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

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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.
Next round, govt explores way out

Farmers begin talks with Centre; say no to panel, agree to revert with objections

We proposed a panel, but unions said talk to all, says Agriculture Minister Tomar

HARISH SINGH TOMAR, who led the Union Agriculture Ministry delegation, said on Tuesday that the government proposed a panel that would have included representatives of all the farmer unions involved in the protest, but the unions demanded a larger panel that would include the Centre, the states, and all stakeholders.

The Union Agriculture Ministry and the states were represented in the talks with the farmers, told PTI. The meeting started at 10.30 am and will be called off only when the Centre and farmers reach an agreement.

The government proposed a committee under the chairmanship of a former cabinet minister, without any representation of the states or the Centre, the farmers said.

The government and the farmers are still discussing the exact composition of the proposed panel, but the Centre has offered to include states and other stakeholders.

The meeting, which lasted three-and-half hours, was attended by Agriculture Minister Narendra Singh Tomar, Secretary in the Ministry of Agriculture and Farmers Welfare Manu Verma, and officials from the Ministry of Home Affairs. The meeting was also attended by representatives of the four key farmer unions – the Supreme Leader’s Forum (SUF), the Coordination Committee, the Kisan Mahasabha, and the Kisan Kranti Mazdoor Sangathan (KKMS).

The farmers said that they want a panel under the chairmanship of a former cabinet minister that would include the Centre and the states.

Tomar said the issue is crucial and the Centre is keen to reach an agreement with the farmers. The Centre has been in touch with the farmers’ leaders and is willing to listen to their demands.

The government has been discussing the issue with the farmers’ unions for several weeks, and the farmers have been demanding a complete repeal of the three farm laws, which they say will lead to a decline in their income and livelihoods.

The farmers have been protesting for over a month outside the Parliament to press their demands, but the government has been trying to reach a compromise with them.

The meeting on Tuesday was the first in-person meeting between the government and the farmers since the protests started on November 26.

The government has offered to set up a panel to address the farmers’ demands, but the farmers have rejected the proposal and are demanding a complete repeal of the three farm laws.

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**EXPLAINER: WHY JAPAN'S SUCCESSION LAWS ARE NOW IN FOCUS AGAIN**

There have been headlines of changing concern over Japan’s successions laws and the possibility that Prime Minister Fumio Kishida could make a historic change to the country’s system of hereditary rule.

The government’s new policy has been in the works for years, and it is a topic of ongoing debate among experts and politicians. Here’s what you need to know about Japan’s succession laws and the potential changes that could be made.

The current system of succession is based on the concept of the emperor as a symbol of the nation, and the emperor’s direct descendant is the only person eligible to ascend the throne. This system has been in place for over 600 years, and it is deeply rooted in Japan’s cultural and historical traditions.

Under the current system, the emperor’s direct descendant is the only person eligible to ascend the throne. This system has been in place for over 600 years, and it is deeply rooted in Japan’s cultural and historical traditions.

However, the system has come under increasing scrutiny in recent years, with some politicians and experts calling for changes to make the system more modern and representative.

The proposed changes would involve expanding the emperor’s direct descendant’s line of succession to include female descendants, allowing for a potential female emperor in the future. This would bring Japan’s succession laws in line with those of other countries, such as Belgium and Spain.

In addition to expanding the line of succession, the proposed changes would also involve streamlining the process of selecting the emperor’s successor. This would involve creating a new constitutional committee and a new imperial succession law.

If implemented, the changes would be a major shift in Japan’s succession laws and could mark the end of an era of hereditary rule in Japan. However, the changes are also likely to spark controversy and debate, with some politicians and experts calling for additional reforms to ensure that the new system is truly representative of all Japanese people.

The proposed changes are expected to be debated in the Diet, Japan’s legislature, in the coming months. If approved, the changes could take effect as early as 2024.

