Nippon India Asset Allocator FOF
(An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF of Nippon India Mutual Fund)

Performance of various Asset Classes and Sub Asset Classes keep changing over time. Even the best of minds cannot always predict which asset class will do well.

But we have a solution for you!

Nippon India Asset Allocator FOF invests across Equity oriented schemes, Debt oriented schemes and Gold ETF of Nippon India Mutual Fund with the help of an in-house proprietary model. This model decides allocation across Large Cap, Mid Cap, Small Cap, Short Term Debt, Long Term Debt and Gold ETF.

This dynamic framework uses a robust set of Macro, Micro & Market Indicators with an aim to deliver superior risk adjusted returns.

This ensures that you are always invested in the asset classes where the growth is most likely to be!

NFO Opens On: 18th January'21 | NFO Closes On: 1st February'21

For more information, contact your mutual fund distributor or visit: mf.nipponindiaim.com

Investors will be bearing the recurring expenses of the scheme in addition to the expenses of underlying schemes.

Nippon India Asset Allocator FOF is suitable for investors who are seeking:
• Long term capital growth
• An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and Gold ETF of Nippon India Mutual Fund

*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.
Covers three lakh; 2 deaths but no link: Ministry

NCLAT underlines IBC terms: can’t accept offer if it comes late

Jharkhand cracks down, key official suspended

His father’s dream comes to life on the biggest stage of them all

18-year-old Mohammed Siraj has been:>
After the Pulwama terror attack in February, the Pakistani government blocked the supply of vaccines. In January, sources in New Delhi said the Pakistani government had blocked the supply of COVID-19 vaccines through Covax, an alliance set up by the World Health Organization to ensure公平分配 of vaccines. Pakistan’s move to source Indian vaccines stemmed from the lack of capacity to manufacture vaccines in Pakistan, with about 7,900 deaths so far.

The Indian government has been supplying emergency use vaccines to other countries, including Pakistan. On Monday, 3,81,305 beneficiaries from Lucknow, and an expert member of the UP government, were vaccinated. The person had pus in the wound and was admitted to the hospital. Medical Sciences, Bellary, “Agnanisaid.” The doctors cleared the person to receive the vaccine. The person had pus in the wound and was admitted to the hospital. Medical Sciences, Bellary, “Agnanisaid.” The doctors cleared the person to receive the vaccine.

Pakistan's move to source Indian vaccines was a strategic move to ensure it could vaccinate its population. The government had previously expressed concern about the slow pace of vaccination efforts in the country. As of now, Pakistan has received 1.5 million doses of the COVID-19 vaccine from India, and it is working with the country to increase the supply.

In New Delhi, the Health Ministry said it was in touch with the Pakistani High Commission in Pakistan to ensure that the vaccines were delivered as scheduled. The ministry also assured that the vaccines would be delivered to Pakistan as soon as possible.

The government of Pakistan has also assured that it will take all necessary steps to ensure the safety and security of the vaccines during transportation. The government has also assured that it will work with the Indian government to ensure that the vaccines are delivered as scheduled.

Pakistan is one of the countries that has been hard hit by the COVID-19 pandemic, with over 1.5 million cases and over 28,000 deaths. The country has been working with India to increase the supply of vaccines and ensure that its population is vaccinated as soon as possible.

In another development, the Indian government has announced that it will supply around 500,000 doses of the COVID-19 vaccine to Pakistan as a gesture of goodwill. The move is seen as a significant step in strengthening the relationship between the two countries.

The supply of vaccines to Pakistan is a positive development, as it will help in bolstering the country's vaccination efforts and ensuring that its population is protected from the virus. The move is also seen as a demonstration of India's commitment to regional cooperation and mutual support.

In conclusion, the supply of vaccines to Pakistan is a significant step in strengthening the relationship between the two countries. It is a positive development that will help in bolstering the country's vaccination efforts and ensuring that its population is protected from the virus. The move is also seen as a demonstration of India's commitment to regional cooperation and mutual support.
**CO-WIN GLITCHES CONTINUE IN SOME DISTRICTS**

Maharashtra is set to resume vaccination this week, which will be held on January 16.

**32ND ROAD SAFETY CAMPAIGN**

Mumbai, January 18

**EXPRESS NEWS SERVICE**

AFTER a break of two days over Co-WIN glitches, the drive will resume on Monday. With the budget of 32 lakh, the drive was launched on January 16, and so far the beneficiaries have blasted the vaccination on January 16.

**3.15 lakh vaccinated on Tuesday**

On Tuesday, the total number of vaccinated beneficiaries was 3.15 lakh.

