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PAPER WITH PASSION

Cost of justice

Reforms are needed to end the notion of legal aid to the poor meaning poor legal aid

Does the ordinary citizen of the country have access to quality legal services when knocking at the doors of justice? Hardly, says Chief Justice of Odisha High Court S Muralidhar. Raising concern over the quality of legal aid available to the marginalised, he says the "lack of confidence in the legal aid lawyer is a reflection of the general approach to welfare services by the providers". He insists that the system works "unequally" for the poor and the rich. The Justice is sounding a wake-up call. The entire exercise of a person seeking justice begins with hiring the services of a lawyer. The experience depends on the litigant's ability to pay. As Justice Muralidhar points out, the poor do not get to complain if they get poor legal services because of the prevalent attitude that they cannot expect quality when the service is free. A complete overhaul of the legal aid system is long overdue. Last October, Justice UU Lalit of the Supreme Court also raised the issue, saying that legal aid to the poor "does not mean poor legal aid". He wanted the lawyers to take the initiative to improve the standard of such aid. Both the Government and the judiciary should approach legal aid reforms by first introducing the general public to the concept of legal literacy. How many know that access to justice is a constitutional right? How many know that free legal aid is a Directive Principle because the State guarantees justice on the basis of equal opportunity for all?



A destitute person who cannot afford a lawyer is denied that equal opportunity until and unless legally assisted and for free. Over 80 per cent of Indians are eligible for subsidised legal aid. However, the number of legal aid lawyers is not more than a lakh or two. The per capita spending on legal aid is less than a rupee. In comparison, Australia spends ₹1748 and Argentina, ₹1292. Very few States allocate aid lawyers within a day. It takes over a month in a couple of States. The National Legal Services Authority is found wanting. It is true that over 15 million people have benefited from NALSA, but it suffers from several problems. The per capita availability of lawyers and legal assistants is pitifully low. The funds allotted are inadequate. The lawyers on the panel are not adequately compensated and that is the primary reason for inferior quality of service. These three issues need priority handling. Experienced and senior lawyers should be encouraged to take up legal aid work as that would encourage the juniors. *Pro bono* work should have weightage in promotions of lawyers to senior advocates or judges. Legal aid is not charity; it is an obligation. And legal literacy should one day empower the poor to demand the services of lawyers not just in courts but in police stations as well. That would be the day.



Artists perform during an event to celebrate 'Himachal Diwas' at Dhalpur, Kullu district

'Militiestablishment' and the wary Sharifs



BHOPINDER SINGH

In the Pakistani cloak-and-dagger system under the broody shadows of the military establishment, no one is permanently good or bad

A few years back, counterinsurgency expert David Kilcullen had painted a doomsday scenario: "Pakistan is 173 million people, 100 nuclear weapons, an Army bigger than the US Army, and Al-Qaeda headquarters sitting right there in the two-thirds of the country that the Government doesn't control. The Pakistani military and police and intelligence service don't follow the civilian Government; they are essentially a rogue State within a State." Minor deviations from the prophecy notwithstanding, the precarious situation in Pakistan with its eponymous 'Militiestablishment' (Military 'Deep State') holds largely true. The Pakistani Generals have just tripped their erstwhile protégé, Imran Khan Niazi (who prefers not brandishing the 'Niazi' bit, owing to infamy associated with Lt Gen AK 'Tiger' Niazi!) As the Generals simply disowned Imran during the no-confidence saga with their combination of silences, contradictory statements and ostensible neutrality, a desperate Imran was left beseeching "only animals remain neutral"! Once 'selected' (not necessarily 'elected'), Imran was sacrificed by the same institution of the Pakistani Army, just as it did earlier to all other civilian politicians of different partisan persuasions, without exception.



Imran is not done politically as he would still command a certain mass loyalty in the face of the barely credible alternatives in PML-N, PPP or even in Maulana Fazal ur Rehman — but he faces an insurmountable challenge for now, ie, 'Militiestablishment'. This institution is beyond simplistic aspersions, popular passions or ideological affiliations as it is purely a self-defensive product of situational requirements, which can easily deploy seemingly contradictory or even counter-intuitive instincts to protect its own relevance. Increasingly preferring to control the reins from the shadows (Gen Musharraf last held national leadership position in 2008), the fine art of pulling puppetry strings is critical. Whenever the 'redlines' defined by Rawalpindi GHQ were breached by the civilian dispensation of the day, the alternatives in the Opposition ranks found themselves galvanised by what Nawaz Sharif once called 'Khalai Makhloog' (invisible aliens or angels). Clearly, Imran got carried away by his own cult and was seen questioning the 'Militiestablishment', and assuming himself to be an equal of the Generals — a cardinal sin with unpardonable consequences in the narrative of the powerful 'Militiestablishment'. Ironically, the recent beneficiary of the meddlesome 'Militiestablishment' was none other than Shehbaz Sharif, the brother of Nawaz Sharif, who holds the fort on behalf of his presumably relieved (though wary) brother in London. The wily and the longest serving Prime Minister of Pakistan (3 non-consecutive terms), Nawaz would know about the ways of the 'Militiestablishment' — he was after all the product and victim of the same.

Gen Zia-ul-Haq had inducted a young industrialist, Nawaz Sharif, into the Punjab Cabinet as Finance Minister in 1981 (Chief Minister by 1985). The 'Militiestablishment' post-Zia's death punted on Nawaz's then Islami Jamhoori Ittehad (IJI) and 'helped' him (Supreme Court ruling later confirmed that IJI was created by ISI) become the Prime Minister by 1991. The young and overambitious Nawaz Sharif had perhaps succeeded too soon as he showed recklessness and impatience with the power structures — soon, his handpicked Army Chief, Gen Waheed Kakar, ensured the dismissal of the Sharif Government by 1993. In his second coming, Nawaz was defer in easing out Army Chief General Jehangir Karamat prematurely, and thought he had made a masterstroke with the out-of-turn selection of a 'safe' Mohajir ie, Gen Pervez Musharraf. Famously, history repeated itself, and his handpicked Gen Musharraf deposed Nawaz in the 1999 coup. In Nawaz's third innings as Prime Minister, he had to deal with the outgoing dictator, Musharraf's chosen, Gen Pervez Kayani, as his concurrent Army Chief (Kayani later extended his term by three years, unilaterally)! Finally, when

Nawaz did manage to appoint his own (again, out-of-turn) Gen Raheel Sharif as the Pakistani chief — Raheel turned out to be his own man who gave his Prime Minister many sleepless nights with his popularity and murmurs of 'takeover'. Sixth man chosen by Nawaz to be Army chief was Gen Qamar Bajwa (yes, out-of-turn again!) who, instead of remaining beholden, gleefully upped the ante against Nawaz and allowed him to get disqualified — all six of Sharif's selection of Pakistani chief's in his tenures ultimately dumped him. In the Pakistani cloak-and-dagger system under the broody shadows of the 'Militiestablishment', no one is permanently good or bad as the once-deposed (Sharifs) are the chosen ones yet again, temporarily. The defiant and wholly personalised way in which a kicking and screaming Imran has been literally pushed out of office will further infuriate the 'Militiestablishment' who would not want to surrender the mantle of nationalism (never mind the history of 1965, 1971 or Kargil) from itself, that too, to a man who threatened to upstage them and re-script his own importance by diminishing that of the 'Militiestablishment'. Already the bloodied Sharif-Bhutto dynasts have changed their tune after Imran's ouster and are now singing hosannas in favour of 'Militiestablishment' — they know that the Rawalpindi GHQ can swing and bestow nationalistic credentials onto whichever side seems to be doing their bidding. Imran is perhaps too brash, boastful and even vain to recognise the futility of his cavalier grandstanding, that too, in front of military Generals, in Pakistan. (The writer, a military veteran, is a former Lt Governor of Andaman & Nicobar Islands and Puducherry. The views expressed are personal.)

PICTALK

LETTERS TO THE EDITOR

SOUNDBITE

Cheer, again!

People are jostling once again at Delhi's liquor vends on the back of ongoing discounts

Barely days after the city celebrated the festival of Navratri and in spite of the ongoing month of Ramzan, the 'dhamaka offer' is back at the Capital's liquor vends. As the mercury rises, the competition wars around alcohol is hotting up again between Delhi and Gurugram. Days after the Delhi Government allowed the L-72 licensees to offer discounts up to 25 per cent, Delhi is again on a high, and seemingly pleased as punch, too. In fact, most shops across town are offering the mandated 25 per cent discount on beer bottles and cans, and several are dangling the buy-one-get-one-free (on booze bottles costing up to ₹1,000) or buy-two-get-one-free (on liquor worth ₹1,000 or more) carrot to reel in the devotees of Bacchus. As expected, however, the development has had a ripple effect in adjoining Gurugram. With liquor in Delhi becoming cheaper, vendors in the Millennium City have moved to further slash prices in order to stay competitive with the rates in the national Capital and protect its reputation as the "cheapest liquor *adda*" in the NCR.



Both the neighbouring Governments are pulling out all the stops in the need to garner maximum excise revenue from this venture.

After the earlier discount schemes were discontinued in February end after kicking off in mid-November last year, the sales had come down but have now picked up again on the back of the discounted rates and literally double the fun at half the cost. However, many people still don't know that the discount is back so the liquor store owners are planning an "aggressive promotion campaign on social media to create awareness". The city Government is likely to come up with the Delhi Excise Policy 2022-23 in the next couple of months, which will be a revised form of the existing policy. The Government had last month told the Delhi High Court that the heavy discounts and offers helped sell 24.5 million litres of liquor in February, almost double the average monthly sale of 13.2 million litres in 2019-20. The discounted supply apart, there still remain issues which shall hopefully be addressed therein. For example, draught beer, which requires utmost care in handling and is meant only for "on the premises" consumption, cannot be procured from retail liquor vends. But it's all good as long as it lasts. For Delhiites, *abhi to party shuru hui hai!*

LET'S LIVE IN PEACE AND HARMONY

Sir — It is disturbing that nowadays systematic efforts are made to create tension between Hindus and Muslims as stones were pelted on Ram Navami processions. Provocative acts are done in front of mosques and residential areas. In social media, we see videos showing lumpen elements holding saffron flags shouting provocative slogans in front of mosques and even putting up saffron flags on their minarets. A temple priest gives a warning at the front of mosque that he will rape Muslim women and girls. A group of youth wearing orange scarves vandalises a poor watermelon vendor's cart by throwing them all over the road just because he is Muslim.