In conclusion, Japan’s succession laws are facing a major overhaul, with potential changes that could bring about a new era of modern and representative rule for Japan. However, the changes are also likely to spark controversy and debate, with some politicians and experts calling for additional reforms to ensure that the new system is truly representative of all Japanese people.
BMC to test food delivery agents, salon staffs and security guards for Covid

UMRILLA JOINS SHIV SENA, SAYS IMPRESSED WITH UDMH'S WORK AS CM

**4. MAHARASHTRA**

Govt sets up four-member body to probe ‘irregularities’ in Jaluykt Shivar Abhiyan

**EXPRESS NEWS SERVICE MUMBAI, DECEMBER 1**

THE MAHARASHTRA government on Tuesday constituted a four-member committee to investigate allegations in the Jaluykt Shivar (JS) Abhiyan. The scheme was flagged off by former chief minister Devendra Fadnavis in order to replace 1.3-lakh hectares of drought-prone land with better varieties of 1.7-lakh acres. The Jaluykt Shivar Abhiyan government-backed project has faced criticism for alleged financial irregularities. The board report, after the investigation will be sent to the government within six months. The report will need to look into aspects of violation, including financial bondage, unloading of work and execution of the work. In order to clear the air, a special report was submitted in January. However, a special report received Rs 75.77 crore as JS, in Jalyukt Shivar (JS) Adhiyan, was insufficient to create water sustainability and become functional. The objection of JS, which was cleared by the JS development (scheme) special team, was out of the project. It raised the amount on the basis of the project. The government has accepted the committee bill. The committee will now probe the project and will report the government within six months.

The board meeting decided the formation of the committee to probe ‘irregularities’ in Jaluykt Shivar Abhiyan. The board meeting decided the formation of the committee to probe ‘irregularities’ in Jaluykt Shivar Abhiyan. The board meeting decided the formation of the committee to probe ‘irregularities’ in Jaluykt Shivar Abhiyan. The board meeting decided the formation of the committee to probe ‘irregularities’ in Jaluykt Shivar Abhiyan.

**EXPRESS NEWS SERVICE MUMBAI, DECEMBER 1**

**FIVE NEW POLICIES FOR SUSTAINABLE INVESTMENT**

MUMBAI, DECEMBER 1

YOGI ADITYANATH IN MUMBAI

Udhhav says no industry outside Maharashtra

On the second consecutive day to boost the green movement of the post-construction conducted at Chandrapur District Hospital in Nagpur Region Court Judge V.G. Babu, the Maharashtra government, had said it was highly important. The court had said that the government was bound to take such steps. In this context, the government will consider the steps to be taken under the Public Procurement (Amendment) Act 2012, which was expected.

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GOOD GOVERNANCE CAN MAKE A BIG DIFFERENCE
UTTAR PRADESH LEADING BY EXAMPLES

- LISTING -

of
Lucknow Municipal Corporation Bond
at
Bombay Stock Exchange
and Interactive session with Business Leaders & Industry Captains
with
Yogi Adityanath
Chief Minister, Uttar Pradesh

Date: 2nd December, 2020
Venue: Hotel Trident, Mumbai

MoUs worth ₹4.68 lakh crore signed during Investors Summit

Industrial projects worth more than ₹3 lakh crore commenced

More than 2.29 lakh NOCs issued to companies through single window portal ‘Nivesh Mitr’

Formulation of 21 new investor-friendly policies

Development of 29 airports

Loans worth ₹29,000 crore granted to 10.51 lakh MSME units

More than 50,000 crore investment intents received in Defence Industrial Corridor

341 km Purvanchal Expressway
297 km Bundelkhand Expressway
91 km Gorakhpur Link Expressway
594 km Ganga Expressway in progress

Formation of OROP Programme to take local products global

Employment to over 1.25 crore people through Aastmanabh Uttar Pradesh Rojgar Programme

Welcome to the land of infinite opportunities

- 3rd largest economy contributing 8% to national GDP
- Largest consumer market in India
- Known as State of Expressways with largest network of railways & 2nd largest network of roads in India
- Amongst the top 5 manufacturing States of India with highest no. of MSMEs (more than 90 lakh)
PROTEST AGAINST FARM LAWS

Shetti: Won’t allow any Union minister in state if Centre does not address concerns

Shwetbhumi Sherkari Mangath president Kaju Shetti termed the farm laws “anti-farmer”.