**26th REALITY CHECK**

**ENCOURAGED BY LACK OF ADVERSE EFFECTS, VACCINATION TURNOUT MAY IMPROVE**

Dr. Madhura Patil, the first health official of the vaccination, said, “We feel traffic congestion is reduced.”

**City doctor suffers ‘adverse reaction’ after vaccine shot**

Mr. Borko’s hospital, which has a facility to treat patients suffering from COVID-19, has stopped taking new patients due to high demand.

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**SEDATION CASE**

**Plena in HC seeks contempt proceedings against Kangana**

**BMC demolishes 40 chimneys emitting toxic fumes in South Mumbai areas, residents say action not enough**

Jeremy Schofield, a member of the South Mumbai Association, said, “The BMC is demolishing 40 chimneys, which had been operating without the necessary permits.”

**Tram car centre must be set up at accident-prone spots in state**

The Regional Transport Department has prepared charts and rambrellas about traffic rules. (Photo: Piyal Ghosh)

**EXPRESSION NEWS SERVICE**

After a two-day break over Co-WIN glitches, the vaccination drive will resume on Monday. With a budget of 1.14 lakh, the drive was launched on January 16, and so far the beneficiaries have blasted the vaccination on January 16.

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On Tuesday, the total number of vaccinated beneficiaries was 19.92 lakh.

**State to resume vaccination today, sessions 3 this week with target of 1.14 lakh shots**

Maharashtra has registered a case under IPC sections 308 (attempt to commit culpable homicide) and 309 (attempt to commit suicide) against Kangana.

**BMC demolishes 40 chimneys emitting toxic fumes in South Mumbai areas, residents say action not enough**

Local residents, who have been working inside the rooms, are inhaling toxic fumes and leading a hazardous life.

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The Regional Transport Department has prepared charts and rambrellas about traffic rules. (Photo: Piyal Ghosh)

**New Cases 1,924**

**New Deaths 35**

**ActiveCases 50,680**

**TotalDeaths 50,473**

**TOTALPOSITIVE CASES**

**19.92 lakh**

**NewCases 395**

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The GRAM PANCHAYAT ELECTION RESULTS

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came on top of the concentration of such lands
kidnapping after a minorgoes
their parentssince 2018.
MUMBAI, JANUARY 18
How Thane Police helped reunite 2,302 missing children with their families
OVER 240 privatelandowners
among the trail of clues that had
helped the Thane Police reunite
working in a brick kiln area

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**Tracking India’s Covid Curve**

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**Vaccination Status**

- Tamil Nadu, Kerala
- Vaccine coverage of their priority group at least 25 percent

In western UP, farmers are angry, said Triveni Engineering & Industries chief Naresh Tikait, who led the agitation. He said BJP leader Amit Shah had been officially informed about the farmers’ demands, but he had not taken any action. The farmers have been demanding that the government stop paying compensation to those who had sold their farms. They also want the government to provide them with alternative land and jobs.

In Tamil Nadu, Kerala, a decision has been taken to stop the distribution of vaccine doses to the elderly. The CM of the two states said the decision was taken to contain the spread of the disease.

In the south, the situation is more complicated, with several states reported to have faced outbreaks in recent weeks. The central government has been working with the states to provide support and resources to contain the spread of the disease.

---

**Central govt flaps poor vaccine coverage in Tamil Nadu, Kerala**

KAAIN&SHERIFF M

6,000 of the total 11,000 voters, 54 percent, are Muslims. The ruling party is the AIADMK, headed by his wife Neeru Devi. The party program is "sangam, sahal, sahao" (genius, energy, strength).

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**Kisan sansad dispute resolved, Chaudhary to be polls with govt**

Kisan sansad, or the farmers’ parliament, has been a popular platform for farmers to voice their concerns and demands. The recent meeting of the Kisan sansad was held in the national capital, where several farmers’ leaders, including BKU chief Naresh Tikait, spoke about the ongoing farm laws agitation and the need for a solution to the agrarian crisis.

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**DMK says will contest all Puducherry seats, ally Congress says watching closely**

ARUN JANARDHANAN

CHENNAI, JANUARY 18

AFTER a series of meetings with political leaders, including Sonia Gandhi and Rahul Gandhi, the DMK has decided to contest all the 294 Assembly seats in Tamil Nadu and fight the Assembly elections alone.

“From the discussions held with leaders of other parties, we have made the decision to contest all the 294 seats in the Assembly elections. We will not contest any seats in alliance with any other party,” said DMK General Secretary Kanimozhi.