Our PM is talking about Russia and Ukraine but hasn't uttered a word against people creating ruckus in the name of religion. On the other hand, an incident has touched my heart. In Gujarat's Vadgam taluka, a small village has stood up for communal harmony. On Friday evening, a temple has invited Muslim *rozedaars* to offer *namaz* and break their fast at Iftaari. In this small village, the Hindus and Muslims help each other during Ram Navami and other holy festivals. This small village sets an excellent example that both communities can live with love and harmony.

Zeeshaan | Kazipet

GUARD AGAINST COVID SPREAD

Sir — The unprecedented surge in COVID-19 cases in Shanghai has created a panicky situation for China and the world. The 26 million Shanghai residents have been pushed into lockdown and confined to their houses. President Xi Jinping's zero COVID approach has compelled them to resort to suicide and shed deep anger and frustration against the Government's harsh and inhuman measures to control the infection of Omicron BA.2 variant. This is possibly the worst nightmare that has struck China after Wuhan, specifically Shanghai, where people are fed up with stringent lockdown restrictions and

Two degrees at a time



The UGC allows students to pursue two degrees for UG or PG/Diplomas at once in physical+physical mode or physical+online mode or online+online mode with full-time degree courses, as UGC chairman M Jagadeesh Kumar has said. This programme will start from the academic year 2022-23. Students can pursue it through open or distance learning programmes also; the two degrees can be pursued from the same university or from different universi-

ties and it will be governed by UGC and the statutory bodies of higher education. MPhil and PhD programmes will not fall under this scheme. It depends upon the universities if they want to provide such a scheme.

It's a very advanced decision by UGC for our education system where students can be flexible in their higher studies. It's also a sustainable decision as it will help increase literacy rate and will act as a boon for fighting illiteracy. After a loss in the education system due to the pandemic, this scheme will provide a bright future in terms of skills and education. Most of the students sometimes want to pursue a job after completing UG, and sometimes it's not easy to get a job, but from now it is highly possible because of having two degrees as the students will have the knowledge of two courses. Thanks to this move, they can build their skills in their choice of fields.

Akankhya Rout | Dhenkanal

quarantine measures despite being vaccinated, pleading the authorities for food supply.

At this crucial juncture, President Xi's rules have isolated China from the rest of the world with strict travel restrictions; he should immediately heed the pathetic condition of the masses who want the curbs eased and basic facilities restored. It must be a matter of concern for other countries to gear up for precautions, including India. The recently registered COVID-19 cases in Delhi, specifically in schools, and in Kerala and Gujarat must not be ignored by the authorities and the Government must act with all due seriousness.

Janga Bahadur Sunuwar | Jalpaiguri

MI HAS FAILED TO PROVE METTLE

Sir — The IPL cricket is a competitive game where each team is vying for the top honour in the 15th edition of the cash-rich tournament. With the inclusion of two new teams, Gujarat Titans and Lucknow Super Giants, the competition has become tougher and there are

upsets all the way. Chennai Super Kings, after losing four games on the trot, came up trumps to win the fifth game. On the other hand, the champion side of Mumbai lost their fifth successive game, thereby raising doubts about the team qualifying for the last-four stage. Earlier also, the Mumbai outfit was on the receiving side but returned to win.

For this, the Mumbai side was waiting for home games to return to their winning ways. But this time around, all the matches are being played in and around Mumbai but the results are still not forthcoming. Mumbai Indians has been the most successful franchise in the Indian Premier League, having won five titles — 2013, 2015, 2017, 2019 and 2020. Mumbai lacks quality spinners in the side and that affects the talent of their batters. So far, Mumbai Indians has failed to show its mettle in IPL-15.

CK Subramaniam | Navi Mumbai

People have a lot of faith in the uniform. Whenever they see you, they believe their life is safe.

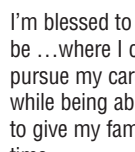


Prime Minister — Narendra Modi



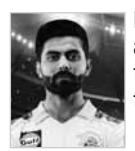
It's become clearer that Putin is just trying to wipe out even the idea of being a Ukrainian.

US President — Joe Biden



I'm blessed to be... where I can pursue my career while being able to give my family time.

Actor — Kareena Kapoor Khan



Moulding into a new role, it'll take time to get things going.

CSK captain — Ravindra Jadeja

This is Rajasthan and not Afghanistan. Stop giving second-grade treatment to Hindus.



BJP MP — Tejasvi Surya

Send your feedback to: letterstopioneer@gmail.com

FIRST COLUMN

PANDEMIC AND THE LAY OF THE LAND

Restrictions may have been lifted, but anxiety still remains



VINAYSHIL GAUTAM

The last two years or so have been an unprecedented experience in the chain of human evolution. The phase has not been declared formally over, yet. There are ripples of different types of experiences continuing. China for one, is going through a re-spread of a version of the pandemic in Shanghai and elsewhere. On April 11 yet another version of the virus was detected in South Africa. The extent and the nature of the spread is yet to be fully worked out. Whereas social distancing has raised fewer crescendos, masks continue to be a major focus of attention. In India, some states have removed the penalty clause on not wearing masks whereas others have retained it just as an advisory. It remains in force in a few states in the country. It is a challenge to an average citizen to keep up with the various



regulatory variations. The bewildering complexity does not end there. As the ART home testing kit becomes more popular the kind of monitoring system which was in place till some months ago with the district administration seems to be somewhat on a decline. The story has other interesting overtones. Some are reporting false positives in the ART test, the consequences of which can well be imagined. Clearly, the general verdict seems to be that if there is a variance between the ART test and the PCR test, the findings of the PCR test are deemed to prevail. Notwithstanding a general decline in the number of cases and its global virulence, the feeling of restlessness and the fallouts thereof continue. It impedes a natural flow to return of normalcy. The collaterals continue to be significant. One has to also keep in mind the anxiety which would settle into anybody's psyche in the initial or the subsequent stages of the continuing trauma. The process of transmission of the virus is not yet sufficiently established in all its modes and shades. As the number of occasions grow for the number of social groups being spontaneously or temporarily formed, one can never be sure which individual is a potential carrier of the disease. In that case one would not know to what extent one is really being exposed to the possibility of an infection. These questions can only be answered by a far greater understanding and awareness of the nature of the virus and where it can survive or for how long does it survive. In the earlier stages of the pandemic the mutation process of the virus made an understanding of the process of infection, itself, open to debate. Medicines and therapies (such as the use of the blood plasma of a formerly infected person) did the rounds. With time, medicines like Remdesivir became less fashionable and the feeling grew that even the Pulmonologist could only go so far. Today, the atmosphere is far more relaxed and many a diagnosis stops with reference to a few doses of Erythromycin and more. How long this will continue to be so, as of now, evokes very few definitive projections. All told, the exacting distress of impending consequences of infection has receded but the habits which got formed as a psychological shield in the last several months of anxiety, continues. Anybody's cough in a group of people draws attention. If people then get to learn that somebody in the group was found infected, the others begin watching themselves for symptoms. All told, the infectivity seems to have waned but anxieties continue to be the underpinning in a seemingly overwhelmingly large part of the population. So it appears, the lay of the land in the era of the pandemic.

(The writer is an acclaimed management consultant. The views expressed are personal.)

The French election, round two

The latest numbers put Macron at 51 per cent and Le Pen at 49 per cent, which is effectively neck and neck

French President Emmanuel Macron won the first round of the presidential election on Sunday, but he's still in trouble. He knew he would be. Here's what he said on Saturday.

"Don't believe the pundits and the pollsters who tell you that it's impossible (that the far right will win in the second round of the election). Look at Brexit and so many elections, all that seemed improbable and yet came to pass. Nothing is impossible."

In fact, it's not even unlikely. Strategies have consequences, as Macron is now learning. The strategy that made Macron president last time (2017) has succeeded so well that it may cost him the election in the second round this time (24 April). Macron's strategy has



GWYNNE DYER

(Gwynne Dyer's new book is 'The Shortest History of War'. The views expressed are personal.)

always been to exaggerate the difference between the centre and the rest. If the left was too far left and the right was too far right, then the politician representing the centre (him) was the only rational choice.

It worked for him in 2017, when he waltzed into the presidency with a 66% majority of the vote despite the fact that he had never held elective office before. Fast forward five years, however, and the fantasy has become the fact.

The traditional moderate left-wing party, the Socialists, has been devoured by Jean-Luc Mélenchon's extreme left 'La France Insoumise' (Rebel France), which advocates withdrawal from NATO and also, in effect, from the European Union.

The Socialists only got 4.8%



in the first round of voting on Sunday, which means they don't even get their election expenses reimbursed. The party may actually declare bankruptcy and disappear.

The traditional centre-right party, the Republicans, is suffering exactly the same fate. It too has fallen short of the 5% threshold and may go broke. Its place as standard-holder of the right

has been taken by Marine Le Pen's National Rally, which remains ultra-nationalist, racist and anti-immigrant despite a cosmetic make-over that downplays its uglier policies. Le Pen also benefited from the fact that an even harder-right candidate, xenophobic television pundit Eric Zemmour, made her look moderate, if only by comparison. She will inherit all his

votes in the second round of voting, naturally, but Macron's problem is that she may also inherit some of Mélenchon's hard-left supporters on 24 April.

They have a shared hostility to the European Union, for example, and most left-wing voters can remember that even though Le Pen has been downplaying it recently. They both have a strong populist tone: Le Pen may be a woman of the right, but she's promising that people under 30 won't have to pay income tax, and everybody can retire on full pension at 60.

Fully half of France's voting population has just voted for extremist parties, and according to the polls Le Pen is heading into the run-off still holding most of those votes. The latest numbers say Macron 51%, Le Pen 49%, which is effectively

neck-and-neck. This does not bode well for Macron, especially because it has always been hard for French presidents to win a second term. And while the other losing parties told their supporters to back Macron in the second round, Mélenchon just told his supporters "You must not give a single vote to Marine Le Pen." [But you could abstain, if you like.]

