Aim to capture interest rates for the long term

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This product is suitable for investors who are seeking*:  
• 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 entitles investor to avail indexation benefit for other than equity oriented scheme. Long term Capital gain and short term capital gain Tax is applicable on redemption based on period of holding.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.
20 years on, where are the Board toppers? Here are a few, most in science and technology

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

Amul BHATNAGAR and Rajasekhar
Prime Minister Narendra Modi said the government’s new National Education Policy, “long awaited,” will bring major improvements in the present system of education.

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Is it a car? Is it a plane? Is it a road in hyperloop, a leap forward?

Day after PM drew line, govt unions agree to return to table: Next round of talks Tuesday

Modesties for repeals, guarantees on MSP on their agenda; Ugrahang groups says more farmers on way to join protest

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Fighting isolation in the United States

Kenya: A 21-year-old UNHCR refugee

Debjani Bhattacharjee

In the U.S. and in India, life is like a roller coaster for many. They migrate and work and settle and become citizens. But the pandemic and the lockdowns have disrupted the lives of many.

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021929

Assam: Mantasha Sethi

The UK and the Indian government are preparing to launch a new scheme under which Indians with links to the UK would be eligible to apply for a five-year visa.

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226117

Ludhiana, December 26

A CBI team has reached Morinda, near Chandigarh, to investigate the murder of 12-year-old girl Ashadilal, who was found in a well on Friday

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20200719

Kathmandu: Pravine Nagarkoti

Police have arrested a 25-year-old man in connection with the murder of a 21-year-old woman who was found dead in a field in Butwal, Nawalparasi.

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20200622

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20200622

New Delhi: Krishan Kumar

A 21-year-old woman was found dead in a well in the village of Khajuri in Mau district of Uttar Pradesh on Friday.

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20200622

New Delhi: Dharmendra Pradhan

The government has announced a new education policy with a focus on improving the quality of education in India.

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20200622

New Delhi: Harsh Vardhan

The government is planning to increase the number of seats in higher education institutions by 50% in the next five years.

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20200622

New Delhi: Prakash Javadekar

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New Delhi: Narendra Modi

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20200622

New Delhi: Rahul Gandhi

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New Delhi: Kamal Nath

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New Delhi: Arvind Kejriwal

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New Delhi: Mallikarjun Kharge

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New Delhi: Shehla Rashid

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New Delhi: Rahul Verma

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New Delhi: Pratap Singh

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New Delhi: Sushil Kumar Modi

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New Delhi: Jayant Sinha

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New Delhi: Shashi Tharoor

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New Delhi: Manish Tewari

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New Delhi: Gopal Rai

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New Delhi: Ramdas Athawale

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Six of 10 toppers chose engineering

More than half the toppers went for engineering—only 2 did not make it to chartered accountancy, 20 to IT\B.Tech, 7 to management, 1 to architecture, 1 to design, 1 to radio, 1 to music. 

Some toppers

Sujata Prabhu, 19, from Meerut—cities where English was spoken only by a few families in the close vicinity and very few English schools. She got 100 percentile in the Joint Entrance Examination (JEE) (Main) in 2022, 2023.

“I have always been interested in studying engineering and I had chosen the course after much thought. I had to choose between technology and art and I chose technology.”

“I have a small family and my parents were not too happy with me taking up engineering. They were more interested in me taking up a course in commerce. But I’m glad they supported me.”

Three toppers

Mohit Malhotra, 20, from Delhi, was an IT\B.Tech topper in 2012 and 2013. He did his B.Tech in Chemical Engg at IIT-Delhi and is now working as a software engineer at a corporate house.

“Before I decided to take up the JEE, I used to think about whether I should go for a Master’s in the US or not. It was a tough decision. I had plenty of offers from the US but I was hesitant. Then I thought that India has some very good institutes for its engineering courses.”

“While my parents were happy I got a job in a foreign country, my heart was set on working in India. I wanted to be close to my family.”

Jashandeep Singh, 21, from New Delhi, got his B.Tech in Mechanical Engineering from IIT-Delhi in 2018. He got 110 percentile in the JEE Main in 2018. His father was engineering graduate and his mother was a school teacher. His parents were happy he took up the JEE.

“I did the JEE in my last attempt and was able to score 110 percentile. I want to work in India. I have worked on a project of a railway track. I want to work on bigger projects in India.”

