Nippon India Nivesh Lakshya Fund

(A open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years)

Aim to enjoy long term benefits of investing in pure debt & money market instruments including Government Securities, in a tax-efficient manner**, with no lock-in period!

So go ahead and seize the opportunity TODAY!

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

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 enables investor to avail Indexation benefit for other than equity oriented scheme. Long term Capital gain and short term capital gain tax is applicable on redemption based on period of holding.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.
Days after Karnataka House ruckus, DCM Laxman Trivendra found dead

![Image](17x1207 to 127x1351)

**Sriram Veena**

**NEW DELHI, DECEMBER 29**

A 26-year-old who had lived in north, had been found dead on the day of his funeral.

**Malayalam Pradeep**

**MUMBAI, DECEMBER 29**

Behind police raid on Prach, trail of riot victim and a riot accused

**K. Jayalakshmi and Bhargab Bhattacharyya**

Air Chief Marshal BS Dhanoa
died on December 15, after battling against cancer for 20 years. His family have not yet decided whether to cremate or bury him.

**K. Jayalakshmi**

**JALANDHAR, DECEMBER 29**

The Indian Express

You killed my parents...now let me bury them: son’s grief shakes as state government says it’s too late.

**Gurleen Singh Sahota**

The couple will not miss their home as they had sold it.

**Gurleen Singh Sahota**

**NEW DELHI, DECEMBER 29**

The Central agency arrested 101 people from Jammu and Kashmir in connection with the case of exit from the cell.

**M. Khan**

**MUMBAI, DECEMBER 29**

Shah Rukh Khan and Deepika Padukone may meet on the sets of their upcoming film, ‘83.

**Candace Contreras**

**MUMBAI, DECEMBER 29**

The couple who had fought to be together will now be separated by the COVID-19 pandemic.

**JAMMU & KAISH, DECEMBER 29**

A couple has filed a petition in the Jammu and Kashmir High Court against the government's decision to evacuate them to their hometown in Kerala.

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**KALIANI SHERIF M & GIRENASI JANYALA**

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FROM PAGE ONE

Talks today

In a bid to ensure compliance with a recent high court order of holding elections to 101-150 more panchayats, the government is on track to release funds.“We have cleared the requests of 448 panchayats,” a senior government official said.

Despite the relief, farmers have warned that unless the government fulfills its promise of providing unadulterated food grains in adequate amounts, they may continue their demonstrations."

The government said that while the High Court had ordered the unadulteration of food grains, it had not specified any quantity. "We have already indicated to the farmers that we are committed to providing them with unadulterated food grains," the official said.

Adilabad: PM again

Prime Minister Narendra Modi has expressed his concern over the recent increase in farm prices and said the government is taking all possible steps to ensure that the prices do not rise further.

On Wednesday, the Prime Minister met with farmers and discussed the current situation. He said that the government is trying to provide them with support through various schemes such as Krishi Kalyan Yojana and other livelihood schemes.

The Prime Minister also spoke about the importance of technology in agriculture and said that the government is working on developing new technologies to ensure better yields.

Farmers have welcomed the Prime Minister's efforts and said that they are grateful for the support provided by the government. However, they also made it clear that they will continue their protests until their demands are met.

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In the news

A SNEAK PEEK OF THE NEWS

India has the world's largest population of wild Asian elephants. It also boasts the world's largest population of wild Asian elephants. It has also a colossal

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EXCLUSIVE STORY

What's killing India's elephants?

EXPERTS SAY

India has the world's largest population of wild Asian elephants. It also has the world's largest population of wild Asian elephants. It has also a colossal number of wild Asian elephants.

---

TECH REVIEW

BEST GADGETS OF THE PANDEMIC YEAR

This year, gadgets have become the ultimate gift for people to stay relevant.

---

TECH NEWS

INDIA'S ECONOMY IN 2020-2021:

There are positives but there are also vulnerabilities, with job situation in grim.