Despite Covid, France is actually in good shape after five years of Macron. Investment is up, inflation is low, jobs are plentiful, the country is even opening more factories than it closes. But the French do not feel good about their lot, and Le Pen could actually win. If she does, a great deal will change, and not just in France.

The new-found unity of 'The West' in the face of Russia's

invasion of Ukraine will vanish: Le Pen's campaign pamphlets feature a picture of her with Vladimir Putin, another hard-right icon. She has stopped talking aloud about 'Brexit', but it's still there in the background somewhere, as is the anti-immigrant racism her party has always peddled.

She is much more than Donald Trump in a skirt. She is far more intelligent than he is, and not at all corrupt. She is racist and Islamophobic, but much better at dog-whistling her true convictions. If the League of Authoritarian Leaders ever needs an honorary president, she would be the best candidate for the job.

Despite all this, I think Macron will win, because the French aren't fools. But it may be a near-run thing.

Social media literacy to address misinformation

The pandemic has amplified the circulation of unverified information — both unwitting (misinformation) and deliberate (disinformation)



ANNU ANAND

In June 2018, two Assam youths, an audio engineer and a digital artist, were killed brutally in a mob lynching while they were heading for a vacation. It was an avoidable tragedy that occurred due to a misleading social media post. The local people believed a post about child kidnappers moving in the area and thought that the two were kidnappers. This was not an isolated case. The rumours about child-abduction spread through WhatsApp messages were connected to at least 17 murders across India in 2018. Such lynching incidents in several parts of the country due to social media posts shook the nation and demonstrated the devastating impacts of misinformation.

During the Coronavirus pandemic, the social media emerged as a major source of misinformation. India emerged as the biggest source of COVID misinformation as one out of six posts about the pandemic was based on fake information, according to a study by the University of Alberta. It found that social media was the biggest producer of misinformation accounting for nearly 85 per cent of it. Internet-based sources made up 91 per cent of all COVID-related fake news. Among the countries, India was found to be the biggest source of misinformation (18 per cent) followed by Brazil (9 per cent) and USA (8.6 per cent). The quantity of misinformation was also the highest in India.

In fact misinformation is the emerging problem in the media landscape dominated by the social media in India. More than 400 million Indians have access to the internet on digital devices like smartphones. People with affordable phone and broadband connection have access to news and information flowing from different digital sources, but are not equipped to assess the veracity of claims usually made in these messages.

As per the latest data, Indians on an average spend about 2.36 hours on social media every day. The number of social media users in the country is growing by leaps and bounds due to the deep penetration of internet connectivity. The number of Internet users has grown to 658 million which is roughly 47 per cent of the total population. Of this, mobile internet users are about 600 million. The falling price of smartphones has driven the massive increase in the usage of mobile phones. The availability of internet connection at very low prices is another factor for a large-scale rise of internet subscribers.

The country's higher internet penetration rate, increasing social media consumption and user's lack of digital literacy and regulation has led to increase the vulnerability of social media misinformation. The pandemic has amplified the circulation of unverified information - both unwitting (misinformation) and deliberate (disinformation).



AS THERE IS SO MUCH INFORMATION ON SOCIAL MEDIA AND ONLINE IN GENERAL, IDENTIFYING USEFUL AND ACCURATE SOURCES IS DECEPTIVELY DIFFICULT FOR AVERAGE USERS. MEDIA LITERACY INTERVENTIONS HAVE AN IMPORTANT ROLE AS CITIZENS ARE NOT CHECKING ONLINE INFORMATION FOR ACCURACY AND AUTHENTICITY

(The writer is Director Advocacy, Centre for Media Studies and a development journalist. The views expressed are personal.)



The spread of misinformation poses a considerable threat to the life and lifestyle of the common people as evident from various studies. During the pandemic, misinformation related to false cures and conspiracy theories caused panic, anxiety, false hope, mental trauma and fear as the virus was spreading. Due to spread of health misinformation, the business of fake healthcare services and fake medicines also increased. The most prevalent impact of misinformation that were seen during and after the lockdown - suffered different kinds of socio-psychological impact in different parts of the country. Multiple languages and the diversified socio-cultural environment have made it more critical to address the problem.

A top World Health Organization official in August noted that misinformation about COVID and vaccines was keeping people from getting the shots, driving an increase in cases around the world.

Digital media literacy is one way to help internet users in India to identify and disregard misinformation and disinformation, especially in regional languages and rural areas.

One such media literacy training program run by the FactShala India Media Literacy Network, was conducted across 28 states of the country. In early 2021 the Centre for Media Studies (CMS), an inde-

pendent social and media research think tank, conducted a comprehensive impact evaluation of FactShala's training program. This evaluation study also tried to find out the impacts of the misinformation float on social media.

Many respondents in the study recalled that how misinformation impacted their health, communal harmony in some parts of the country and also generated the fear, anxiety, false hope among many of them. The spread of misinformation makes many people feel anxious, depressed, or emotionally exhausted. The respondents cited examples of posts that impacted their physical and mental health due to believing in wrong information on social media.

A young woman explained that she didn't isolate herself for many days even after testing positive for COVID because she read a post claiming that 'if you can hold your breath for 30 seconds you aren't COVID positive.' The study found many such cases where either the treatment or the preventive measures were delayed or stopped after reading misinformation or disinformation appeared on social media. Many posts were spreading information against vaccination. Few respondents admitted that they had read the posts that one can die also after vaccination. It created a fear among some people and boosted vaccine hesitancy.

Communal disharmony was the other major impact reported by

respondents from Jharkhand and Uttar Pradesh. Posts carrying misinformation related to employment or cancellation of exams or promotion of next class were created false hope and anxiety among students and job seekers. After reading and believing the post appeared on different platform of social media many people suffered financial loss. During the interviews many respondents admitted that they were duped and suffered financial loss after reading the posts of money laundering or cheap tickets for the flights.

As there is so much information on the social media and online in general, identifying useful and accurate sources is deceptively difficult for average users. Media literacy interventions have an important role as citizens are not checking online information for accuracy and authenticity, largely because of the sheer volume of messages and low levels of awareness about misinformation, disinformation and fact-checking.

Small, standalone interventions targeting school students or institutions exist but they tend to focus either on fact-checking and verification training, or critical thinking. To make people knowledgeable and secure online an effective mechanism for increasing information literacy and building resilience to misinformation and disinformation within communities is required.

POINT COUNTERPOINT

ARRESTING MINISTER ESHWARAPPA ON MURDER AND CORRUPTION CHARGES IS THE ONLY WAY TO DELIVER JUSTICE. — CONGRESS SPOKESPERSON RANDEEP SURJEWALA



ONCE THE INQUIRY IS CONDUCTED, THE TRUTH WILL COME OUT. THE BACKGROUND IS VERY IMPORTANT IN THIS CASE. — KARNATAKA CHIEF MINISTER BASAVARAJ BOMMAI

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votes in the second round of voting, naturally, but Macron's problem is that she may also inherit some of Mélenchon's hard-left supporters on 24 April.

They have a shared hostility to the European Union, for example, and most left-wing voters can remember that even though Le Pen has been downplaying it recently. They both have a strong populist tone: Le Pen may be a woman of the right, but she's promising that people under 30 won't have to pay income tax, and everybody can retire on full pension at 60.

Fully half of France's voting population has just voted for extremist parties, and according to the polls Le Pen is heading into the run-off still holding most of those votes. The latest numbers say Macron 51%, Le Pen 49%, which is effectively

neck-and-neck. This does not bode well for Macron, especially because it has always been hard for French presidents to win a second term. And while the other losing parties told their supporters to back Macron in the second round, Mélenchon just told his supporters "You must not give a single vote to Marine Le Pen." [But you could abstain, if you like.]

Despite Covid, France is actually in good shape after five years of Macron. Investment is up, inflation is low, jobs are plentiful, the country is even opening more factories than it closes. But the French do not feel good about their lot, and Le Pen could actually win. If she does, a great deal will change, and not just in France.

The new-found unity of 'The West' in the face of Russia's

invasion of Ukraine will vanish: Le Pen's campaign pamphlets feature a picture of her with Vladimir Putin, another hard-right icon. She has stopped talking aloud about 'Brexit', but it's still there in the background somewhere, as is the anti-immigrant racism her party has always peddled.

She is much more than Donald Trump in a skirt. She is far more intelligent than he is, and not at all corrupt. She is racist and Islamophobic, but much better at dog-whistling her true convictions. If the League of Authoritarian Leaders ever needs an honorary president, she would be the best candidate for the job.

Despite all this, I think Macron will win, because the French aren't fools. But it may be a near-run thing.

Russia loses warship, vows more attacks on Kyiv

AP ■ KYIV

A day after Moscow suffered a stinging symbolic defeat with the loss of the flagship of its Black Sea fleet, Russia's Defense Ministry promised Friday to ramp up missile attacks on the Ukrainian capital in response to Ukraine's alleged military "diversions on the Russian territory."

The threat of intensified attacks on Kyiv came after Russian authorities accused Ukraine of wounding seven people and damaging about 100 residential buildings with airstrikes on Bryansk, a region that borders Ukraine. Authorities in another border region of Russia also reported Ukrainian shelling Thursday.

Kyiv has gradually displayed some signs of pre-war life after Russian troops failed to capture the city and retreated to focus on a concentrated assault in eastern Ukraine, leaving evidence of possible war crimes in their wake. A renewed bombardment could return the capital's residents to sheltering in subway stations and the steady wail of air raid sirens.

Ukrainian officials have not confirmed striking targets in Russia, and the reports by Russian authorities could not be independently verified. However, Ukrainian officials claimed their forces struck a key Russian warship with missiles on Thursday. If true, the claim would represent an important victory.

The guided-missile cruiser Moskva, named for the Russian capital, sank while being towed to port Thursday after suffering heavy damage under circumstances that remained in dispute. Moscow acknowledged a fire on board but not any attack. U.S. and other Western officials could not confirm what caused the blaze.

The Moskva had the capacity to carry 16 long-range cruise missiles, and its removal reduces Russia's firepower in the Black Sea. If Ukrainian forces took out the vessel, the Moskva likely represents the largest warship to be sunk in combat since the Falklands War. A British submarine torpedoed an Argentine navy cruiser called the ARA General Belgrano during the 1982 conflict, killing over 300 sailors on board.