Nivedita Bajaj, 20, from New Delhi, got 136 percentile in the JEE Main in 2021. She got her B.Tech in Electrical Engineering from IIT-Delhi. She got 87 percentile in the GATE 2022. She got 136 percentile in the Joint Hindi Medium Entrance Examination (JHME) in 2023.

“I want to work in India. I have been asked to go to the US for the same. But I want to work in India. I have always been interested in working in India.”

The Indian Express, Express Elaadda, New Delhi, 2022.
Construction on city’s Tirupati Balaji temple to begin in Jan

Devasthanam (TTD) board, the Devendra Pandey, the official of the board, the Devendrapandey temple at Andhra Pradesh’s capital, Vishakhapatnam, has been allotted land for construction of the temple.

Amit Kaly, a member of the Tirumala Tirupati Devasthanam (TTD) board, said that the land will be used for the construction of a new temple. The structure will have nine floors and will cover around Rs 30 crore to build. The design of the temple has been conceptualised by well-known architect Hafeez Contractor. The structure will be built on a site that was given by an institution in the city.

The temple will be built on a similar basis of the one at Tirumala. The temple will be covered with greenery and will have a garden area for meditation, prayer, and yoga. The first floor will be the ground floor, the second floor will be a small office, and the third floor will be a room for the temple priests. The fourth floor will be a room for the temple’s maintenance staff. The fifth floor will be a room for the temple’s administration staff. The sixth floor will be a room for the temple’s library. The seventh floor will be a room for the temple’s kitchen. The eighth floor will be a room for the temple’s finance department. The ninth floor will be a room for the temple’s finance department.

The structure will be completed in two years. We are hoping to open the temple to the public in two years,” said Kaly.

Thrust was due to start construction in the year, but the COVID-19 pandemic hit the construction process. Construction will start in the next month or so. In March, the temple board will complete its construction and the temple will be opened to the public.

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Three booked for ‘rape’ of challenged woman, cops probing if complaint due to dowry case against her family

Bounded indoors with just a mobile phone to reach out to, senior citizens fight fears and loneliness

Three booked for ‘rape’ of challenged woman, cops probing if complaint due to dowry case against her family

Three men in their 30s and 40s were booked on Sunday for ‘rape’ of a physically challenged woman on December 23. At around 3.30 pm, three men in the 30s and 40s came to a building in a town near Nabadwip in Malda district and requested to see a lady, who was not home. After they were turned away, they reportedly used abusive language against her family and took off.

The woman had approached the police on December 24 and complained about the three men who were not her family members. It is believed that the lady, who was not at home, was not able to file a police complaint, and the men were afraid of the victim's family. The matter is under investigation.

Bounded indoors with just a mobile phone to reach out to, senior citizens fight fears and loneliness

Some senior citizens who have become isolated due to the COVID-19 pandemic have been using mobile phones to stay in touch with their families and the outside world. Despite the challenges, they continue to adapt and find ways to cope.

The selected text does not contain a clear question or statement to answer.
**SEXUAL HARASSMENT PROBE**

Sen: Santiniketan laureate and economist Amartya Sen has been accused of sexual harassment by a professor.

**EXPRESS NEWSPAPER SERVICE**

**KOLKATA, DECEMBER 26**

Don't act on advice of failed CM: BJP

Madhya Pradesh's Gwalior district is not a place to offer namaz except to promote the idea of a religious structure. The district police on late Saturday night had taken action against two persons for offering namaz in the area. The Congress said it will file a case against the district police for offering namaz in the area.

**PTI**

**JAIPUR, DECEMBER 26**

The Sunday Express. Kaushik Paswan said, “Nitish Kumar became CM of Bihar in 2005. His government in Bihar was not able to achieve the development index of the state, but it was still on the right track. But the Congress led the state, it was not able to achieve the development index of the state.

**EXPRESS NEWSPAPER SERVICE**

**KOLKATA, DECEMBER 26**

The All India Council for Technical Education (AICTE) has called for an examination on the concepts of 'honour killing'.

**WWW.INDIANEXPRESS.COM**

According to police, Aneesh Haritha, 21, was murdered on Monday. The victim's father, Haritha's brother, told The Sunday Express that his son was murdered by his in-laws.

**BS**

**KOLKATA, DECEMBER 26**

The BJP, the ruling party in the state of Madhya Pradesh, has won the recent Assembly elections. The party has won 41 seats in the 230-seat Assembly.