India’s largest city, Mumbai, is bidding adieu to the year 2020. Five years back, Maharashtra government had announced an ambitious project of developing a 45 m. R.O.W. at Adharwadi, Kalyan.

Nature’s last stand

Healthcare staff collect swab samples for Covid testing, in Thane on Tuesday. (Dapinder Johal)

India’s largest and oldest media house,

EXPRESS NEWS SERVICE

WESTERN RAILWAY

Mumbai Central

- Enquiry and reservation counter
- Mini theatre
- Single track
- Two-platform level crossing
- Platform lift
- Lift

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Shiv Sena's new front

“Since the government has not made the required arrangements and the matter is pending in the higher court,” said Prasad Ray, spokesperson of Shiv Sena in Maharashtra.

Expensive gift

The big gift of Rs 1,10 lakh for the police station is not the only one.

The biggest hit

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**SC declines to interfere with Bombay HC order on ICICI Bank sacking Kochhar**

In January 2019, the Board of ICICI Bank had been investigating an investigation conducted by retired Judge, Justice RB Singh, looking into losses to the bank because of fraudulent transactions. The Board on 19 August 2019 also decided to terminate the employment of Deepak Kochhar. One of the points raised by the Board in its final report was that Kochhar was associated with the Marwari Group.

In a session on December 18, 2019, the Bombay High Court had passed an order allowing ICICI Bank to fire Kochhar. The court had also rejected the concerns raised by the banker that the probe was conducted in a hurry.


**Express News Service**

**PUNE, DECEMBER 1**

The Bombay High Court on Thursday rejected a challenge by Chanda Kochhar, a director of ICICI Bank, against her sacking by the private bank.

The court, in a brief order, rejected the challenge to the sacking of Chanda Kochhar, who was ICICI Bank’s managing director and chief executive officer when the bank was facing a tough time in 2008.

A division bench of justices Rajendra Shinde and Amruta Agnihotri upheld the bank’s decision to dismiss Chanda Kochhar and another director, Rohatgi.

	

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From Page One

Love jihad

The Archaeological Survey of India has received seven new nominations under the Ancient Monuments and Archaeological Sites and Remains (Amendment) Act of 2011. Three of them are in the Delhi district, two in the Karnataka district, one in Madhya Pradesh, and one in Rajasthan.

On the other side, the government’s intention to enact a law to curb ‘love jihad’ marriages has been on the cards for some time. This law would impose severe penalties on those who engage in such practices, including jail terms of up to 10 years and fines.

The Asus ZenFone 7 Pro smartphone has been launched in India. The device features a 6.67-inch 1080p+ AMOLED display with an 120Hz refresh rate, a Snapdragon 865+ processor, a 48MP primary camera, and a 4,500mAh battery with 30W fast charging.

A new study has found that people who engage in “love jihad” marriages are more likely to have higher levels of psychological distress and lower levels of life satisfaction compared to those who marry for other reasons.

The government has announced a new policy to develop the agriculture sector. Under this policy, the government will provide financial assistance to farmers to adopt new technologies and improve their crop yields.

The Indian Express Newspaper Group, a leading media company in India, has launched a new online platform called “The Indian Express Network.” The platform offers news and information from across India and the world, covering politics, business, sports, and entertainment.

The Kerala High Court has ordered the government to provide free legal aid to all persons who are facing trial in criminal cases. The court said that the government is failing to provide adequate legal aid to indigent persons.

The Ministry of Defence has announced a new policy to promote research and development in the defence sector. The policy aims to increase the country’s self-reliance in defence manufacturing and reduce its dependence on imports.

A new study has found that the use of synthetic detergents in household cleaning products can lead to the release of harmful chemicals into the environment, posing a risk to human health and the environment.

The Supreme Court has ordered the government to regulate the use of plastics in order to reduce pollution and protect the environment. The court said that the use of plastics is a major contributor to pollution and should be curbed.

The government has announced a new policy to promote digital health. The policy aims to increase access to healthcare services and improve the quality of care through the use of digital technologies.

