of Prime Minister Narendra Modi and Punjabi folk artist Harjot Gill.
Why influenza makes people vulnerable to bacterial infection

The influenza virus, it has been speculated, can make people more susceptible to bacterial infections. But how does this mechanism work? Geneticist FredN. V. Head, an expert in the field, explains how.

**What is the mechanism?**
The mechanism is slow and steady, it seems. January 1918-20.

**What is the evidence?**

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**Divya V**

NEW DELHI, NOVEMBER 30

In 2019, India made its maiden appearance at the 45th session of the Organisation of Islamic Cooperation (OIC) Foreign Ministers’ meeting, at which 57 member countries, including both India and Pakistan, had attended.

India has consistently underlined its commitment to the OIC’s stated objective of “safeguard and promote the Islam of the Muslims worldwide” and its resolve to work with other member countries for the emancipation of the Muslims from persecution and oppression.

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Kaushik Das Gupta

In December 1980, four-year-old Kaavan was amongst 350,000 Afghan refugees to flee to Pakistan. The child, with his siblings, and parents, were among a group of refugees who had been living in a makeshift camp in Pakistan. Kaavan had been born in 1975 in a small village in Afghanistan, near the border with Pakistan. His family had hoped to find a better life in Pakistan, but the situation had deteriorated as the war between Afghanistan and the Soviet Union escalated.

Kaavan's parents, like many other Afghan refugees, had not been able to find work in Pakistan. They struggled to make ends meet, and Kaavan had to go to school only sporadically. He spent most of his time playing with other children in the camp. Kaavan was shy and introverted, and he often felt sad and lonely.

The situation in Pakistan was dire, and there were reports of human rights abuses, including violence and child labor, in the refugee camps. Kaavan and his family were at risk, and they decided to return to Afghanistan.

When they arrived back in Afghanistan, the situation was even worse. The war had taken a toll on the country, and there was widespread poverty and suffering. Kaavan's family struggled to find food and shelter, and Kaavan had to work to help support them.

Despite the challenges, Kaavan remained resilient. He continued to dream of a better life, and he was determined to make something of himself. He studied hard, and he was eventually able to find a job.

Today, Kaavan is a successful businessman, and he runs a successful company. He has not forgotten his roots, and he continues to help other Afghan refugees in need. Kaavan's story is one of hope and determination, and it is a testament to the power of the human spirit.

The Indian Express

December 1, 2020

FM speaks on Azad Jammu & Kashmir

The Union Minister for Finance, Corporate Affairs, and Information & Broadcasting, Nirmala Sitharaman, discussed the current situation in Azad Jammu & Kashmir (AJ&K) during her address at the Economic Survey 2020-21. She said that the environment in AJ&K has significantly improved, and the region is witnessing unprecedented growth.

The FM highlighted the developmental initiatives taken by the government in the region. She mentioned that the Union government has invested significantly in infrastructure development, education, and health facilities in AJ&K.

Sitharaman also spoke about the economic growth in the region, which has been steadily increasing. She said that the region has potential for further growth and development.

The FM said that the government is committed to ensuring peace and development in the region. She emphasized the importance of dialogue and engagement to resolve any outstanding issues.

The FM noted that the government's efforts have been recognized by the international community, and she said that the region is poised for a bright future.

The FM concluded by saying that the government will continue to work towards the development of AJ&K, and she expressed confidence that the region will continue to witness growth and progress.

PM on issues of concern

Prime Minister Narendra Modi addressed the nation on issues of concern, including the situation in Kashmir, the economy, and the ongoing pandemic.

Modi said that the government is committed to ensuring peace and stability in Kashmir. He emphasized the importance of dialogue and engagement to resolve any outstanding issues.

Regarding the economy, Modi said that the government has taken several initiatives to boost economic growth. He mentioned the recently announced Union Budget, which aims to provide relief to the economy and promote growth.

Modi also spoke about the ongoing pandemic, and he urged the people to continue following the guidelines set by the government to control the spread of the virus.

The Prime Minister concluded by saying that the government is working towards a better future for the country, and he expressed confidence that the nation will emerge stronger from the current challenges.

The Indian Express

December 1, 2020

PM reviews Azad Jammu & Kashmir

Prime Minister Narendra Modi reviewed the situation in Azad Jammu & Kashmir (AJ&K) and discussed the developmental initiatives taken by the government in the region.

Modi highlighted the significant progress made in the region, including the construction of roads and bridges, the expansion of the power grid, and the development of tourism facilities.

He mentioned that the government has also invested in education and health facilities in the region, and he said that the government is committed to ensuring the well-being of the people in AJ&K.

The PM also spoke about the importance of dialogue and engagement to resolve any outstanding issues in the region.

Modi concluded by saying that the government is committed to making AJ&K a model of development and prosperity, and he expressed confidence that the region will continue to witness growth and progress.

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WHAT THE OTHERS SAY
Karnataka: 5,762 gram panchayaths to go to polls in two phases in December

ABHISHEK SAVA

The electoral process for 5,762 gram panchayaths in Karnataka, which was delayed due to the COVID-19 pandemic, will now begin in December and continue till January 2021.