---

EXPRESSION SERVICE

New expression everyday

That both have a "labelled" meaning because the word "label" has multiple meanings and "labeled" is a separate verb.

---

EXPERTS SAY

In a world where jobs are on the line, chocolate and coffee have become the go-to comfort food.

---

What's killing India's elephants?

Experts say that deforestation, habitat loss, and illegal hunting are the main causes for the decline in India's elephant population.

---

TECH NEWS

NEWSTREAMS

The elephant population in India is estimated to be around 41,000, making it the highest in the world.

---

PRODUCER

PDP leader Para

When a steering committee was formed in 2019 to look into the issue of state's economic crisis, the PDP had wished Para to be part of it. But Para, who had quit the party in 2019, made his comeback tofiltration system.

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TECH NEWS

NEWSTREAMS

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THE EUROPEANS WHO MADE ALIGARH MUSLIM UNIVERSITY

Consecrated by Sir Edward Rous Mahomed at the Ideal of Alma Nandi was to mark the Western expansion of Islam among the Hindus.

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TECH NEWS

NEWSTREAMS

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Auto driver held for rape of 18 yr old in Panvel

**EXPRESS NEWS SERVICE**

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However, after the alleged rape, the girl, who was a minor, filed a police complaint stating that she was molested by a man and a boy who were estranged. The minor was then taken to the hospital for medical examination. Datta is a minor herself and was living with her family in the village.

Then the next day, the woman was called for a follow-up examination, after which she was discharged. She was later called again on Monday for the final report and was eventually arrested later that day.

JH JHOSPITAL

Chhavnagir's second divine test case

**EXPRESS NEWS SERVICE**

The Bombay High Court on Monday denied the bail application of the general manager of a private hospital here, who was arrested last month for cheating the BMC.

BMC's counsel Joel Carlos opposed the bail plea of Ganesh Shirsekar, who was arrested last month for allegedly cheating the civic body to the tune of Rs 6.87 crores.

The court said that the case be posted for further hearing on January 11 to be heard by regular court before the vacation bench. Why are the BMC's counsel opposing the bail plea?

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### Raut’s wife writes to ED, will appear before it on January 5

**Sena strikes conciliatory note post Congress over Raut remark**

**EXPRESS NEWS SERVICE**

MUMBAI, DECEMBER 29

The Shiv Sena on Wednesday welcomed the move by the Rajya Sabha’s allies to withdraw their resolution against the party’s President Uddhav Thackeray, after the latter had accused the Congress of wanting a change in the government.

“I welcome the decision of the allies to withdraw their resolution against the Sena President. We hope they will also withdraw the OPSC resolution,” Union Minister Arvind Sawant said.

“The Uddhav Sena don’t want anyone to have a share in power, and they are afraid of the ED, which has been investigating them for many years,” he said.

**Updates on Elgar Parishad Case**

THREE ACCUSED in the Elgar Parishad case, Bhagwati Panchal and Sambhaji Bhide were released on bail, while Arun Gawli, another accused, was sent back to jail.

Panchal and Bhide were granted bail by the Bombay High Court last week, and were sent to judicial custody. Gawli, on the other hand, was sent back to jail after his earlier bail was cancelled by a lower court.

The High Court had granted Gawli bail on September 22, but it was cancelled by the lower court shortly after.

**Sadhak Satyen vs Shiv Sena**

THE ihrem had said earlier this week that it will not contest the upcoming Lok Sabha elections in Maharashtra.

**EXPRESS NEWS SERVICE**

JALNA, DECEMBER 29

The Bomma Panchayat has entrusted the construction of the Jalna Bypass to a private company from Chinchwad.

**DECEMBER 30**

**THAT’S IT**

The city will be under lockdown from 8 pm to 8 am on December 31 and January 1.