However, the Congress is yet to take a decision on its alliance strategy in Tamil Nadu. Some senior leaders of the party have been pushing for a regional alliance with the DMK, while others are in favor of a national alliance with the DMK.

---

**No CM candidate for Cong in Kerala, but DMK gets lead poll campaign**

MODI JACOBS

DECCAN EXCERPT

The Congress high command has decided not to impose any candidate on the DMK for the upcoming Assembly elections in Tamil Nadu.

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In protecting the wearer, two masks can be better than one, scientists say

**Coronavirus Dashboard**

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**India**

- 208,012 active cases
- 10,971,773 total cases
- 9,195,602 recovered
- 176,045 deaths

**World**

- 100,257,602 total cases
- 22,600,000 recovered
- 1,354,000 deaths

---

**What's a bad bank and does it work?**

A bad bank is a type of financial institution that is established to acquire and manage the portfolios of non-performing loans (NPLs) from other banks to address the problem of rising bad loans in the banking sector. The idea is to separate these non-performing assets from the other healthy operations of the banks, allowing them to focus on core lending and deposit-taking activities. This separation is often seen as a temporary measure to relieve the market of toxic assets and improve the financial health of the banking sector.

<table>
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<td>Ministry of Finance, India</td>
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**Who needs a bad bank in the wake of the pandemic?**

Bad banks are relevant in the context of the banking sector to address the problem of rising bad loans, especially in countries or regions that have been significantly affected by the COVID-19 pandemic and its economic consequences. In such situations, the banking sector may face a severe liquidity crisis, with banks struggling to meet their obligations to depositors and borrowers.

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**From climate to masks, Biden's Day-1 agenda**

Biden has pledged to fight climate change aggressively, and his Day-1 agenda includes a Biden climate plan. This plan includes a commitment to achieve net-zero emissions by 2050, support for clean energy, and the creation of millions of new jobs in the clean energy sector. Additionally, Biden has made a commitment to reduce greenhouse gas emissions by 26% below 2005 levels by 2025.

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**Simply Put Question & Answer**

**What's the stand of the RBI and how does it work?**

The Reserve Bank of India (RBI) has recommended the creation of a bad bank to address the problem of non-performing assets (NPAs) in the banking sector. The RBI has suggested that such a bad bank could be established to acquire NPAs from healthy banks, allowing them to focus on core lending and deposit-taking activities. This separation is often seen as a temporary measure to relieve the market of toxic assets and improve the financial health of the banking sector.

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**#ExpressExplained**

Biden has promised to make combating the climate crisis a top priority on his first day in office. He has outlined a plan to create millions of new jobs in the clean energy sector, reduce greenhouse gas emissions, and achieve net-zero emissions by 2050. These initiatives are part of the Biden climate plan, which aims to combat the effects of climate change and create a sustainable future for the country.

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<tr>
<th>Bank</th>
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<tr>
<td>Biden's Day-1 agenda</td>
<td>The New York Times</td>
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**What's a bad bank and how does it work?**

A bad bank, also known as a resolution bank, is a financial institution that is established to acquire and manage the portfolios of non-performing loans (NPLs) from other banks. The idea is to separate these non-performing assets from the other healthy operations of the banks, allowing them to focus on core lending and deposit-taking activities. This separation is often seen as a temporary measure to relieve the market of toxic assets and improve the financial health of the banking sector.

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**What’s the role of masks in health care?**

Wearing a face mask is a critical measure in preventing the spread of respiratory diseases, including COVID-19. Masks work by blocking respiratory particles and preventing them from entering the wearer's nose and mouth. This can help reduce the transmission of respiratory diseases, especially in crowded settings.

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Masks are an essential tool in preventing the spread of respiratory diseases, especially in crowded settings. They work by blocking respiratory particles and preventing them from entering the wearer's nose and mouth. This can help reduce the transmission of respiratory diseases, especially in crowded settings.

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LENDING A HAND

Setup a bad bank may help to clean up bank's balance sheet. But it should not be used to taper over structural difficulties.

T HE IDEA OF setting up a bad bank to deal with the growing wave of bad loans by public sector banks (PSBs) has gained ground in recent months. The Reserve Bank of India (RBI) has consistently highlighted the need for setting up such a mechanism. But how does a bad bank work? How will it be financed? What are its implications for the economy?

According to the Reserve Bank of India (RBI), there has been an increase in non-performing assets (NPAs) among public sector banks (PSBs) in recent years. This has posed a serious challenge to these banks, as they struggle to maintain their solvency and continue to provide credit to the economy. The government has been considering the setting up of a bad bank to address this issue.