Express News Service

Karnataka government has announced the dates for the 5,762 gram panchayath elections in the state. The elections will be held in two phases, with 3,686 panchayaths going to polls in December and the remaining 2,076 in January 2021.

The government had earlier announced that the elections would be held in December, but due to the pandemic, the process was postponed.

The elections will be held following the standard operating procedures (SOPs) and guidelines issued by the government to ensure the safety of the voters.

The process will involve the nomination of candidates, polling, counting of votes, and declaration of results.

The elections are significant as they will decide the local leaders who will govern the panchayaths in the state.

The panchayaths play a crucial role in the delivery of services to the local communities, including education, health, and sanitation.

The government has been working on improving the panchayath system and making it more effective and responsive to the needs of the people.

The elections will also help in strengthening the democratic process and ensuring that the voices of the people are heard in the decision-making process.

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Joe Biden has announced his economic team, signalling more diverse White House. Indian-origin Neera Tanden set to be first woman of colour to head budget office.

Biden announced on Tuesday that he has selected Neera Tanden, an Indian-American, to lead the Office of Management and Budget. The Obama administration created the Office of Management and Budget in 1970. Under the Obama administration, the OMB was responsible for overseeing the implementation of federal policies and programs.

Biden also announced the selections of several other key figures in his economic team.

**Secretary of the Treasury**

**Janet Yellen**

Yellen, a former Federal Reserve Bank of San Francisco president and former Treasury secretary, will be the first woman to lead the Treasury Department. She is a well-respected economist and has served in a number of high-level positions in the federal government.

**White House chief of staff**

**Ron Klain**

Klain has served in several roles in the Obama administration, including as a deputy chief of staff and as a deputy national security advisor. He was also instrumental in the response to the COVID-19 pandemic.

**Vice President for economic policy**

**Brian Deese**

Deese has worked in a number of roles in the Obama administration, including as a senior economic advisor to the Treasury Department and as a deputy director of the White House Office of Management and Budget.

**Chief economic advisor**

**Brian Deese**

Deese, who has been a key figure in Biden’s economic team, will oversee the implementation of the president’s economic agenda.

**Chief of staff for the Treasury Department**

**Brian Deese**

Deese will also serve as the chief of staff for the Treasury Department, a role that will involve coordinating the work of the various agencies within the department.

**Secretary of the Interior**

**Deborah Haaland**

Haaland, who is Navajo, was confirmed as the Secretary of the Interior in March 2021. She is the first Native American to hold the position.

**Secretary for Agriculture**

**Tom Vilsack**

Vilsack, who served as the Secretary of Agriculture from 2009 to 2017, is returning to the position.

**Assistant to the President for climate change**

**Jon Ossoff**

Ossoff, who was a former filmmaker, has been involved in environmental policy for several years.

**Assistant to the President for digital innovation**

**Andrew Palant**

Palant, who was a former Google executive, has been involved in technology and innovation policy.

**Assistant to the President for energy policy**

**Rachel E. Hardin**

Hardin, who was a former energy policy advisor, has been involved in energy policy for several years.

**Deputy national security advisor**

**Robbie Shull**

Shull, who was a former deputy national security advisor, will serve in a similar role.

**Chief of staff for the White House Office of Management and Budget**

**Brian Deese**

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Day Today

**NEWS**
(Mar 21 - Apr 20)

1. **Zodiac Signs**
   - Aries: Be bold and decisive, but also consider the feelings of others.
   - Taurus: Enjoy the comforts of home and stability.
   - Gemini: Communication is key, listen as well as speak.
   - Cancer: Emotional needs are paramount, take care of yourself.
   - Leo: Leadership is your strength, lead with confidence.
   - Virgo: Attention to detail will help you succeed.
   - Libra: Balance in personal and professional life.
   - Scorpio: Deep relationships are important, trust yourself.
   - Sagittarius: Adventure and exploration are on the cards.
   - Capricorn: Patience is key, keep working hard.
   - Aquarius: Think outside the box, innovation is the way forward.
   - Pisces: Embrace your intuition and creativity.

2. **General Advice**
   - Be flexible and adaptable in the face of change.
   - Prioritize your health and well-being.
   - Focus on personal growth and self-improvement.
   - Cultivate new relationships, but also value existing connections.

**CALENDAR**

- **March 21:** Spring Equinox
- **March 24:** International Day of Education
- **March 26:** World Bicycle Day
- **March 30:** International Day for the Elimination of Racial Discrimination
- **April 1:** April Fool's Day
- **April 6:** World Autism Awareness Day
- **April 7:** World Health Day
- **April 15:** Tax Day in the United States
- **April 17:** Easter Sunday
- **April 28:** Commonwealth Day
- **April 30:** Last Day of the Quarter

**RECRUITMENT**

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**HEAD MASTER**
Insurers’ underwriting losses rise to Rs 22,859 crore, three PSU players among worst hit

GEORGE MATHEW

The total underwriting losses of the insurance industry have touched Rs 14,443 crore in the financial year 2019-20 against Rs 11,809 crore in 2019-20, according to statistics compiled by the Insurance Regulatory and Development Authority of India (IRDAI). In addition, the combined ratio of major insurers like United India Insurance (UII), National Insurance Company (NIC), and Oriental Insurance Company (OIC) has also worsened, rising to about 200 per cent, with the three insurers being saddled with Rs 1,524 crore, Rs 1,512 crore and Rs 1,510 crore of losses respectively.