The Russian warship's loss in an invasion already widely seen as a historic blunder also was a symbolic defeat for Moscow as its troops regroup for an offensive in eastern Ukraine after retreating from the Kyiv region and much of the north.

In his nightly address Thursday, Ukrainian President Volodymyr Zelenskyy said the people of his country should be proud of having survived 50 days under attack when the Russian invaders "gave us a maximum of five."

Zelenskyy did not mention the Moskva by name, but while listing the ways Ukraine has defended against the onslaught, mentioned "those who showed that Russian warships can sail away, even if it's to the bottom" of the sea. It was his only reference to the Moskva.

News about the flagship overshadowed Russian claims of advances in the southern port city of Mariupol, where Moscow's forces have been battling the Ukrainians since the early days of the invasion in some of the heaviest fighting of



the war - at a horrific cost to civilians.

Dwindling numbers of Ukrainian defenders in Mariupol are holding out against a siege that has trapped well over 100,000 civilians in desperate need of food, water and heating. David Beasley, executive director of the U.N. World Food Program, told The Associated Press in an interview Thursday that people were being "starved to death" in

the besieged city.

Mariupol's mayor said this week that more than 10,000 civilians had died and the death toll could surpass 20,000. Other Ukrainian officials have said they expect to find evidence of atrocities committed against civilians like the ones discovered in Bucha and other towns outside Kyiv once the Russians withdrew.

The Mariupol City Council said Friday that locals report-

ed seeing Russian troops digging up bodies that were buried in residential courtyards and not allowing any new burials "of people killed by them."

"Why the exhumation is being carried out and where the bodies will be taken is unknown," the council said in a statement posted on the Telegram messaging app.

Mariupol's capture is critical for Russia because it would allow its forces in the south,

which came up through the annexed Crimean Peninsula, to fully link up with troops in the Donbas region, Ukraine's eastern industrial heartland and the target of the looming offensive.

Moscow-backed separatists have fought Ukrainian forces in the Donbas since 2014, the same year Russia seized Crimea from Ukraine. Russia has recognized the independence of two rebel-held areas of the region.

Although it's not certain when Russia will launch the full-scale campaign, a regional Ukrainian official said Friday that seven people died and 27 were injured after Russian forces opened fire on buses carrying civilians in the village of Borovaya, near the northeastern city of Kharkiv.

Ukrainian law enforcement agencies are working to establish the circumstances of the attack, Dmytro Chubenko, a spokesman for the regional prosecutor's office, told Ukraine's Suspilne news website.

Chubenko said that Ukrainian authorities had opened criminal proceedings in connection with a suspect-

ed "violation of the laws and customs of war, combined with premeditated murder." The claims of an attack

on civilian buses could not be independently verified.

The Russian Defense Ministry said Friday that Russian strikes in the Kharkiv region "liquidated a squad of mercenaries from a Polish private military company" of up to 30 people and "liberated" an iron and steel factor in Mariupol from "Ukrainian nationalists."

The claims could not be independently verified.

On Thursday, the Defense Ministry explained the damage to Russia's Black Sea flagship by a fire had caused ammunition stowed on board to detonate. In addition to the cruise missiles, the warship also had air-defense missiles and other guns.

The ministry did not say what might have caused the blaze but reported that the "main missile weapons" were not damaged and the crew, which usually numbers about 500, abandoned the vessel. It wasn't clear if there were any casualties.

Mariupol holds out against all odds

AP ■ LVIV

Unbroken by a Russian blockade and relentless bombardment, the key port of Mariupol is still holding out, a symbol of staunch Ukrainian resistance that has thwarted the Kremlin's invasion plans.

More than six weeks after the Russian siege began, Ukrainian troops are continuing to fight the vastly superior Russian forces in ferocious battles amid the ruins of what once was a bustling city on the Sea of Azov coast.

The Ukrainians' fight against all odds has scuttled Moscow's designs, tying up significant Russian forces and delaying the start of a planned Russian offensive in eastern Ukraine's industrial heartland, Donbas.

The Kremlin hopes that an attack in the east could reverse the battlefield fortunes for Russia after a humiliating failure of its attempt to quickly storm the Ukrainian capital, Kyiv.

Mariupol has been a key objective for Russia since the start of its invasion on Feb. 24.

Capturing the city would allow Moscow to establish a land corridor to Ukraine's Crimean Peninsula that Russia annexed in 2014 and deprive Ukraine of a major port and prized industrial assets.

The giant Azovstal steel mill and other industrial plants have been heavily damaged by the ferocious Russian bombardment that has flattened much of Mariupol, indiscriminately hitting homes, hospitals and other public buildings and killing thousands.

The victims include about 300 people killed in last month's Russian airstrike on the Mariupol Drama Theatre that was being used as a shelter and had the word "CHILDREN" printed in Russian in huge white letters on the pavement outside to ward off aerial attack.

Mariupol Mayor Vadym Boychenko told The Associated Press that at least 21,000 people were killed in Mariupol with bodies "carpeted through the streets." He said that the Russians deployed mobile cremation equipment to Mariupol to methodically dispose of the



victims' bodies in order to hide the evidence of the massacre and prevent international organizations from documenting "the horror the Russian army is responsible for."

The discovery of hundreds of bodies of civilians apparently executed by Russian forces in Kyiv's suburbs after the Russian retreat from the area has fuelled global outrage and accusations from Ukrainians and the West

that Russia is committing war crimes in Ukraine.

Moscow has deployed fighters from Chechnya, known for their ferocity, to wage street battles in Mariupol. Chechnya's Moscow-backed leader, Ramzan Kadyrov, has repeatedly boasted on his messaging app channel about defeating Ukrainians in Mariupol, but the fight has continued.

Boychenko said that several Ukrainian units are still fighting the Russians in Mariupol, including the 36th Marine Brigade, the Azov Regiment, some Interior Ministry troops and border guards.

The Azov Regiment, a seasoned volunteer force that is widely considered one of the country's most capable units, is defending the mammoth Azovstal steel plant that covers an area of nearly 11 square kilo-

metres (over 4.2 square miles). It has taken advantage of the plant's sprawling network of concrete buildings and underground facilities to repel continuous Russian attacks.

The 36th Marine Brigade was maintaining defensive positions at the Azovmash and Zavod Ilyicha factories until it ran out of supplies and ammunition and made a desperate attempt to break through the Russian blockade earlier this week.

In a post on the brigade's Facebook page, one of its officers described the unit's heroic resistance, saying that "for more than a month, the marines have been fighting without replenishing ammunition, food and water supplies." "The wounded accounted for nearly a half of the brigade's strength, but those who still had their limbs and were capable of walking reported back to duty," the post said.

Ukrainian forces pound residential buildings: Russia

AP ■ MOSCOW

Russia's Defence Ministry on Thursday promised to ramp up "the scale of missile attacks" on Kyiv in response to Ukraine's "diversions on the Russian territory."

The statement comes a day after Russian authorities accused Ukrainian forces of launching airstrikes on residential buildings in one of the country's regions on the border with Ukraine, in which seven people sustained injuries.

According to Russian officials, some 100 residential buildings were damaged in Thursday's attack on the Klimovo village in the Bryansk region. The Defense Ministry said that the Russian forces in Ukraine's

Chernihiv region shut down a Ukrainian Mi-8 helicopter that was allegedly involved in the attack on the Bryansk region.

Authorities in another border region, Belgorod, also reported Ukrainian shelling on Thursday.

Ukraine survived 50 days when Russia 'gave us a maximum of 5'

AP ■ KYIV

President Volodymyr Zelenskyy told Ukrainians on Thursday they should be proud of having survived 50 days under Russian attack when the Russians "gave us a maximum of five."

In his late-night video address, Zelenskyy called it "an achievement of millions of Ukrainians, of everyone who on Feb. 24 made the most important decision of their life - to fight."

Zelenskyy gave an extensive and almost poetic listing of the many ways in which Ukrainians have helped to fend off the Russian troops, including "those who showed that Russian warships can sail away, even if it's to the bottom" of the sea.

It was his only reference to the Russian missile cruiser Moskva, which sank while being towed to port.

Zelenskyy said he remembered the first day of the invasion when many world leaders, unsure whether Ukraine could survive, advised him to leave the country.

UN food chief says Mariupol is starving

AP ■ KYIV

The head of the UN World Food Programme said people are being "starved to death" in the besieged Ukrainian city of Mariupol, and he predicted the country's humanitarian crisis is likely to worsen as Russia intensifies its assault in the coming weeks.

WFP executive director David Beasley also warned in an interview Thursday with The Associated Press in Kyiv that Russia's invasion of grain-exporting Ukraine risks destabilizing nations far from its shores and could trigger waves of migrants seeking better lives elsewhere.

The war that began Feb. 24 was "devastating the people in Ukraine," he said, lamenting the lack of access faced by the WFP and other aid organizations in trying to reach those in need amid the conflict.

"I don't see any of that easing up. I just don't see it happening right now," he said.

The fluid nature of the conflict, which has seen fighting shift away from areas around the capital and toward eastern Ukraine, has made it especially difficult to reach hungry Ukrainians.

The WFP is trying to put food supplies now in areas that could be caught up in the fighting, but Beasley acknowledged that there are "a lot of complexities" as the situation rapidly evolves.

A lack of access is part of the problem, he said, but so is a shortage of manpower and fuel as resources are diverted to the war effort.

next few days - but the next few weeks and few months could even get more complicated than it is now," he said.

"In fact, it's getting worse and worse, concentrated in certain areas, and the front lines are going to be moving."

Beasley expressed particular concern about the port city of Mariupol, where a dwindling number of Ukrainian defenders is holding out against a Russian siege that has trapped well over 100,000 civilians in desperate need of food, water and heating.

Russian forces that control access to the city have not allowed in aid, even though the WFP has demanded access.

"We will not give up on the people of Mariupol and other people that we cannot reach. But it's a devastating situation: the people being starved to death," he said.

Russia is determined to seize the city so its forces from the annexed Crimean Peninsula can fully link up with troops elsewhere in the eastern Donbas region, Ukraine's industrial heartland and the target of the coming offensive.

The U.N. Food chief warned of disastrous ripple effects due to Ukraine's role as major international grain supplier.