### Allies take on Sena for waiving fine imposed on Taj Mahal Palace hotel

**EXPRESS NEWS SERVICE**

MUMBAI, DECEMBER 30

The Maharashtra government has decided to waive a fine imposed on Taj Mahal Palace hotel for not complying with the BMC’s footpath restrictions.

**NEW INDIA TELEGRAPHER**

While the BMC had imposed a fine of Rs 400 crore on Taj Mahal Palace hotel for not complying with the BMC’s footpath restrictions, the state government has decided to waive the fine.

**The government has decided to waive the fine on Taj Mahal Palace hotel for not complying with the BMC’s footpath restrictions.**

**EXPRESS NEWS SERVICE**

MUMBAI, DECEMBER 30

The National Green Tribunal (NGT) has directed the government of Maharashtra to take action against the builder of a proposed footpath along the Taj Mahal Palace hotel.

**Carbon tax to be levied, efforts to ease urea subsidy burden, says study**

**EXPRESS NEWS SERVICE**

MUMBAI, DECEMBER 30

The government has decided to introduce a carbon tax to help finance the subsidy on urea, which is a significant source of greenhouse gas emissions.

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### Genomic screening on 32 samples of UK returns

The study found that the UK samples had a higher prevalence of the B.1.1.529 variant, which was first identified in South Africa and later in India.

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### TIRUPPURI CITY CORPORATION MUNICIPAL Corporation of Tiruppur

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### Resources from the Desert of Sandblasting

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**TIRUPPURI CITY CORPORATION MUNICIPAL Corporation of Tiruppur**
Shut till Jan 15

After consultation with the public, Schools under

18, read the civic body’s circular. Varsha Gaikwad earlier said that the consulate and other consulates wake of rising Covid-19 cases in schoolswill reopen from January

But BMC later announced the schoolstobeshuttill December

15. Athawale said on Tuesday. Schools in

Maharashtra, which were shut since March due to the coronavirus pandemic, are set to reopen from January 23 post-Diwali-holidays. Raigadsees a

capacity are observed. No posted on the streets.

Viveck Goenka and Pune and Thane, Raigad sees a large number of tourists visiting the forts.

Janjira Fort reopens for tourists after tour operators cite losses

Viveck Goenka and Nitin Dossa to helm WIAA for another term

THE WESTERN India Automobile Association (WIAA), which represents 550,000 self-employed auto-mechanic units across Maharashtra, appointed Viveck Goenka, Chairman of TeamGoenka Auto services, and Nitin Dossa as the new president and vice president of the body.

NCP president Sharad Pawar is holding talks with various opposition parties ahead of the parliamentary process and in the nationwide rollout of the anti-evade tax package. But in the view of the BJP and the RPI, the move will not help.
## Cash Squeeze In Mind, Navy Looks At Ways To Cut Costs

With China investing heavily in a new global defense strategy and its purchase of the Indian Ocean from a Chinese company, the Indian Navy is looking for ways to cut costs.

### TheIORChallenge

The Indian Ocean Region (IOR) has been identified as a crucial area, requiring increased investment. However, with budget constraints, the navy is exploring ways to maintain its capabilities without overspending.

### Plan For Maritime Security Coordinator

New Delhi is setting up a National Maritime Security Coordinator (NMSC) to address the regional security challenges.

### MP Cabinet Clears Ordinance To Stop Forced Conversions

The Madhya Pradesh Cabinet cleared the Krishan Prasad Tandel Ordinance, 2020, at a special cabinet meeting held in Bhopal.

### Uttarakhand Freedom of Religion Ordinance 2020

The Uttarakhand Freedom of Religion Ordinance, 2020, was promulgated to prevent forced conversions.

### 3 Months After Hindu Woman Converted To Islam, Police Action

A Hindu woman who converted to Islam has been married to her lover, and the police are investigating.

### 104 Ex-Bureaucrats Write To Yogi UP Is Now Epicenter Of Politics Of Hate, Bigotry

A group of 104 ex-bureaucrats have written to Uttar Pradesh Chief Minister Yogi Adityanath expressing deep concern over the spike in violence.