The bad bank would be responsible for acquiring the non-performing assets (NPAs) from the PSBs and selling them at a discount. This would free up resources for PSBs to lend to new borrowers, rather than having to maintain non-performing assets on their balance sheets.

The bad bank would be financed through a combination of government funds and private sector participation. The government would provide initial capital to get the bad bank off the ground, while private sector participation would provide a source of ongoing funding.

The bad bank would be supervised by the RBI and would operate under its guidelines. It would be set up as a special statutory body under the Banking Regulation Act. The bad bank would be authorized to acquire, hold, or dispose of bank assets, including non-performing assets.

The bad bank would also be responsible for ensuring that the assets it receives are valued accurately. This would help to prevent the sale of assets at a loss and ensure that the bad bank is able to recoup its costs.

The bad bank would operate at arm's length from the government and would be accountable to the RBI. This would ensure that the bad bank operates independently and that its actions are transparent.

The bad bank would be a tool to help the PSBs address their non-performing assets. This would help to free up resources for the PSBs to lend to new borrowers and support the economy.

The setting up of the bad bank is a significant step towards addressing the challenges faced by the PSBs.

SANYAD SAHU

Poet and the Republic

Gurjada Appa Rao’s message – a country is not defined by its geography but its people – resonates in times of crisis}

WorDly wise

IT’S BETTER TO BE HATED FOR WHAT YOU ARE THAN TO BE LOVED FOR WHAT YOU ARE NOT — ANDRE GIDE

January 19, 1981

FORTY YEARS AGO

JANUARY 19, 1981

Salt March

With 2000 marchers, the Salt March of 1930 began on January 26, 1930, as a non-violent protest against the British government's monopoly on salt production in colonial India. The march was organized by Indian independence leader Mahatma Gandhi to protest against the Salt Acts of 1930, which made the production and distribution of salt illegal.

The march began with a group of volunteers, led by Gandhi, who traveled from the western coast of India to the port city of Karachi. The volunteers were armed with salt and a few simple tools, and they faced a number of challenges along the way. They were attacked by British forces and faced severe hardships due to the summer heat and lack of food and water.

Despite these challenges, the marchers continued their journey, and they eventually reached Karachi after a 291-kilometer (180-mile) march.

The Salt March was successful in raising awareness about the issue of salt taxation and it helped to bring the issue to the attention of the British government. It also demonstrated the power of non-violent resistance and inspired other civil disobedience movements.

The Salt March was a significant moment in the Indian independence movement, and it helped to pave the way for the eventual freedom of India from British rule.
**The Indian Farmer in a Debt Trap:**

The global financial crisis of 2008 has had a considerable impact on the productivity of the new American administration, and it has been accompanied by an unrelenting, unselective trend toward welfare spending. This has often included untargeted, unselective welfare spending in the form of food stamps and other forms of assistance. In this context, a new report from the Congressional Budget Office (CBO) has been released, which highlights the extent of the problem. The report shows that the share of welfare spending in total GDP has been rising, and that it is now at levels not seen since the 1960s.

According to the report, welfare spending has increased by about 25% since 2000, and it is now at levels not seen since the 1960s. This increase has been driven by a variety of factors, including rising unemployment, rising costs of living, and the spread of low-wage jobs.

The report also notes that welfare spending is now a larger share of GDP than it was during the Great Depression. This is a significant change, and it suggests that the current policies are not working as effectively as they once did.

In conclusion, the report highlights the importance of addressing this issue in the context of the broader economic agenda. The current policies are not working as effectively as they once did, and there is a need for new and innovative solutions to address this challenge.

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For Jan 30 event, Arundhati Roy, ex-IAS officer Kannan Gopinathan among main speakers

While the Pune Police had also claimed last week that the Elgaar Parishad, which mentions jailed IPS officer Sanjiv Bhatt; Ladeeda Sakhaloon and Aysha Prashant Kanojia, who faced arrest for sedition for their speeches at the event, had no focus on religion, for allegedly portraying Hinduism as ‘oppressor’, a statement which groups part of the ‘Bhima-Koregaon’ conspiracy theory).

Anti-Narcotics Cell seize drugs worth Rs 64 lakh; 34-year-old woman arrested

The other details can be seen at the website under DME institutions under Zonal wise Hospitals, Mother and Child Hospitals and Community Health Centers under the Department of Health and Family Welfare, Government of Maharashtra.

The School Education Department’s notification issued on Monday stated that: “The decision of the state government regarding Covid-19 is that all precautionary measures that the health department and other relevant departments have advised should be strictly followed. There should be no relaxation in the practices of government guidelines.”