A global food shortage caused by the war could prompt "mass migration beyond anything we've seen since World War II," he said, echoing remarks he made to the U.N. Security Council last month. Russia and Ukraine

together produce 30% of the world's wheat supply and export about three-quarters of the world's sunflower seed oil.

Half of the grain the WFP buys for distribution around the world comes from Ukraine.

Some 30 million metric tons of grain bound for export are unable to be shipped because of the war, Beasley said.

Ukrainian farmers are struggling to access fertilizer and seed, and those who can plant may see their harvest rot in the fields if the war drags on and there's no way to ship it, he warned.

The shipping challenges have forced the WFP to halve rations for millions of people, many in Africa, and more cuts may be needed, he said.

"People are going to be starving to death," he said. Beasley also visited areas near Kyiv that were ravaged by the Russian invasion, including the town of Bucha, where evidence of mass killings and other atrocities against civilians have shocked the world.

He described neighborhoods "completely decimated by bombings," likening what he saw to a nightmare that was impossible to believe.

But he stopped short of describing the killings a genocide, as U.S. President Joe Biden did this week.

"Well, I know one thing. People are dying," he said. When asked about Biden's comments. "But there's no doubt in my mind this is a horror story and it is truly heartbreaking."

AP ■ UNITED NATIONS

The US Ambassador to the United Nations accused Russia on Friday of making the precarious food situation in Yemen and elsewhere even worse by invading Ukraine, calling it "just another grim example of the ripple effect Russia's unprovoked, unjust, unconscionable war is having on the world's most vulnerable."

Linda Thomas-Greenfield told a UN Security Council meeting on war-torn Yemen that the World Food Programme identified the Arab world's poorest nation as one of the countries most affected by wheat price increases and lack of imports from Ukraine.

Russia's deputy UN Ambassador Dmitry Polyansky shot back saying, "The main factor for instability and the source of the problem today is not the Russian special military operation in Ukraine, but sanctions measures imposed on our country seeking to cut off any supplies from Russia and the supply chain, apart from those supplies that those countries in the West need, in other words energy."

"If you really want to help the world avoid a food crisis you should lift the sanctions that you yourselves imposed, your sanctions of choice indeed, and poor countries will immediately feel the difference," he said. "And if you're not prepared to do that, then don't get involved in demagoguery, and don't mislead everybody."

The sharp exchange took place a day after a U.N. Task force warned that the war



threatens to devastate the economies of many developing countries that are now facing even higher food and energy costs and increasingly difficult financial conditions.

U.N. Secretary-General Antonio Guterres launched their report saying, "As many as 1.7 billion people -- one-third of whom are already living in poverty -- are now highly exposed to disruptions in food, energy and finance systems that are triggering increases in poverty and hunger."

Thirty-six countries rely on Russia and Ukraine for more than half their wheat imports, including some of the world's poorest countries, he said, and wheat and corn prices have risen 30% just since the start of the year.

Rebecca Grynszpan, secretary-general of the U.N. Agency promoting trade and development who coordinated the task force, said the 1.7 billion people live in 107 countries that have "severe exposure" to at least one dimension of the crisis -- rising food prices, increasing energy prices and tightening financial conditions.

The task force said 69 of the countries, with a popula-

US, Russia clash over cause of food price rise

tion of 1.2 billion people, face a "perfect storm" and are severely or significantly exposed to all three crises. They include 25 countries in Africa, 25 in Asia and the Pacific, and 19 in Latin America and the Caribbean.

7 killed near Kharkiv; explosion felt in east

AP ■ KYIV

A large explosion has struck the eastern Ukrainian city of Kramatorsk, the site of a missile strike on a train station a week earlier that left more than 50 dead and dozens wounded.

Associated Press journalists in the city heard the sound of a rocket or missile and then the blast, followed by sirens wailing early Friday afternoon. It was not immediately clear what was hit or whether there were casualties.

Witnesses to the south of the capital Kyiv earlier reported explosions around 2 a.m., but the source was not clear.

Seven people died and 27 were injured after Russian forces opened fire on buses carrying civilians in the Ukrainian village of Borovaya, near the northeastern city of Kharkiv, a spokesman for the regional prosecutor's office told Ukraine's Suspilne news website Friday.

Ukrainian law enforcement

agencies are working to establish the circumstances of the attack, Dmytro Chubenko said. He added that investigators are also establishing the routes and destination of the vehicles transporting civilians across the Russian-controlled territory around Borovaya.

Chubenko said that Ukrainian authorities had opened criminal proceedings in connection with a suspected "violation of the laws and customs of war, combined with premeditated murder."

The claims could not be independently verified.

The U.N. Human rights office says at least 1,964 civilians have been killed through April 13 since the start of the Russian invasion on Feb. 24. The office believes the number is much higher, information from some areas is delayed by hostilities and other reports are pending corroboration.

Ukrainian officials say thousands and thousands of people have been killed in the war.

'Russians exhuming corpses of those killed in Mariupol'

AP ■ KYIV

Mariupol City Council said on Friday that local residents report Russian troops are digging up bodies previously buried in residential courtyards and not allowing any new burials "of people killed by them." "A watchman has been assigned to each courtyard and is not allowing Mariupol residents to lay to rest dead relatives or friends. Why the

exhumation is being carried out and where the bodies will be taken is unknown," according to a statement on the messaging app Telegram. The claim could not be independently verified.

Earlier this month, Mariupol Mayor Vadym Boychenko told the AP that Russian forces have brought mobile cremation equipment to the city to dispose of the corpses of victims of the siege.

Min relaxes EPCG norms to aid ease of doing biz

New Delhi: The commerce ministry has relaxed various procedures under the Export Promotion Capital Goods (EPCG) scheme in order to reduce compliance requirements and facilitate ease of doing business.

Under the scheme, imports of capital goods are allowed duty free, subject to an export obligation. The authorisation holder (or exporter) under the scheme has to export finished goods worth six times of the actual duty saved in value terms in six years.

The objective of the Export Promotion Capital Goods (EPCG) scheme is to facilitate import of capital goods for producing quality goods and services and enhance India's manufacturing competitiveness.

"With a view to enhance ease of doing business and reduce compliance burden, certain provisions of chapter 5 related to the EPCG scheme of the Handbook of procedures (2015-20) are amended for EPCG authorisations issued under Foreign Trade Policy (2015-20)," the Directorate General of Foreign Trade has



said in a public notice. The changes include those related to annual reporting of EO (export obligation) -- instead of by April 30 each year, exporters can file that by June 30 of each year with specified information, but any delay will be subject to a late fee of Rs 5,000.

Requests for export obligation extension should be made within six months of expiry instead of the earlier prescribed period of 90 days. However, applications made after six months and up to six years are subject to a late fee of Rs 10,000 per authorisation.

According to the changes, requests for block-wise export obligation extension should be made within six months of expiry. However, applications made after six months and up to six years will entail a late fee of Rs 10,000 per authorisation. Applications made after six years will be subject to a fee of Rs 5,000 per year.

Earlier, no specified time limit was prescribed, leading to discretionary interpretations.

Further, the facility to pay customs duty through scrips (MEIS /RoDTEP /RoSCTL) for default under EPCG has been withdrawn. **PTI**

Major reshuffle effected in Air India's top management

New Delhi: Air India Chairman N Chandrasekaran Friday effected a major reshuffle in the top management of recently-acquired airline, with Nipun Aggarwal appointed as Chief Commercial Officer and Suresh Dutt Tripathi as Chief Human Resources Officer.

Aggarwal, who is also Senior Vice President at Tata Sons, replaces Air India veteran Meenakshi Malik, while Tripathi, who was Vice President of Human Resources at Tata Steel from 2012 to 2021, succeeds AI's Amrita Sharan.



The order was issued by Chandrasekaran, who is also the chairman of Tata Sons.

Malik and Sharan were on Friday appointed as Advisors to the CEO of Air India, according to a company communication.

As the Tata Group is yet to appoint the CEO of Air India, Malik and Sharan will currently be advisors to Chandrasekaran, it mentioned.

Satya Ramaswamy, who has worked at Tata Consultancy Services before, was on Friday appointed as Chief Digital and Technology Officer at Air

India, the order stated. Rajesh Dogra was appointed as the Head of Customer Experience and Ground Handling at Air India, it mentioned. Air India veteran R S Sandhu will continue to hold the charge of Chief of Operations at Air India, it noted.

Another Air India veteran Vinod Hejmadi will continue to hold the charge as Chief Financial Officer, it mentioned. "The new appointees will

exercise the powers of functional/departamental heads as per the delegation of authority. We wish them all the very best in their new role," Chandrasekaran stated in the order.

After a competitive bidding process, the government had on October 8 last year sold Air India to Talace Private Limited -- a subsidiary of the Tata group's holding company -- for Rs 18,000 crore. **PTI**

Top 10 Market Cap		₹ crore
As on April 13, 2022		Gain/Loss over April 8, 2022
	RIL	17,26,714.05 ▼ 43,491.37
	TCS	13,39,688.48 ▼ 9,348.88
	HDFC Bank	8,12,338.57 ▼ 27,866.34
	Infosys	7,35,611.35 ▼ 27,953.78
	ICICI Bank	5,29,739.59 ▲ 5,559.02
	Hind Unilever	5,05,737.77 ▼ 7,119.26
	SBI	4,61,848.65 ▲ 1,249.45
	Adani Green Energy	4,48,050.99 ▲ 84,581.89
	Bajaj Finance	4,43,685.79 ▼ 2,125.05
	HDFC	4,31,028.49 ▼ 14,631.11

Source: BSE Sensex KBK Infographics

Pharma industry must focus on generic, better link between input and output: Goyal

Mumbai: Union Commerce and Industry Minister Piyush Goyal on Friday asked the domestic pharmaceutical industry to strengthen its generic medicine sector and ensure better linkage between input and output of products to become self-reliant.

Speaking at an event hosted by the Indian Drug

Manufacturers' Association to commemorate its Golden Jubilee celebrations here, Goyal also asked the industry to plan for a long-term to tackle challenges related to global supply chain. "The phenomenal growth that we have seen in the last ten years should be carried forward to ensure that we become self-sufficient", he said. **PTI**

Mobile retailers' body to seek Government intervention against e-commerce onslaught

Kolkata: A leading mobile retailers' body has claimed that "unethical and monopolistic business practices" of online sales platforms are 'jeopardising' the future of 1.5 lakh brick and mortar smartphone retailers across the country and that it will seek govt intervention.