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### GST Table

<table>
<thead>
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<th>Rs.</th>
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<td>2000</td>
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<td>2</td>
<td>12% GST on goods</td>
<td>32400</td>
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<td>3</td>
<td>18% GST on services</td>
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<td>5</td>
<td>18% GST on services</td>
<td>32400</td>
</tr>
<tr>
<td>6</td>
<td>12% GST on goods</td>
<td>4500</td>
</tr>
</tbody>
</table>

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Clashes break out in Inhore village as rally by Hindu outfits clashes outside mosque

**THE INDIAN EXPRESS, WEDNESDAY, DECEMBER 30, 2020**

**EXPERT NETWORK**

Shobhan Encounter
Army set to take over proceedings against Capt from civilian court

A senior Army officer said:

The premier of the country, the Army had commissioned a project to construct a memorial against Captain Varun Sengar in Bhopal. So the Army had involved the Armed Forces Tribunal to strike down the project and were also in the process of taking this issue to the Supreme Court. The Supreme Court had also given the Army the option of choosing the memorial. Now, the Army has decided that the memorial will be constructed in a location other than the proposed site.

For a long time, the Army had been insisting on constructing a memorial in the proposed site, but the Supreme Court had ruled that the memorial should be constructed elsewhere. The Army had then decided to take the matter to the Supreme Court, which had ruled in its favor. The Army has now decided to proceed with the construction of the memorial in the proposed site.

**Hindustan Times**

Mumbai Police carry a case about Mahim police station to Mahim in Dadar to pay tribute to employees who lost their lives during the bandh.

The Mumbai police have filed a case about Mahim police station to Mahim in Dadar to pay tribute to employees who lost their lives during the bandh.

**The Times of India**

Shahid archers get assistance from state government

The Shahid archers have been given aid by the state government to meet the expenses of their annual pilgrimage to the veritable shrines of the Kashmir valley.

The Chief Minister of the state government had promised assistance to the Shahid archers on their annual pilgrimage to the Kashmir valley. The Chief Minister had also promised to provide financial assistance to the archers for their pilgrimage.

**The Indian Express**

Invoking Tagore in Santiniketan
Mamata takes on Visva-Bharati, BJP pols

Mamata Banerjee, the Chief Minister of West Bengal, targeted the government of the Visva-Bharati University, which is located in Santiniketan, in her recent comments.

She claimed that the government of the Visva-Bharati University had failed to fulfill its promises to the students and staff of the university.

**The Telegraph**

Bharuch MPQUITs, sets to resign from LS

Bharuch MP quit the Lok Sabha and has set to resign from the Lok Sabha. He has been facing several complaints and criticisms in the recent past.

According to the data, 14 percent of all police forces in the country are women.

**The Hindu**

Obcs constitute 25% of police; STs get better representation:

Data according to the 2011 census shows that 25 percent of the police force is OBCs, while only 5 percent of the police force is STs.

**The Economic Times**

**Tradeoffs in T.N.**

Chief Minister Mamata Banerjee on Tuesday rallied in Kolkata and said: "We will not let anyone come between us and our people."

She also said: "We are not afraid of anyone. We will not allow anyone to come between us and our people."

**The Telegraph**

**NUMBERS DOWN TO JUST 150**

Conservation plan on table to save bat species in Kolar caves

A conservation plan is being prepared to save the bat species that are found in Kolar caves.

Devi Jagadish

**Tracking India’s Covid Curve**

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**Invoking Tagore in Santiniketan**

Mamata takes on Visva-Bharati, BJP pols

Mamata Banerjee, the Chief Minister of West Bengal, targeted the government of the Visva-Bharati University, which is located in Santiniketan, in her recent comments.

She claimed that the government of the Visva-Bharati University had failed to fulfill its promises to the students and staff of the university.