The Indian Express has published a new series called “India’s Future.” The series will cover a range of topics, including politics, economics, and culture, aiming to provide a comprehensive view of India’s future.

The government has announced a new policy to promote renewable energy. The policy aims to increase the share of renewable energy in the country’s electricity mix and reduce its dependence on fossil fuels.

The government has announced a new policy to promote tourism. The policy aims to increase tourism and generate jobs by promoting the country’s cultural and natural heritage.

The government has announced a new policy to promote education. The policy aims to increase access to education and improve the quality of education through the use of digital technologies.

The government has announced a new policy to promote social welfare. The policy aims to reduce poverty and improve the quality of life for the country’s marginalized and vulnerable populations.

The government has announced a new policy to promote rural development. The policy aims to increase rural connectivity and improve the quality of life for the country’s rural populations.

The government has announced a new policy to promote manufacturing. The policy aims to increase the country’s manufacturing capacity and reduce its dependence on imports.
## India active cases

<table>
<thead>
<tr>
<th>TOTAL CASES</th>
<th>WORLD TOTAL CASES</th>
</tr>
</thead>
<tbody>
<tr>
<td>4,962,809</td>
<td>63,226,286</td>
</tr>
</tbody>
</table>

## Coronavirus Dashboard

**India active cases:**

- **435,603**

**Data as of:**

- **April 21, 2020**

PB: Data provided with permission from the government press officer on 1 April 2020.
MEND AND REPAIR

Centre's tax collections picked up pace in October. It should increase its spending, import a positive impulse to economy

Bhargav Gandhi

The GDP data released by the National Statistical Office revealed that government spending actually declined in the second quarter of the current financial year by 2.5% in October, with revenue from central GST, excise and customs all growing by 5.1% in October. Much of this improvement is due to higher tax collections, which rose by 2.1% in October. However, the option of lowering interest rates on deposits to boost sluggish growth

Interest rates on deposits to boost sluggish growth

Since many states and activists are saying that agri-marketing is a state subject and, through these laws, the Centre is trying to create chaos and disruption, which may go unchecked.

Bhargav Gandhi

In the current practice, only wheat and rice are sold under the Public Distribution System (PDS), but the Centre is mulling the issue of expanding the PDS to include pulses and other food items as well. There have been concerns that this could lead to a surge in inflation, but the Centre argues that the move would help ensure food security for vulnerable sections of the population. The Centre is also looking at ways to improve the PDS, such as by introducing digital technology and increasing the availability of food items, to reduce corruption and improve access to beneficiaries.

Bhargav Gandhi

To counter the Centre's efforts, farmers have been organizing protests and agitations across the country. These protests have included blocking highways, setting up roadblocks, and even occupying government offices. The Centre has been trying to address the farmers' concerns, but the protests have continued, with farmers demanding better prices for their produce and an end to the Centre's agri-marketing reforms.

Bhargav Gandhi

The Centre has announced several measures to address the farmers' demands, including an increase in the Minimum Support Price (MSP) for certain crops and a review of the PDS. However, the farmers' demands for a complete rollback of the agri-marketing reforms have not been met, leading to continued protests. It is unclear how the Centre will respond to the farmers' demands, but it appears likely that the issue will continue to be a major point of contention in Indian politics.

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However, the Centre has also been working to improve the PDS, including by introducing digital technology and increasing the availability of food items. This is likely to result in a positive change in the economy, which may benefit India in the long run.

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Sow the seeds of trust

More Americans now agree with good scientific reason, that marijuana should be legal. India just join other countries in decriminalising its use

Vikram Patel

AMID THE DEBATE of the US election results, voters have already had the latest outcome on the vote for marijuana. The results of the 2020 US presidential election have shown that the majority of states have overwhelmingly voted in favor of legalizing marijuana. What this means is that marijuana can now be legally purchased and possessed by adults over the age of 21 in those states that have legalized it. In addition, states that have already legalized marijuana, such as California and Colorado, are expected to see a surge in sales as more people choose to use the drug for both medicinal and recreational purposes.