In such a situation, the survival of small retailers is at stake, the All India Mobile Retailers Association (AIMRA), an apex body of smartphone retailers, said.

"The situation is extremely fragile due to the unethical, discriminatory, and monopolistic business practices by online sales platforms. Several shops are closed and now retailers are even taking an extreme step like suicide.

"We will approach the Government with a charter of demands to ensure the protection of over 150,000 mobile phone retailers across the country who are struggling to compete with the tech giants and unethical business practices by many online sales channels



and portals," AIMRA, West Bengal president, Mohan Bajoria told PTI. The association will hold a two-day AGM from April 16 in the city to work out a counter-strategy and action plan for survival.

"The USD 38 billion Indian smartphone market is the biggest and fastest-growing mobile phone market in the world. Some of the top global

mobile phone brands have registered their highest shipments to India in 2021. Due to the fallout of the COVID impact, the online platform currently accounts for 50 per cent of the smartphone sales in India," Bajoria said.

The GST regime, he said, remains a matter of concern for small mobile retailers who find it complicated and not conducive for doing business. **PTI**

Finmin invites applications for the position of CERSAI managing director

New Delhi: The Finance Ministry has invited applications for the post of managing director of Central Registry of Securities Asset Reconstruction and Security Interest of India (CERSAI).

The Central Registry of Securities Asset Reconstruction and Security Interest of India (Central Registry) has been incorporated in 2011 as a government company under Section 25 of the Companies Act 1956.

The Government of India owns 51 per cent while remaining stake is with select public sector banks and the National Housing Bank.

The object of the company is to maintain and operate a registration system for the purpose of registration of transactions of securitisation, asset reconstruction of financial assets and creation of security interest over property, as contemplated under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act).

Applications are invited for the post of Central Registrar and managing director of Central Registry, Department of Financial Services under the Finance Ministry said in a public notice said.

According to eligibility criteria, the applicant should be below the age of 59 years as on October 17, 2022. General managers or above of nationalised banks and chief general managers of Reserve Bank of India, Nabard, Sidbi and India Infrastructure Finance Company Ltd are eligible for the position, it said. **PTI**

Maruti Suzuki drives in new Ertiga tagged at ₹8.35 lakh

New Delhi: The country's largest carmaker Maruti Suzuki India (MSI) on Friday said it has launched a new version of its multi-purpose vehicle Ertiga, priced between Rs 8.35-12.79 lakh (ex-showroom).

The model comes with a 1.5 litre petrol engine paired with both manual and automatic transmissions.

The auto major has also launched CNG trim of the vehicle.

The model comes with hybrid technology and driven by an all-new advanced six-speed automatic transmission with paddle shifters.

"Ertiga's launch ten years ago was a significant moment in the Indian automobile industry, as it created a new segment that has been growing at a CAGR (compound annual growth rate) of 4.7 per cent," MSI Managing Director & CEO Hisashi Takeuchi noted.

The next-gen Ertiga with advanced technology features comes with a new engine and an

all-new transmission, he added. "As it stays true to its brand vision of providing comfort, technology, and safety features, while being fuel-efficient for customers, the next-gen Ertiga will surely continue to be India's go-to MPV. We are confident that the next-gen Ertiga will be widely embraced by our customers," Takeuchi stated.

Available both in petrol and CNG options, Ertiga offers a mileage of 20.51 km/l (petrol) and 26.11km/kg (CNG).

In an interaction with PTI, MSI Senior Executive Director (Marketing & Sales) Shashank Srivastava said the multi-purpose vehicle (MPV) segment has been witnessing growth over the last few years. "In 2014-15, it used to be only around 4-5 per cent of the industry but now it has grown to around 8-9 per cent of the industry and the overall volumes have also grown from 1.6-2 lakh units in 2014-15 to almost 2.6 lakh units last fiscal year," he noted.

With the growth in the segment, MSI has also been able to increase its market share from 33-34 per cent to around 61 per cent, Srivastava noted. "We used to do 5,000 units a month earlier till 2019 but after we introduced Ertiga and XL6, it has grown to 13,500 units a month. The total MPV market roughly per month is around 22,000," he stated.

Srivastava noted that with the segment growing, the company is updating Ertiga and also bringing in a new version of XL6 later this month. "We would like to increase the market share further provided we have availability of the parts. The pending bookings for the company has already risen to 3 lakh units. We are hoping to increase production to reduce waiting periods," he stated. Srivastava noted sales of Ertiga has increased despite the lack of a diesel powertrain, which used to be there when the model was launched initially. **PTI**

Govt invites EoIs to set up manufacturing zone for power, renewable energy sector

New Delhi: The Government has invited Expression of Interest (EoI) for setting up a manufacturing zone on pilot basis for the power and renewable energy sector.

The last date to submit the proposal is June 8, 2022, according to a notification on the website of Ministry of Power.

"Expression of Interest (EoI) for setting up a manufacturing zone on pilot basis for the power and renewable energy sector is on the website of Ministry of Power and MNRE and it is requested to consider participating for submission of EoI by June 8, 2022," the notification dated April 13, said.

Ministry of Power had earlier issued orders for implementation of a scheme to set up a manufacturing zone for the sector on pilot basis with a budgetary outlay of Rs 400 crore over a period of five years. **PTI**

Rapido raises USD 180 mn in funding round led by Swiggy

New Delhi: Bike taxi platform Rapido on Friday said it has raised USD 180 million (over Rs 1,370 crore) in a Series D round of funding led by new investor Swiggy.

The round also saw investment from TVS Motor Company, along with existing investors Westbridge, Shell Ventures and Nexus Ventures, the company said in a statement.

The funds would be used to bolster technology, amplify and strengthen teams across diverse sets of capabilities, and increase overall supply to create an enhanced consumer

experience across a larger audience base in metros, tier I, II and III cities, it added.

Rapido said it will be investing these funds in all its three categories -- bike-taxi, auto and delivery -- to enhance its drive partners' earnings and improve customer experience in over 100 cities that it operates in.

"Swiggy's participation in this round will build on the synergies between the two companies," the company said.

Commenting on the fundraise, Rapido co-founder Aravind Sanka said, "We look forward to learning from



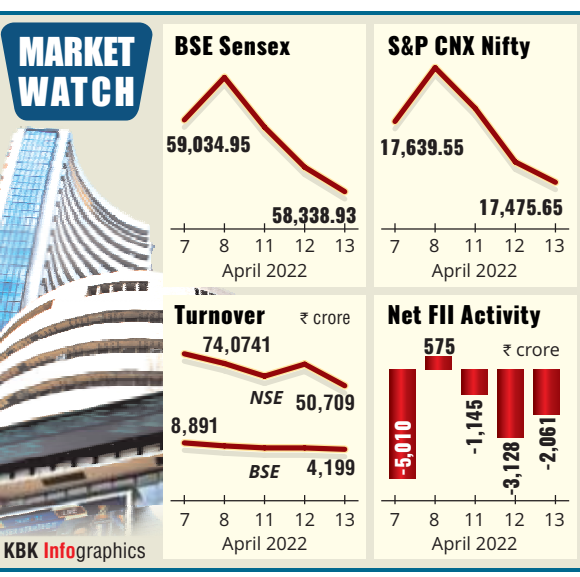
Swiggy's experience to scale up throughout the country and enhance our captains' (driver-partners) / customers' experi-

ence, who are the backbone of our business." Besides, he said, "TVS Motor, who are very passionate about EVs and the future of mobility, will help us in further expansion. We hope to accelerate our pace of becoming a household name as we increase our geographies and services, on the backbone of our robust, global-standard technology."

On the company's investment in Rapido, Swiggy co-founder and CEO Sriharsha Majety said, "Swiggy and Rapido share a vision to build a logistics platform that empowers riders through more

opportunities and higher earnings." "While we've already been working together, this investment facilitates closer alignment to leverage the synergies between the platforms and improve the value we provide to both consumers and delivery executives/captains across the country," Majety added.

In the past, Rapido had raised USD 130 million from various investors. It is currently present in around 100 cities across the country with over 25 million customers and over 1.5 million driver-partners. **PTI**



Senco Gold files ₹525-cr IPO papers with Sebi

New Delhi: Jewellery retailer Senco Gold Ltd has filed preliminary papers with capital markets regulator Sebi to raise Rs 525 crore through an initial public offering (IPO).

The IPO comprises fresh

issue of equity shares aggregating up to Rs 325 crore and an offer for sale (OFS) of equity shares to the tune of Rs 200 crore by selling shareholder - SAIF Partners India IV Limited.

Besides, the company may consider a pre-IPO placement of equity shares aggregating up to Rs 65 crore. If such placement is undertaken, the fresh issue size will be reduced.

The company proposes to

utilise Rs 240 crore of net proceeds from the fresh issue towards funding working capital requirements and rest towards general corporate purposes.

At present, Senco Gold has

127 showrooms -- 70 company-operated and 57 franchisee -- in 89 cities and towns across 13 states in India.

Some of its franchisee showrooms are located in areas other than metros and tier-I,

providing a greater reach in tier-2 and tier-3 locations.

The company also sells products through various online platforms. It also undertakes wholesale exports of its

jewellery primarily to Dubai, Malaysia and Singapore.

Its revenue from operations grew at a CAGR of 9.92 per cent from Rs 2,420 crore as of March 31, 2020 to Rs 2,660 crore as of March 31 2021. **PTI**

Fund raising via debt placement hits 6-year low at ₹5.88 lakh cr in FY-2022

New Delhi: Fund raising by listed companies through private placement of corporate bonds plunged to a six-year low in 2021-22 to Rs 5.88 lakh crore owing to good performance of the equities and aggressive fund disbursement by banks at lower interest rate.

This was 24 per cent lower from a record Rs 7.72 lakh crore mobilised in 2020-21, data with Securities and Exchange Board of India (Sebi) showed. Unless the high government borrowings and adverse interest rate cycle play spoilsport, the ongoing financial year is

expected to be robust in terms of fund raising activities through the debt route on account of higher demand for credit from corporates in light of the improving economic outlook, experts said.