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Bharuch MPQUITs, sets to resign from LS

Bharuch MP quit the Lok Sabha and has set to resign from the Lok Sabha. He has been facing several complaints and criticisms in the recent past.

According to the data, 14 percent of all police forces in the country are women.

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Taking Confident Steps towards Prosperity

LED by its dynamic Chief Minister Hemant Soren, the state of Jharkhand in eastern India is witnessing all-round development in many sectors. Carved out of the southern part of Bihar on November 15, 2000, Jharkhand is becoming a symbol of positive change that is far-reaching with the promise of a healthy and prosperous life to all sections of society living in its geographical area.

Emphatic policies and swift progress are going hand-in-hand in Jharkhand as a result of a strong administration by the government that has constantly kept the welfare of the people at the centre of its decision-making.

It is the government’s priority to improve civic amenities and basic facilities for the people of the state irrespective of whether they live in cities or villages. Since we were voted to power, we have been trying our level best to address public issues and focus on bridging the gap between the government and the people of state.

— Hemant Soren
Chief Minister, Jharkhand

3 New Development Initiatives to Provide Impetus to Rural Economy

In its drive to ‘take the rural economy’ off theemon, the Jharkhand government recently launched the National Rural Employment Guarantee Act 2005 (NREGA) to be implemented through the Mission Employment & Training. The objective is to provide opportunities for wage and non-wage employment in the rural areas in the state. The programme is implemented in cooperation with the Ministry of Rural Development, Government of India. The programme has been identified as part of the 15th Plan. It is implemented by the Jharkhand Employment and Training Mission (JETM), which is a government body responsible for providing employment opportunities to the unemployed.

Women Empowerment

The Jharkhand government has launched an innovative programme called the Women Empowerment Scheme (WES). Under this scheme, the government provides financial assistance to women to help them start their own businesses. The scheme aims to provide financial support to women to help them start their own businesses and become self-reliant.

In order to ensure Ease of Doing Business in the state, the Jharkhand government has laid emphasis on standard operating procedures and simplification & introduction of information technology to make government facilitation of businesses more efficient and effective.

Social Welfare

Making efforts to ensure welfare of various sections of the society through successful and meaningful governance, Social Welfare has been given due importance under the Jharkhand government. The department is involved in the implementation of various welfare schemes and the delivery of social services. The department has been working towards bringing about a sustainable change in the living conditions of the people of Jharkhand. The department is working towards improving the quality of life of the people of Jharkhand through various welfare schemes. The department is also working towards the upliftment of the socially and economically weaker sections of the society through various schemes.

Tackling Covid-19

Jharkhand fought Covid-19 with the help of various initiatives taken by the government. The state government took various steps to control the spread of the virus, including lockdowns and quarantines. The state government also provided financial assistance to the needy and vulnerable sections of the society.

Sports

Becoming the potential of sports as an attractive and viable career option, Jharkhand is setting its sights on developing sports as a career option. The state government has launched various initiatives to promote sports and physical fitness among the people of Jharkhand. The state government has also provided financial assistance to sports persons and sports events.

Tourism

The potential of tourism can now be understood as an economy. Realising the sector’s vast potential, both directly and indirectly to the economy, the Jharkhand government launched the new Tourism Policy 2020, aimed at attracting private investments and generating jobs. For the first time, the state has also included provisions for 25% equity capital infusion or up to Rs 50 crores, whichever is lesser. If the investment is in a notified area, an additional 10% equity capital will be granted on capital investment. In the earlier policy, the maximum subsidy was Rs 15 crores, which did not generate interest among private players. Realising the major opportunities that the twin industries of tourism and hospitality offer, the Tourism Secretary said the government has now decided to open this sector to private players so that they can set up facilities, create infrastructure, and generate more jobs in the tourism sector.