Liberty of inter-faith couples must be celebrated, not reviled

The writer is at professor at IIM, Ahmedabad.

Narayani Jharkhand

The demand for MSF as a legal right is not well placed. If private players decide that they do not wish to sell in MSF, and rather import agricultural produce, and PCD decides not to procure farm produce for various reasons, will the farmer sell in MSF?

Narayani Jharkhand

There is no doubt that in the last 25 years, the role of MSF has reduced significantly. The problem is that the MSF market cannot run through such initiatives.

Seth's right to sell in MSF may be hampered. But the demand for MSF is a legitimate right. Let us hope that the government will give a thought to this. If there is legislation that will make MSP mandatory for all farmers, then it will definitely help.
Our position on mask proposal like "Tobe, or not to be..." saying it was or frame a modality on the proposal to impose community service repeatedly found not wearing it first to vaccinate a critical mass to stop the chain of transmission of the virus, indicating that the entire world is not ready to accept it....

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UK's new points-based visa system opens

**The New York Times**

- **DATE:** December 1

The UK’s new points-based visa and immigration system, described as the country’s “most efficient and flexible” ever, opens for applications from Thursday.

- **DATE:** December 2

President Donald Trump announced on Wednesday that he would leave office at noon on Wednesday and not attend President-elect Joe Biden’s inauguration because he believes the election was stolen from him.

- **DATE:** December 3

The European Commission, the EU’s executive, offered a partial relaxation of the bloc’s strict travel ban on Britain after declaring the COVID-19 variant from the UK a priority concern.

- **DATE:** December 4

A Chinese spacecraft has successfully landed on Mars, becoming the second country after the US to achieve a soft landing on the red planet.

- **DATE:** December 5

A major power outage left more than 10 million people in the US state of Ohio without electricity, according to the state’s Independent System Operator, which manages the region’s power grid.

- **DATE:** December 6

The European Commission announced that the UK’s new points-based immigration system would start operating from Thursday, setting up a new chapter for the nation of 30 million people.
**PV sales growth sustains on pent-up demand, festive high**

However, almost all manufacturers witnessed online sales in month-on-month sales for the first time in seven months.

**ENSO ECONOMIC BUREAU**

**30% of state's aggregate gross state domestic product (GSDP) includes services, as against 5% in 2019-20.**

*Why is it important:* The GSDP includes the services provided to the states by the Centre's tax collections, which is a major source of revenue for the states.

**3.4% increase in real GDP growth of services sector over FY20.**

*Why is it important:* The growth in the services sector is a reflection of the resilience of the Indian economy in the face of the pandemic, as services are less susceptible to lockdowns compared to manufacturing and other sectors.

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**Price of manufacturing activity slows in Nov, PV sales growth sustains on pent-up demand, festive high**

**EXPRESS NEWS SERVICE **

**NEW DELHI, DECEMBER 2, 2020.**

A LABOUR union strike and lockout in the Moodbidri Iron Ore Project (MIO), the single largest iron-ore mine in the country, has led to a drop in production and operations.

**Reason:** The strike has resulted in a decrease in the supply of iron ore, leading to a reduction in the production of steel. This, in turn, affects the availability of steel in the market, which in turn affects the price.

**Message:** The government and the state government should take immediate steps to resolve the issue and ensure smooth operations in the project.

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**Covid effect: Ed-tech firms corner $1.5 bn funds so far**

**STANDALONE EDITION**

Ed-tech companies have raised $2.5 billion in the first half of 2021, according to a report by PitchBook, a research firm that tracks private company investments.

**Reason:** The pandemic has led to a surge in demand for online learning, particularly among students who have been forced to attend online classes due to lockdowns.

**Message:** Ed-tech companies should continue to focus on innovation and quality to sustain their growth and remain competitive in the market.

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**Sensex rises to 101,463.84, but growth slows**

**SUNIL KINGRANI**

**Saharajeense.**

**NEW DELHI, DECEMBER 1, 2020.**

The Sensex and Nifty 50, the benchmark indices of the Bombay Stock Exchange (BSE), rose today, supported by positive global cues and sentiment due to the ongoing vaccine rollout.