"During FY23, there should be some increase in raising of debt through bonds as corporate India presses the pedal on the next major phase of the capex cycle. Also, with a potentially rising interest rate scenario, these bond issuances should evince good interest from risk seeking investors," Ricky Kirpalani, Lead Sponsor,

First Water Capital Fund (AIF) said.

Vibhor Mittal, Chief Business Officer, CredAvenue, believes issuance volumes in the private debt market are improving on account of higher demand for credit from issuers in light of the improving economic outlook.

However, dampeners to the cause could be high government borrowings that may crowd out private placements and adverse interest rate cycles. In FY22, fund raising through the private placement of corporate bonds was subdued at

Rs 5.88 lakh crore. This was the lowest level since 2015-16, when listed companies had raised Rs 4.58 lakh crore, the data showed.

In terms of issuance, 1,405 issues were witnessed in the just concluded fiscal year as compared to 1,995 issues in 2020-21. The debt markets are mostly tapped by the financial sector companies who use funds for onward lending (as the economic cycle gathers pace) and boost capital buffers.

The non-financial bunch deploys the funds mainly for general corporate expenses, cap-

ital expenditure and for inorganic growth opportunities apart from refinancing existing debt.

The lower fund raising through private placement route in FY22 compared to the preceding fiscal could be attributed to good performance of the equities in the stock market last year, Kamlash Shah - MD Share India Securities, said.

Explaining the reasons for highest-ever fund-raise through the route in 2020-21, Shah said low interest rates and measures by the Reserve Bank of India (RBI), boosting liquidity, helped the cause despite

the pandemic. According to CredAvenue's Mittal, bond issuances have seen a steep decline in FY22 principally due to the lack of any explicit support from the government or RBI, unlike last year, when programmes such as LTRO (long-term repo operation) and various credit guarantee schemes led to an overall boost in the market.

"Banks and NBFCs have been aggressive in disbursing funds through the loan route at lower rates due to abundant systemic liquidity; this has made it difficult for capital

market investors to compete with the loan market on yield offering," he added.

Another factor for the decline could be subdued working capital requirements/utilizations of the companies in spite of growth in the top line, Abhijit Shrivastava, Managing Partner at Azalea Capital Partners, said.

"There has been ample liquidity available with banks and undrawn limits with various corporate borrowers. So, it didn't make sense for a lot of corporates to tap the higher cost bond debt," Kirpalani said.

Apart from the capital raised via private placement of corporate debt, a total of Rs 11,589 crore came from public issuance of corporate debt in the past fiscal year. Higher to constant liquidity in the system and overall lower credit offtake, would still keep the dependence low on public issuance of corporate debt. However, the first half of FY23 could see an uptick through this route of fund raising, Shalibhadra Shah, Chief Financial Officer, Motilal Oswal Financial Services, said. **PTI**

FRANKFURT DUMP OUT BARCA

AP ■ BARCELONA

Favourites Barcelona were dumped out of the Europa League by Eintracht Frankfurt in the quarter-finals on Thursday, while West Ham United and Rangers joined RB Leipzig in qualifying for the last four.

Serbian international Filip Kostic scored twice either side of a Rafael Santos Borré strike at the Camp Nou for Frankfurt, who survived a late fightback to win 3-2 on the night and 4-3 on aggregate.

Sergio Busquets scored a late consolation before Memphis Depay's even later penalty for Barcelona but Eintracht held on, to the delight of the estimated 30,000 German supporters who travelled for the game.

They go through to their second Europa League semi-final in four seasons, having lost on penalties to Chelsea at the same stage in 2019.



Pedri out after sustaining hamstring injury

AP ■ BARCELONA

Barcelona midfielder Pedri sustained a hamstring injury in his side's defeat by Eintracht Frankfurt in the Europa League quarter-finals, the Spanish club announced on Friday.

"Tests on Friday morning have revealed that Pedri has ruptured the femoral biceps in his left hamstring," Barca said.

"It means he will be unavailable for selection until he recovers from the injury."

According to Catalan media, the 19-year-old Spain international will likely be out for at least one month.

Pedri sustained the injury at the end of the first-half of the shock 3-2 defeat to Frankfurt, manager Xavi



replacing him with Frenkie de Jong for the second-half.

Jarrold Bowen away to make it 3-0.

"The journey in two years, we were talking about relegation, and now we're talking about getting to the semi-final of a European tournament. It's fabulous, and we're all going to look forward to it," said West Ham manager David Moyes.

RANGERS THROUGH IN ET

There was drama in Glasgow as Rangers were taken to extra time by Braga before winning 3-1 on the night and 3-2 on aggregate as the Portuguese side finished the game with nine men.

James Tavernier gave Rangers a second-minute lead to level the tie on aggregate, and they had another goal disallowed and then hit the woodwork before winning a penalty just before the

interval.

Vitor Tormena was sent off for a foul on Kemar Roofe, and Tavernier netted from the spot.

David Carmo's 83rd-minute header took the tie to extra time, but Roofe's 101st-minute finish put Rangers back in front on aggregate and Braga then had Luri Medeiros dismissed.

Rangers will now face Leipzig in their first European semi-final since reaching the 2008 UEFA Cup final.

French international Christopher Nkunku scored both goals as Leipzig beat Atalanta 2-0 in Italy to win their last-eight tie 3-1 on aggregate.

Nkunku opened the scoring in the 18th minute in Bergamo and then added a late penalty, his 30th goal of the season in all competitions.

Kostic's low finish into the far corner made it 3-0 midway through the second half.

Busquets had a late goal disallowed for offside before he found the net with a fantastic strike from 20 metres in the first minute of injury time.

The game carried on into an 11th added minute when Depay netted a penalty after Evan Ndicka was sent off, receiving a second caution for a foul on Luuk de Jong.

WEST HAM BEAT LYON

Yet Eintracht maintained their record of not having lost to Spanish opposition since the 1960 European Cup final against Real Madrid, and they will face West Ham in the semi-finals.

The English side are through to their first European semi-final since losing the 1976 Cup Winners' Cup final to Anderlecht after they outclassed Lyon in France, winning 3-0 on the night and 4-1 on aggregate.

The Hammers took the lead in the 38th minute of the return when Craig Dawson headed in a Pablo Fornals corner.

Captain Declan Rice slotted in their second just before the break, his side-foot effort from the edge of the area beating Lyon goalkeeper Julian Pollersbeck with the aid of a deflection.

The outcome was put beyond doubt when West Ham scored again three minutes after the restart as Fornals sent

AS Roma set up Leicester semi



the 77th minute to equalise.

Substitute Ayoze Perez did brilliantly to get to the byline and pull the ball back for Maddison, who picked out the roof of the net to score for the 14th time this season.

A PSV fan threw a cup at the celebrating Leicester players, before a two-minute delay.

The Foxes completed their comeback with just two minutes of normal time remaining, as Pereira pounced on a rebound after Patson Daka's shot was saved.

ROMA THROUGH

Nicolò Zaniolo scored a brilliant hat-trick as Roma cruised past Bodo/Glimt at the Stadio Olimpico to win 5-2 on aggregate.

It was revenge for the capital club after an embarrassing 6-1 thumping by Bodo/Glimt in the group stage and the defeat last week in an ill-tempered clash.

England striker Tammy Abraham gave Roma the perfect start with his 24th goal of the season in the fifth minute.

Zaniolo scored three excellent finishes with his left foot, all coming at the end of sweeping moves from the home side.

Marseille also booked their place in the last four as Dimitri Payet scored for the second time in the tie — a 1-0 victory over PAOK in Greece sealing a 3-1 aggregate success.

Marseille may have to play the home leg of their semi-final behind closed doors after UEFA opened an investigation into violence before last week's first leg.

The Ligue 1 club will take on Feyenoord in the semis, after the Dutch outfit won 3-1 against Slavia Prague in the Czech capital after a 3-3 first-leg draw, with Cyriel Dessers netting twice.

AP ■ LONDON

Leicester battled back to beat Liverpool 2-1 on Thursday in the Europa Conference League to reach a European semi-final for the first time in their history, where they will face Jose Mourinho's Roma.

After a goalless draw in the first leg in England last week, PSV took the lead in the quarter-final tie through Eran Zahavi.

But late goals from James Maddison and Ricardo Pereira sent Brendan Rodgers' Premier League side through and stunned the Philips Stadion crowd.

Leicester will play Roma for a place in the final in Tirana on May 25, after the Serie A side

overturned a 2-1 first-leg deficit against Norwegians Bodo/Glimt with a 4-0 thrashing.

"We are a team that is so young in European football," Leicester manager Rodgers told BT Sport.

"PSV have an incredible history in Europe and for us we are so young — these are great experiences for us and I am so happy for the players."

PSV did forge ahead shortly afterwards the first 25 minutes

Goetze intercepted Youri Tielemans' loose pass just outside the Leicester box, before laying the ball off for Zahavi to drill a fine strike into the bottom corner.

The visitors pressed in the second half but had to wait until



Liverpool face Man City in FA Cup

AP ■ LONDON

Liverpool will put their unprecedented quadruple bid on the line against treble-chasing Manchester City on Saturday in an FA Cup semi-final that will make or break one club's dream of football immortality.

Jürgen Klopp's men are in contention to become the first English team to win all four major trophies in one season.

They lifted the League Cup in February and advanced to the last four of the Champions League after surviving a late scare in their quarter-final second leg against Benfica on Wednesday.

With Liverpool expected to see off Spanish side Villarreal in the semi-finals of Europe's elite club

competition, it is Premier League leaders City who will provide the major obstacle to their ambitions.

City are just one point ahead of their title rivals in the Premier League with seven games left after last weekend's 2-2 draw.

Pep Guardiola's team are also in the hunt for the Champions League crown and could face Liverpool in the final if they beat Real Madrid in the semis.

City have a rare feat of their own to aim for as they seek to become only the second English side to win the prized treble of the Premier League, Champions League and FA Cup.

The grand goals of both City and Liverpool mean the stakes could not be higher when they clash for the second time within a

week, this time at Wembley for a place in the FA Cup final.

One team will leave the national stadium on a high, the other having to quickly refocus.

Having closed the gap to City from a 14-point margin in January, Liverpool are living up to Klopp's desire to be as "annoying as possible" to the Premier League champions.