**EXPRESS NEWSPAPER SERVICE**

**KOLKATA, DECEMBER 26**

The active case rate in the state of West Bengal is declining. The state has reported 74,265 new cases on Monday, a decrease of 21.2% from the previous day.

**EXPRESS NEWSPAPER SERVICE**

**KOLKATA, DECEMBER 26**

The UP government has decided to drop the common entrance test (CET) for admission to the new National Education Board (NEB) in the next academic year.

**THE TIMES OF INDIA**

**KOLKATA, DECEMBER 26**

The decision to drop the CET for admission to the new National Education Board (NEB) in the next academic year will enable the state to focus on the improvement of existing educational institutions. 

**EXPRESS NEWSPAPER SERVICE**

**KOLKATA, DECEMBER 26**

Akhilesh's performance comes as he is by the Central government and the BJP is by the state government. The Congress said it will file a case against the state government for offering namaz in the area.

**THE TIMES OF INDIA**

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**KOLKATA, DECEMBER 26**

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EXPRESS NEWS SERVICE
MUMBAI: Jankar said, “Our stand is neutral at this stage. Our focus is to improve the condition of farmers’ produce price is not substitute in all our fuel-based markets. Swami Samarath has the virus. During his speech, the BJP leader also attributed his success to development as a human being. “We have had the privilege to watch these bids in person for their potential value. Hessaithedeaturento buildmaximumpressureontheMaharashtragovernmenttoimprovewagescompensationpackage"forfarmers”.Inhisaddresstodelegatesatamarkets had even asked customers away. Compared to the virus pandemic, farmers’ customers are lying and rotting in godowns. Swami Samarath said, “I have seen the virus. During his speech, the BJP leader also attributed his success to development as a human being. “We have had the privilege to watch these bids in person for their potential value. Hessaithedeaturento buildmaximumpressureontheMaharashtragovernmenttoimprovewagescompensationpackage"forfarmers”.Inhisaddresstodelegatesat...
PM launches health cover scheme in JK: Benefit everywhere but in Kolkata

EXPRESS NEWS SERVICE
DECEMBER 26

A DAY AFTER Srinagar saw the return of crowds in numbers after the 20-month-long lockdown, the Union Government today announced the launch of a new welfare scheme, PM Care Scheme, for the people of Jammu and Kashmir.

Bengal scheme: Better: Minister

Talking After PM Modi's announcement, Health Minister of West Bengal, Suvendu Adhikari told reporters in Kolkata that the scheme will be rolled out in West Bengal.

"In many other states, there are provisions, but we have taken a step forward in this regard. In West Bengal, we are providing health cover for each family member. This will be a single health cover for all the family members," said the minister.

At Singhri

Farmer unions agree to table Next round of talks on Tuesday

2021 to exclude farmers from terror-related official of the state, and changes made to the draft of the Act. Farmers have been insisting on a complete rollback of the three controversial farm laws.

Police chiefsheet Captain, two civilians

"We are still awaiting the response of the state government, so we are yet to know the timeline for the start of the process," he said.

"The state government has to assign us the cases that we have registered," he said.

Shah in poll-bound Assam: State got nothing from ‘abolishment’

"This is a historic day. The people of Assam have got a new identity," Shah said in Assam.

Farmers tough on farmers

The government has been trying to negotiate with the farmers for months, but the farmers have been insisting on a complete rollback of the three farm laws.

"We are still waiting for the government to respond," he said.

"The farmers have been waiting for a long time," he said.

"We are ready to negotiate with them," he said.

"We have been waiting for a long time," he said.

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Who’s who and where

From the co-founder of a stealth AI start-up in New York to a hedge fund manager in Singapore, from a competition law specialist in Delhi to a Harvard professor — RITIKA CHOPRA tracked down 86 men and women who topped national school boards between 1996 and 2015, to find individual stories of talent and effort.

The following names were arranged in a diagram. The diagram contains portraits of the individuals, and some text descriptions. The text describes their educational and professional backgrounds, mentioning schools, universities, and significant achievements. The layout of the diagram is not described in these notes, but it likely includes a map or a chart illustrating the connections and pathways of their careers and educations.
Unemployment is always a huge challenge in developing countries like India. The rapid decline in growth and massive job losses caused by the pandemic made it worse and the unexplained lockdowns only worsened the situation. At its peak, 130 million people lost their jobs in lockdown. Jobs have come back slowly but some jobs have disappeared permanently.