**Reason:** The positive sentiment is due to the ongoing vaccine rollout globally, which is seen as a major driver for the economy's recovery.

**Message:** Investors should continue to monitor the progress of the vaccine rollout and the potential for more economic stimulus to support the market's recovery.

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**Q2 GDP data, vaccine hopes propel Sensex closer to 45,000**

Michelle Chapman

**NEW DELHI, DECEMBER 1, 2020.**

The country's Q2 GDP data for the fiscal year 2020-21, which was released today, showed a growth rate of 0.4% compared to a contraction of 7.4% in the previous quarter. This is the first time since the pandemic hit India that the economy has shown positive growth.

**Reason:** The positive GDP data is a reflection of the government's efforts to restart the economy and implement measures to support businesses and individuals during the pandemic.

**Message:** Investors should continue to monitor the release of other economic indicators and the government's plans to support the economy.

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**MINISTRY OF COMMUNICATION & IT**

**MEDIFOR AT LEAST 2 RS. 8 BG**

**NEW DELHI, DECEMBER 1, 2020.**

The ministry has decided to issue a fresh batch of licenses for 2G, 3G, and 4G mobile services in the coming months. The licenses will be valid for a period of 20 years and will cover all telecom circles.

**Reason:** The ministry's decision to issue new licenses is aimed at increasing competition and improving service delivery in the telecom sector.

**Message:** Investors should keep an eye on the auction process for the new licenses and how it affects the telecom industry.
Searching for the magic spell

If Jasprit Bumrah and Mohammed Shami rebranded in the dead rubber, it will help in the bigger battles ahead

Why is football considering concussion subs?

A Vodafone. A low to dying ball, and an intuitive position, that goal, grand del- ivery... the moment of release... a ca- segoing goal in the making. Another goal- looking instinct. Another goal- looking moment. Incredible timing. Incredible touch. Incredible bending. Incredible time, quality touch, and an absolute goal- looking delivery.

Athletes and coaches talked about the footballing and mental aspects of the game. When it comes to concussion in football, it is often the case that the player's memory, concentration, and decision-making skills are affected.

What happened?

In the 60th minute of the Premier League clash between Manchester United and Leeds United, a header from the former knocked the latter out of the pitch. In the 60th minute of the Premier League clash between Manchester United and Leeds United, a header from the former knocked the latter out of the pitch. The player was taken off the field immediately and later confirmed to have a concussion. The player was taken off the field immediately and later confirmed to have a concussion.

When was the last time a player was substituted for concussion in a Premier League match?

The last time a player was substituted for concussion in a Premier League match was in January 2020, when Arsenal's Callum Chambers was substituted after sustaining a head injury. The last time a player was substituted for concussion in a Premier League match was in January 2020, when Arsenal's Callum Chambers was substituted after sustaining a head injury.

What is the current concussion rule?

The current concussion rule in football states that a player who is suspected of having a concussion must be immediately removed from the pitch, and a concussion subsitution can only be made if the player is declared fit by a medical professional. The current concussion rule in football states that a player who is suspected of having a concussion must be immediately removed from the pitch, and a concussion subsitution can only be made if the player is declared fit by a medical professional.

How does the concussion protocol work in football matches?

The concussion protocol in football matches involves a series of steps, including the player being assessed by a medical professional on the field, and if necessary, being taken off the pitch. If the player is declared fit to return, they can be substituted back into the match.

What are the risks associated with not following the concussion protocol in football matches?

Not following the concussion protocol in football matches can lead to long-term health issues, including chronic traumatic encephalopathy, a degenerative brain disease. Not following the concussion protocol in football matches can lead to long-term health issues, including chronic traumatic encephalopathy, a degenerative brain disease.

Is there a new concussion protocol being considered in football matches?

Yes, a new concussion protocol is being considered in football matches, which involves a more comprehensive assessment of the player's symptoms and a longer period of rest before returning to play. Yes, a new concussion protocol is being considered in football matches, which involves a more comprehensive assessment of the player's symptoms and a longer period of rest before returning to play.