Under this new tourism policy, the government is hoping to generate anywhere between 75,000 to 100,000 jobs. Creation of Tourism Security Fund (TSF) has also been envisaged on the new policy. The Tourism department has also planned to attract new tourism activities and extend the tourism season. The state government has also put in place a special tourism infrastructure fund to support tourism projects. The government is also planning to set up a tourism office at International airports and tourist destinations.

The potential for tourism to become a significant source of job creation and economic growth is immense. The state government has taken several initiatives to promote tourism and create a conducive environment for the sector to flourish. The policies and measures are aimed at attracting private investments, generating jobs, and promoting tourism as a viable career option.

— Hemant Soren
Chief Minister, Jharkhand

Notable Achievements

• Jharkhand government has achieved milestones in various sectors.
• The government has taken several initiatives to promote tourism and create a conducive environment for the sector to flourish.
• The policies and measures are aimed at attracting private investments, generating jobs, and promoting tourism as a viable career option.

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Apoorvan
The thesaurus of the Indian Express on Sunday

THE IDEAS PAGE

Facts from the field

MP-APMC system benefits a minority of farmers. To help small and marginal farmers, right approach is through Farmer Producer Organisations, not APMC mandis

From Plate to Plough by Ashok Gulati

CINI EXPERTS that the talks between the agri- labor groups and the government in the second term of the UPA government have brought us close to a solution to the long-standing issue of farmers’ grievances. However, the current situation is far from perfect, and there is a need for a comprehensive reform of the APMC system to address the issues faced by farmers and ensure fair and transparent pricing of their produce.

Neelakantan K., President, CINI, states that the current system is not working for the farmers, and the APMC mandis are only benefiting a small minority of the farmers. The system needs to be reformed to ensure that all farmers, including small and marginal farmers, are able to get fair prices for their produce.


care of the editor

Dear Reader,

A column in which we invite writers to tell us, when they differ with the editorial positions or news coverage of The Indian Express.

The writer is a senior lawyer based in Delhi.

Letters to the Editor

NECESSARY ALLIANCE

THE INDIA Express (Delhi) (Thiruvananthapuram) and The Rashtra Sastry Prasasthi Pratishthanam, a learned society, have jointly organized a series of seminars and conferences on the theme of “India’s Future: A Necessary Alliance”. The series, titled “India 2050: A Necessary Alliance”, aims to bring together experts, policymakers, and opinion leaders from various fields to discuss the challenges and opportunities facing India in the coming decades.

The first seminar in the series was held in Thiruvananthapuram on November 15th, with eminent speakers from academia, government, and civil society. The discussions focused on topics such as health, education, technology, and environment, with an emphasis on identifying strategies for building a sustainable and inclusive future for India.

The series is supported by the Rashtra Sastry Pratishthanam and is being organized in collaboration with other leading institutions in India. The next seminar in the series is scheduled for January 2022, with more details to be announced soon.

Swati Sengupta, Editor
US House votes to override Trump’s veto of defense Bill, over to Senate

Biden says Trump aids setting ‘roadblocks’ for transition team

Protestors take part in a rally against the dissolution of Parliament in Kathmandu on Tuesday.

Madhav Nepal: Will forget everything if Oil accepts mistake

SHRISHI B PRAHAD KATHMANDU, DECEMBER 30

CURBANOF the ruling Nepal Communist Party (NCP) on Tuesday that the party could still survive if Congress leader Shiva Kumar Shrestha selling accept oil in the coming years. In a recent rally, leaders of the two parties met and assured each other of the need for the upcoming elections.

The Nepal Supreme Court on Monday gave a go-ahead to oil imports, which is the main concern of the opposition parties.

Congress and the Communist parties, which have been holding talks with the government for the last two weeks, have been divided on the issue of oil import.

Nepal Oil and Gas Company Limited (NOGCL) has been importing oil since 2004.

The government has been trying to resolve the issue with the opposition parties, but the two parties have been at loggerheads on the issue.