'Neill, the year 2020 is coming to an end. Every country is bruised, some are bleeding more than others. Mercifully, the year 2020 is coming to an end.'

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Le Bal, Paris. For the uninitiated, 'Le Bal de Debout' is a hark back to past European grandeur where, for one fairy tale evening, Bollywood and other celebrities came together to paint a picture of elegance, basically everything that the present is not. It's an elaborate charade, but in this case, it is made of the most exquisite silk and lace. Everything from the food to the music, from the decor to the ambiance, was designed to transport you back to a time when life was simpler, and the world was more beautiful.

Kapoor among an all-star cast is leading the show. The actors and actresses are dressed in the most exquisite gowns and suits, their hair styled in intricate updos. The atmosphere is electric, and you can feel the excitement in the air. It's a night of luxury and glamour, and you can't help but feel a sense of awe.

As the evening draws to a close, the audience is left feeling a sense of wonder and excitement. The show is a perfect blend of elegance and simplicity, and it's a reminder of the beauty that can still be found in this world. It's a night that you won't forget, and it's one that you'll be talking about for years to come.

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III. Weekly wrap-up of the week's important news

A. weekly wrap-up of the week's important news

B. weekly wrap-up of the week's important news

C. weekly wrap-up of the week's important news

D. weekly wrap-up of the week's important news

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The number of coronavirus cases hit a record 940 in Tokyo on Christmas Day alone, with 130 people streaming into one hospital alone, and 530 people streaming into five of them, with some people streaming from the capital into the provinces.

Japan bans foreigners from entering UK virus variant detected

VIVIAN WANG

December 26

In one case, during the lockdown, a hospital waited for six hours for an ambulance to arrive, according to hospital officials. In the past, people have reported waiting up to 24 hours for an ambulance to arrive.

Japan's foreign ministry has imposed a travel ban on all travelers from the UK, with the exception of people who have a valid visa or who are citizens of Japan.

Bruno also said that the number of coronavirus cases in Japan has continued to rise, with more than 500 cases reported in the past week.

Bruno said that the government has been cautious about lifting restrictions, as the outbreak continues to grow.

Bruno said: "We have been concerned about the number of cases in the past week, and we have decided to maintain restrictions."
The answer for the given quip.

Nadu and Telangana, which Andhra Pradesh, Karnataka, and Chhattisgarh are major iron ore producers, account for the majority of India’s iron ore production. The state government-led NMDC sets to resume operations after a two-year hiatus due to the administration of the iron ore mining by the government.

Under the interim agreement, NMDC is required to pay a central royalty of 127 per cent on the value of iron ore to the state government, including an additional 27.5 per cent royalty in the state government over the 15 per cent royalty payable prior to the suspension of operations in 2018.

The Karnataka High Court ordered NMDC to pay 30 per cent of the royalty payable to the state government, leading to NMDC withdrawing the appeal.

The interim agreement was executed on November 11, 2020, extended NMDC’s mining for Iron ore leases for 20 years, but asked the company to pay 10 per cent of the royalty payable to NMDC for suspending operations.

According to消息称 aware of industry dynamics, NMDC currently is in negotiation to merge the royalty due to be paid to the state government, except that the royalty decided by the state government panel for extension of mining lease for iron ore mining companies will not change very significantly due to the amendment in the Mineral Laws in December.

The miner is not going to be the only company in the country to have its mining rights extended, as some other companies are also expected to get extensions, leading to a volatile year for the government panel for extension of mining lease for iron ore mining companies.

In the long-term, the state government by government can then be a major partner in this market, leading to NMDC withdrawing the appeal.

The decision of the high court panel on the royalty payable to state governments by government companies under the Mining and General Company Act, 2015 will affect NMDC as well.

The voting process for the draft law on the committee of experts on the bill of land modifications on the mining of the iron ore contents will be held on December 20 and 21.

The outcome of the voting process will help NMDC, which is currently facing a loss of 600 crores of rupees, to avoid a major hit in its financials.

The outcome of the voting process will help NMDC, which is currently facing a loss of 600 crores of rupees, to avoid a major hit in its financials.

The Finance Ministry has already given an indication that the government will consider the process of improving the land modifications in the mining of the iron ore contents.
In our last issue, a look back at our disruptive,, year and how we taught it to ourselves. are new, up before social distancing brought home to us the transformative power of touch, a relentless, invisible influence that we did not meet equal as.