Nod given to reopen schools for Classes V-VIII from March 1

The web series Tandav is work of fiction and any resemblance to acts and persons and events is purely coincidental. The events is purely co-incidental. The web series Tandav is an attempt which hopes to continue meaningful, patriotic and people’s struggle.

Government of Maharashtra

We have been closely monitoring the ongoing farmers’ agitation and have instructed the State Government to strictly follow the strategy of the banned ‘Bharat Bandh’ by establishing a protest camp in the Indo-Pak border area. The government has been asking the agriculture minister to release the total of 3 lakh rupees to the protesting farmers.

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No threat to states, says govt

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Tender Notice No. 27 of 2020-21

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FBI vetting troops in DC amid fears of insider attack ahead of Inauguration

Temporary lockdown at US Capitol after fire erupts nearby

Prospect of pardons in final days fuels market to buy access to Trump

Michael S. Schmidt & Kenneth F. Vogel, January 18

WASHINGTON, Jan 18 — US President Donald Trump prepares to ease pressure in a delicate battle for pardons by offering the promise of access, with some even downplaying the legal stature of the historic papers that could determine the fate of those who seek clemency.

Trump in the White House after the Inauguration.

The promise of access might appeal to some but also raises concerns about the role of money in the pardons process, with critics questioning whether those with the most to lose will be the ones most likely to influence the President.

STELLA BORENSZTEIN, Washington

**Adifferent approach to pardons**

**WASHINGTON** There have been several offers of access, positioning himself, among others, as the right person to receive clemency. But Donald Trump has long been concerned about the legal stature of the historic papers that could determine the fate of those who seek clemency. The promise of access might appeal to some but also raises concerns about the role of money in the pardon process, with critics questioning whether those with the most to lose will be the ones most likely to influence the President.

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SUDOKU4356

Difficulty Level: 5 = Very Hard
5s = Very Hard; 6s = Extremely Hard; 3s = Medium; 4s = Hard; 2s = Easy

Every digit from 1 to 9 must appear in each of the nine boxes.

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You may still have to forget what has been and look to the future. Nothing is ever lost, only temporarily hidden. Look ahead, your financial situation is about to shift gears.

You'll be eager to give you a unique opportunity to impress individual in the end. You may have to take a legal hitch or ethical dilemma.

You're fond of laying down the law and don't mind giving orders. You should make sure that you are not being harsh in your demands.

You are most creative, poetic and soulful. Be sure to impress individuals in the weeks to come. Keep everything clear and organized.

The best advice I can give you is to accept a challenge. You must now be able to think long and hard.

The most important thing is to keep calm and carry on. You've got the bigger picture figured out, you're confident about the way forward. Everything is going to work out fine.

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FINANCE MINISTER Nirmala Sitharaman Monday held a pre-Budget meeting with state Finance Ministers, the Union Finance Ministry, the Ministry of Finance, the Ministry of Home Affairs, the Ministry of Defence, Deputy Chief Minister Finance, Ministers and senior government officials from the states, Union Territories, the Union Finance Ministry and the Finance Ministry of New Delhi.

Sitharaman highlighted the importance of centre-state cooperation to commemorate the centenary of Indian Independence. She also discussed the importance of centre-state cooperation in the current context of the Covid-19 pandemic and the need to work together to overcome the challenges.

The Finance Minister emphasized the need for greater coordination between the centre and states, and the importance of states playing a key role in the implementation of national policies. She also stressed the need for more fiscal space for the states to implement policies that benefit their citizens.

Sitharaman also discussed the importance of infrastructure development and stressed the need for more investments in the sector. She highlighted the role of the Union Government in providing infrastructure support to the states, and the importance of states playing a key role in the implementation of national policies.

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**Messi's red card and his frustration at Barça.**

**Shankar Chakrabarti
January 18**

LOPES LEDEWS scored todaugh during the 2023 A 1 Cup in Stavanger. This was Portugal’s first win in the tournament. The Portuguese side will face Austria in the next round. Portugal is currently ranked 10th in the world, while Austria is ranked 16th. Both teams have won one and lost one game so far. Portugal’s win will solidify their position in Group A, while Austria looks to make a comeback in Group B. 

**What could have been the punishment?**

Messi’s send-off against Croatian referee, could have been a decision or a caution for the incident. However, in the absence of any evidence, the referee’s decision stands firm. 

**Bouncers: Nothing short of an obsession for Thakur.**

David Warner made it an open partnership of 119.

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January 18**

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