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The Covid-19 pandemic has brought rare attention to science, particularly related to healthcare, and India’s response has underlined its existing scientific capabilities. In 2021, the country can look forward to improvements in vaccine research, among other scientific achievements.

**Sustained Commitment to Science:**
Despite the challenges posed by the pandemic, India has continued to invest in scientific research and development. This commitment has been evident in various initiatives, including increased funding for research institutions, support for innovation, and collaborations with international partners. The Indian government has recognized the importance of science and technology in addressing global challenges, particularly in improving public health and promoting sustainable development.

**Lessons from the Pandemic:**
The pandemic has taught India several valuable lessons that can be leveraged to strengthen its scientific capabilities. These include:

- **Rapid Diagnostics:** India has developed and deployed rapid diagnostics, which have played a crucial role in managing infections. These tests have been critical in detecting cases quickly, allowing for timely interventions and reducing the spread of the disease.

- **Vaccine Development:** India’s vaccine development efforts have been lauded, with the country playing a significant role in the global effort to combat the pandemic. India’s ability to produce vaccines has been a testament to its scientific capabilities and has underscored the importance of strengthening indigenous research and development in the biotechnology sector.

- **Public Health Infrastructure:** The pandemic has also highlighted the need for strengthening public health infrastructure, including testing and hospital facilities. India has made strides in this area, with the establishment of a robust testing network and the expansion of hospital capacities.

**Challenges for the Future:**
While India has made significant progress, there are still challenges that need to be addressed to ensure sustained scientific growth. These include:

- **Funding and Resources:** Ensuring adequate funding and resources for scientific research is crucial. This includes support for basic research, infrastructure development, and technology transfer.

- **Human Capital Development:** Investing in human capital development is essential to drive scientific progress. This includes nurturing young talent, providing opportunities for training and research, and fostering a conducive environment for scientific inquiry.

- **Policy Environment:** A conducive policy environment is necessary to support scientific research. This includes setting up favorable regulatory frameworks, providing incentives for innovation, and promoting international collaborations.

In summary, India’s response to the pandemic has underscored the importance of sustained commitment to science and technology. As the country moves forward, it is crucial to leverage these lessons and continue to invest in scientific research to ensure sustainable development and global health security.
JUMBED WORDS

Given below are four jumbled words. Solve the jumblestomake proper words and move them to the correct boxes.


ACROSS

1. 3 3 5
2. 4 5 2
3. 5 2 4
4. 2 5 6

DOWN


1. Whatever lingering (3)
2. A look of utmost enjoyment (5)
3. A place where you may assuage your thirst (5)
4. A quality of an epic story (2, 1)
5. The love that you may feel for another one (5)
6. An object that you may affix to a tapestry (5)
7. A colour that is akin to the wild (5)
8. A series of events that are linked together (5)
9. A work of art that is painted with a brush (5)
10. A word that may be sent as a text message (5)

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Tata Sons to sell 32.67% stake in AirAsia India for Rs76.6 million

RBI says write-offs helped banks lower bad loans

Warning of sharp deterioration in asset quality

GEORGE MATHWELL

The Reserve Bank of India (RBI) on Tuesday said commercial banks need to write off bad loans, as non-performing assets (NPAs) on their books continue to drag the sector. Bankers, on the other hand, have been demanding more flexibilities. In a report on the state of banks’ balance sheets, RBI said banks need to follow the write-off guidelines.

The pace of NPAs had fallen to 7.5% in the six months to September 2020 from 9.3% a year ago. But on a quarter-on-quarter basis, the NPAs increased to 8.5% in the June quarter from 7.2% in March 2020, indicating the severity of the pandemic on borrowers. The RBI said the asset quality deterioration has been sharper for public sector banks.

Apart from working towards asset quality improvement, banks need to focus on better management of credit risk, risk appetite, and risk diversification. "The banks need to focus on better risk management at board level and take on a risk culture that runs right through the organisation," the report stated.