The Year That Was
Our Broken, Hopeful Lives
One of the great ironies of human existence is that of the COVID-19 pandemic.

Vatsala Mamgain

Touch, Like love, reveals itself fully only once it is lost.

New rules to teaching itself fully only once it is lost.

Annie Zaidi

too relevant for only once it is lost.

2020 (VERB): 2020'dhis career after he accidentally exposed all the words of the year, defined as they are would be shot to hell by now.

CORONACOASTER (NOUN): 2020-ing) E.g. If you’re loving lockdown one minute—

of a drink every time they read or heard the word “unprecedented” this year, their liver would have been dangerous to health. A word like “unprecedented” is a powerful word. It

To touch that’s sufficiency home alone” was not the proposition for those who had unearned privilege and eroded, and, eventually, erased hierarchies and looked at that as a job. We had services for those who had unearned privilege and eroded, and, eventually, erased hierarchies.

2020: The No. 1 gap-year accentuated, is not unexpected. I know, but I doubt you’ll be able to imagine me in a social context.

First up, long before social distancing brought home to us the transformative power of touch, a relentless, invisible influence that we did not meet equal as.

The ups and downs of your mental and emotional state. It’s like having someone else—be it a friend, brother, sister, or even a complete stranger—hold your heart in one hand and your head in the other.

Four years ago, this was a feeding frenzy for politicians. Now, it’s a feeding frenzy for politicians.

Drinking vodka at noon and weeping with anxiety, you’re on an emotional coronacoaster.

TOUCHING THE VOID
THE YEAR THAT WAS
Don’t Blame the Sci-Fi Writer
2020 had more than one timeline drama for a healthy dose of finale.

A Glossary of 2020 Words
All the words that this year threw up in one pitiful account.

PAGE 1
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The year that was...
Bridge Over Troubled Waters

The pandemic has exposed the deep divides in our world.
Can we find a way to cross them?
I'm Only Sleeping

If only the hibernators were turned to oblivion by a shot of a lethal drug, and all its side effects. But, then again, we don't have that option. And, if we did, we wouldn't know what to do with the bodies. But, still, it's a thought that brings a smile to my face. A smile that fades away as I remember the snowy days of winter. The snow and the cold, the wind and the... well, you get the picture. But, still, it's a thought that brings a smile to my face.

FROM THE FRYING PAN
Blanche Hazarika

SAMDBAS doesn't concern itself with the number of people who have died in their wards, but it does keep track of the number of vaccine doses administered. This is because the goal of SAMDBAS is to ensure that vaccination is accessible to all, regardless of income or location. And, if we're honest, it's also because it's a lot easier to count the number of doses than to count the number of deaths.

WONDERLAND
Vinish Baid

DEEP SPACE INI

Don't Blame the Sci-Fi Writer

This is the year where reality completely overtook the human capacity for imagination — and not in a good way.

Masons of the Moon

Samit Basu

Fantasy helps to escape reality. But what if it becomes the reality?

FROM THE FRYING PAN
Blanche Hazarika

Stranger Things

Fantasy helps to escape reality. But what if it becomes the reality?

Two filmmakers, two takes — on how the year 2020 comes to an end

DECEMBER 27, 2020

EYE THE SUNDAY EXPRESS MAGAZINE
unimpressed, debutant bowlers & a shrewd captain help move on from Adelaideo bubble with an all-round show

Mehdipatnam. Back in Hyderabad, he is known to have funded wedding ceremonies for friends and relatives. “Allah has been kind to us. So, Siraj is making it a point to give back to the community, oneway or another, but...we don’t know to what extent.”

BRIEFLY

New Zealand 222-3 vs India 157-8 at lunch on Day 1

The Sunday Express, DECEMBER 26

Wish abba was alive: Brother Siraj has fulfilled father’s dream

New South Wales 361 vs South Australia 184, at lunch on Day 3

How Ashwin remained a step ahead of Smith & Labuschagne

SA players raise first flag vs test debutant Vs KKR

NEW ZEALAND came back to life in the third innings to take the Sri Lanka tailenders by surprise. New Zealand scored only 157-8 in their first innings and on Day 2, the Sri Lanka tailenders were dismissed for 257.

Sri Lanka take control after Day 1

first half-century of the innings, but the batsman couldn’t complete the stand after the ball crashed into the stumps of his own."}

"Brahm is always trying to make a difference," said team..."we couldn’t complete the stand after the ball crashed into the stumps of his own..."