On November 30, the SBI is the latest to announce its losses, with the public lender recording a Rs 4,298.29 crore underwriting loss for the calendar year, compared with a Rs 3,346.73 crore loss for the previous year. The combined ratio of SBI also worsened to 265 per cent, compared with 178 per cent for the previous year.

In the general insurance sector, the combined ratio of major insurers like United India Insurance (UII), National Insurance Company (NIC), and Oriental Insurance Company (OIC) has also worsened, rising to about 200 per cent, with the three insurers being saddled with Rs 1,524 crore, Rs 1,512 crore and Rs 1,510 crore of losses respectively.

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The total underwriting losses of the insurance industry have touched Rs 14,443 crore in the financial year 2019-20 against Rs 11,809 crore in 2019-20, according to statistics compiled by the Insurance Regulatory and Development Authority of India (IRDAI). In addition, the combined ratio of major insurers like United India Insurance (UII), National Insurance Company (NIC), and Oriental Insurance Company (OIC) has also worsened, rising to about 200 per cent, with the three insurers being saddled with Rs 1,524 crore, Rs 1,512 crore and Rs 1,510 crore of losses respectively.

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NEWDELHI, NOVEMBER 30

HAAS DRIVER Romain Grosjean credited the ‘Halo’ safety device for saving his life after his crash at the F1 Bahrain Grand Prix. The Frenchman was stuck in his cockpit for 30 seconds after the crash on Sunday and was eventually freed by the French rescue team.

The Frenchman said: “I was so angry with myself. I hadificados for ages at people in F1. I didn’t make it. I wasn’t happy with everybody in the cockpit. I was so angry with myself. I hadindirect anger at other people on it. It didn’t make me happy.”

His partner in the cockpit, Haas driver Kevin Magnussen, was unharmed and Grosjean was able to guide his car to safety.

“FIA’s study shows it improved the safety of the driver by 17 percent. We are happy with the Halo. It saved my life,” Grosjean said on Monday.

“Part of that identity is wanting to perform. I want to be better than everyone else. I don’t want to be average. I want to be better than that,” said Magnussen.

How did the Halo work?

In the first lap of the Bahrain Grand Prix, Grosjean hit the left wheel of Alfa Romeo’s Robert Kubica, who later retired. The Halo system, a carbon fibre safety device, deflected the iron ball from Grosjean’s cockpit.

“One of the things that happened was that the iron ball was deflected from the Halo and landed behind Grosjean, who was hit on the helmet,” said Magnussen.

Driver’s Association back then, called it a “sad day for Formula One.”

The pressure of expectations affected. For some, it can have disastrous consequences. Among them, Lloyd put him on a sports psychologist.

Some athletes might have pre-existing mental health issues. When they come to a high-pressure environment, it manifests itself. The second set of people are those who haven’t had this issue before but were hit by a combination of that environment and pressure, they start to develop a new strain of illness.”

How much strength do you need to deflect a large object?

Drivers use the Halo to deflect large objects at high speeds to protect themselves. A device that can take the weight of two African elephants saved Grosjean’s life.

It is a 1.5 tonne, 17 per cent heavier object. The Halo’s extreme rigidity deflected a large object at a speed of 225 km/h.

The Halo was designed to absorb the impact of a large object, like a steel ball, and deflect it away from the driver’s head. The Halo was tested to deflect objects up to 120 km/h.

The Halo is made of composite materials that can withstand high speeds and impacts. It is designed to absorb the energy of the object and prevent it from penetrating the cockpit.

The Halo’s safety features include a carbon fibre structure, which is lightweight and strong. It is designed to absorb the impact of a large object and deflect it away from the driver’s head.

The Halo’s performance has been validated through rigorous testing and simulations. It has been shown to be effective in protecting drivers from serious injuries and fatalities.

The Halo’s effectiveness has been demonstrated in real-world crashes, such as the one in Bahrain. The device prevented the driver from being ejected from the cockpit and saved his life.

The Halo’s design and performance have been widely recognized and praised in the automotive industry. It has been adopted by many top teams and drivers in Formula 1.

The Halo is a testament to the importance of safety in motorsports and the efforts of everyone involved in its development and implementation.

How does the Halo work in practice?

In practice, the Halo’s effectiveness is determined by the speed and size of the object it is facing. When an object is deflected, the Halo’s structure absorbs the impact and transfers it away from the driver’s head.

The Halo’s strength is equal to the weight of two African elephants. It is designed to deflect objects at high speeds, such as the steel ball that hit Grosjean.

The Halo’s effectiveness is due to its lightweight, high-strength carbon fibre structure, which is able to absorb and distribute the impact energy. It is also designed to deflect objects away from the driver’s head, preventing serious injuries or fatalities.

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