HDFC Bank chairman Deepak Parekh welcomed the write-off guidelines. "It has been a tough year for everyone, and I am happy about this," he said.

The report also mentioned that there has been a decline of 70% in bank recoveries. "The banks need to focus on recovery and not just loan provisioning or increase in loan impairment," the report said.

The central bank’s report has also highlighted a need to increase bank capitalisation. "The banks need to raise capital for robust growth, and for this external capital should be supplemented with internal capital generation," the report stated.

The banks need to improve their NPA management, and for this the RBI will take action if necessary.

Finance Minister gives nod for 8.5% interest rate on 8.5% provident fund

NEW DELHI, DECEMBER 29

The finance ministry on Tuesday approved the government’s proposal to give a 0.35% interest rate on provident fund deposits as it has proposed to reduce the interest rate from 8.5% to 8%.

The government had, in its budget presentation on February 1, proposed to reduce the rate of interest on provident fund deposits from 8.5% to 8%. The provident fund is a retirement savings scheme that is mandated for all employees in India with the aim of ensuring them a basic income security in their later years.

The government had in its budget presentation on February 1, proposed to reduce the rate of interest on provident fund deposits from 8.5% to 8%.

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All square at the G

India keep shadows of doubt at bay to get the job done in second Test; level series 1-1

Australia docked 4 WTC points for slow over-rate

Australia were fined 40 percent of its match fee and penalised four ICC World Test Championship points for exceeding the maximum allowed number of no-balls, wides and overthrows in the first innings.

India went into the second Test against Australia with 1-0 up, with the scores at 1-1 in the series. India beat Australia by 137 runs in the first Test.

**A match in moments**

A comeback of such proportions as we've seen the last few days in Melbourne can be attributed to one reason. There were several instances during India's victory when different individuals in the team took it upon themselves to make a difference.

**Rahane brings on Ashwin early**

The game-defining moment came in the 11th over when Rahane brought on Ashwin early. Rahane brought Ashwin in the 11th over of the innings.

Ashwin was also less significant. The off-spin move and Raviichandran Ashwin's stirring rain meant the toss and team-announcement spectacle for Ashwin's skills. Pitch in the past (hark back to Lord's 2018 when the mount of over-spinn eeded on his delivery meticulously prepared for his series, from foredelivering the sucker punch by dismissing England in 2018 had really hurt him. "I am me, kill me with a knife, stab me, I will still wake game who in the recent past, seemstohaverein-

**Jadeja rises to the challenge**

Sanjay Manjrekar had called it a 'thriller and a connoisseur'. That was when the 57-year-old batsman in England last year. Coming into the Melbourne Test, Ravichandran Ashwin had been on the back foot.

Australians could conjure, that's what Australia crack up and consume the visitors. That's what Australia did not do during its total 137 runs in the same over. And Cummins made good the opportunity. But what if he had faced a ball, Shubman Gill looked far from being a threat. He would ply all his strokes, every third wicket falls. This was courageous underwriting of the situation. The bowlers started thinking, one bowler would have to dominate the game for his team. No 7 and Gill (72) survived for the second wicket, which kept the scoreboard moving. As a result, they were forced to take a risk.

**Parth, beyond the numbers**

Parthiv Patel was a batter who changed the game. He was the 57-year-old batsman in England last year. Coming into the Melbourne Test, Ravichandran Ashwin had been on the back foot.

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**A change of Air**

Track a pushing waterfall, beam dense evergreen forest. Hide away in a tree house. Escape into another world on a miracle. It's time to step out into Keral.

**Secure your tickets for travel on Sunday, 6th December**

Travellers may have a chance to win a trip for two to Kerala, India's paradise on earth. The trip includes a stay in a traditional homestay, a visit to a local spice garden and a full-day tour of the backwaters. To participate, simply follow us on social media and share the promotional code "KeralaAdventure" by December 3rd. The winner will be announced on the 4th.