Their two league meetings this season both ended in 2-2 draws and it could take extra-time and penalties to separate them this weekend.

As Klopp concedes, Liverpool were slightly fortunate to escape the Etihad Stadium unscathed last Sunday but they could have a significant advantage for the rematch.

Zverev, Tsitsipas in Monte Carlo Q/F



AP ■ MONACO

Defending champion Stefanos Tsitsipas advanced by beating Laslo Djere 7-5, 7-6 (1). The fifth-ranked Greek will meet Diego Schwartzman of Argentina in the quarterfinals.

Sinner beat eighth-ranked Andrey Rublev 5-7, 6-1, 6-3 to advance, winning six straight games in the second set and dominating the decider before wrapping it up with his seventh break.

"I tried to win every play, every point," said the 20-year-old Italian, who reached the quarterfinals in Miami last month before retiring from the match against Francisco Cerundolo.

Zverev beat Pablo Carreno Busta 6-2, 7-5 at the Monte Carlo Masters to reach the quarterfinals of the clay-court season opener in Monaco.

Carreno Busta broke Zverev to open the second set and built a 3-1 lead before the German rallied, setting up a quarterfinal match against Jannik Sinner.

Latest face-off with BAI could well end Saina's 'India' journey

PTI ■ NEW DELHI

Saina Nehwal's decision to skip the selection trials for the CWG and the Asian Games could well be the beginning of an end to what has been an illustrious journey in international badminton for more than a decade and half.

A former world No 1, Saina has been the torch-bearer of women's badminton in the international arena, having represented the country thrice at the Commonwealth Games in Glasgow (2018), New Delhi (2010) and Melbourne (2006).

While there shouldn't be an iota of doubt that the Hisar-born shuttler can still work her magic with some stunning performances in the professional circuit but her reluctance to appear for BAI trials could well end her chances of representing the flag at multi-discipline events like CWG, Asiad, Olympics and Uber Cup.

A two-time Commonwealth Games Gold medalist, Saina did harbour hopes of defending her title at Birmingham but call it a hasty decision or a miscommunication, the dream is now looking like a distant one.



On Thursday, an upset Saina took to Twitter to slam the Badminton Association of India for not responding to her e-mail, also questioning the logic behind hosting the trials.

The federation, however, has maintained radio silence, indicating that the transition phase in women's singles has started and the focus from now on will be solely on the younger crop of players, allowing them to showcase their talent at the international stage.

"She has achieved a lot for the country but in the last two years, she hasn't done anything worth mentioning. She has also not been able to sort out her injury issues," a former coach said.

"It is tough to play at the international level with consistent niggles, so she needs to accept it and shouldn't get hyper over these issues. No one can deny her contribution to the game but I don't want to see her being so bitter about it," the acclaimed coach said. BAI seems to have set the wheels of change into motion when they called for the selection trials on April 2 to pick teams for Commonwealth Games, Thomas and Uber Cup and Asian Games.

Piramal Capital & Housing Finance

PIRAMAL CAPITAL & HOUSING FINANCE LIMITED

(Formerly known as Dewan Housing Finance Corporation Ltd.)

Registered Office: Unit No- 601, 6th Floor, Piramal Armit Building, Piramala Agastya Corporate Park, Kaman Junction, Opp. Fire Station, LBS Nagar, Kuria (West) Mumbai-400070. Telephone-91228024000.

Regional Office address: Piramal Capital & Housing Finance Limited, PCHF (Formerly known as Dewan Housing Finance Corporation Limited, DHFL), A-301 & 302, 3rd Floor, Elite Office Complex, Industrial Area Phase 1, Chandigarh-160002.

APPENDIX IV POSSESSION NOTICE (for immovable property)

Whereas, the undersigned being the Authorized Officer of Piramal Capital & Housing Finance Ltd. (Formerly known as Dewan Housing Finance Corporation Ltd.) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of the Section 13 of the said Act read with Rule 9 of the Security Interest Enforcement rules, 2002. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Piramal Capital & Housing Finance Ltd. (Formerly known as Dewan Housing Finance Corporation Ltd.) for an amount as mentioned herein under interest thereon.

Name of the Borrower(s)/ Guarantor(s)	Description of Secured Asset (Immovable Property)	Demand Notice Date and Amount	Date of Possession
(Loan Code No. 00000891)/ Ladhiana Metro Branch), Parnit Kumar (Borrower) Baljit Kaur (Co-Borrower)	# 369, Sec 2B, Ward No 19 Mat Rani Mohalla Adarsh Nagar, Mandi Gobindgarh, Ludhiana- 141401	20-May-19 Rs. 22,02,913.00/-	13-Apr-22
(Loan Code No. 00004892)/ Patiala Branch), Manpreet Singh (Borrower) Jaspreet Kaur (Co-Borrower)	Vill Mullapur Near Gurudwara Sahib Patiala Patiala Punjab :- 140406	14-Jun-21 Rs. 21,45,850.00/-	13-Apr-22
(Loan Code No. 00005506)/ Patiala Branch), Ram Kailash (Borrower) Punam Devi (Co-Borrower)	Mohalla Guru Ki Nagri, Ward No-2, Nr. Sekhion Furniture Fatehgarh Patiala Punjab:- 147301	20-Jul-21 Rs. 3,04,374.00/-	12-Apr-22

Date: April 16, 2022 Place: Ludhiana

Sd/- (Authorised Officer) PIRAMAL CAPITAL AND HOUSING FINANCE LTD. Formerly known as Dewan Housing Finance Corporation Ltd.

AU SMALL FINANCE BANK LIMITED

(A SCHEDULED COMMERCIAL BANK)

Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001 (CIN:L36911RJ1996PLC011381)

APPENDIX IV [SEE RULE 8(I)] POSSESSION NOTICE

Whereas, the undersigned being the Authorized Officer of the AU Small Finance Bank Limited (A Scheduled Commercial Bank) under the "Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest [Act, 2002 (54 of 2002)]" and in exercise of powers conferred under section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice on the date as mentioned below calling upon the borrowers to repay the amount mentioned in the said notice within 60 days from the date of receipt of the said notice as per the details given in below table:

Name of Borrower/Co-Borrower/ Mortgage/Guarantor / Loan A/c No.	13(2) Notice Date & Amount	Description of Mortgaged Property	Date of Possession Taken
(A/c No.) L9001060717111702 & L9001061121409562 Manoj Kumar (Borrower), Smt. Babita (Co-Borrower)	17-Jan-22 Rs. 3248662/- Rs. Thirty-Two Lac Forty-Eight Thousand Six Hundred Sixty-Two only & Rs. 491303/-	(1) All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated at Plot No 1373 Kh.No.58 Waka Ucha Gaon Te-Ballabgarh Dist- Faridabad Haryana Admeasuring 50 Sq. Yrd. (2) All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated at Khata No. 28/31Mu No 58 Killa No 13 (8-0), 23 (8-0) Vill-Hari Vihar Uncho Gaon Adarsh Nagar Te-Ballabgarh Dist-Faridabad Haryana Admeasuring 60 Sq. Yrd./Sq.	13-Apr-22
(A/c No.) L9001061121783539 Bhim Sain (Borrower), Sunita Rani (Co-Borrower)	07-Jan-22 Rs. 126648/- Rs. One Lac Twenty-Six Thousand Six Hundred Forty-Eight only as on 07-Jan-22	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated At Freehold - Municipal Limit Metro & Urban, Wakya Dabwali Road Wakya Dabwali Road, Sirsa, Haryana Admeasuring 18.33 SqYds	12-Apr-22
(A/c No.) L900106116575431 Bhim Sain (Borrower), Sunita Rani (Co-Borrower)	07-Jan-22 Rs. 574203/- Rs. Five Lac Seventy-Four Thousand Two Hundred Three only as on 07-Jan-22	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated At Freehold - Within Municipal Limit Wakya Dabwali Road Residential Gram Chattargarh, Sirsa, Haryana Admeasuring 18.33 SqYds	12-Apr-22
(A/c No.) L9001061121908571 Prince Kumar (Borrower), Hardeep Kaur (Co-Borrower)	07-Jan-22 Rs. 208138/- Rs. Two Lac Eight Thousand One Hundred Thirty-Eight only as on 07-Jan-22	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated At Municipal Corporation Dasmesh Nagar Residential , Dabwali, Sirsa, Haryana Admeasuring 300 SqYds	12-Apr-22
(A/c No.) L9001060117404966 Prince Kumar (Borrower), Hardeep Kaur (Co-Borrower)	07-Jan-22 Rs. 1067999/- Rs. Ten Lac Sixty-Seven Thousand Nine Hundred Ninety-Nine only as on 07-Jan-22	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated At Municipal Corporation Dasmesh Nagar Mandi Kilianwali, Dabwali, Sirsa, Haryana Admeasuring 300 SqYds	12-Apr-22

The borrower having failed to repay the amount, therefore notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein above mentioned table in exercise of powers conferred on him/ her under section 13(4) of the said [Act-2002] read with Rule 8 of the said rule on the date mentioned in the above table. The borrower's attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the AU Small Finance Bank Limited (A Scheduled Commercial Bank) for the amount and interest thereon mentioned in the above table.

Place: Haryana Date: 15-Apr-2022

Sd/- Authorised Officer AU Small Finance Bank Limited



INDIAN PREMIER LEAGUE 2022



It is a fresh auction and we are building this team for the next three-four years, coming a few years down the line, you will see some great players coming out from this team — SURYAKUMAR YADAV

Rana, Russell steer KKR to 175-8

Mumbai Indians search 1st win of IPL 2022

points table

Po.	TEAM	M	W	L	NR	Pts	NRR
1.	GT	5	4	1	0	8	0.450
2.	KKR	5	3	2	0	6	0.446
3.	RR	5	3	2	0	6	0.389
4.	PBKS	5	3	2	0	6	0.239
5.	LSG	5	3	2	0	6	0.174
6.	RCB	5	3	2	0	6	0.006
7.	DC	4	2	2	0	4	0.476
8.	SRH	4	2	2	0	4	-0.501
9.	CSK	5	1	4	0	2	-0.745
10.	MI	5	0	5	0	0	-1.072

boundary meter

4s 690
6s 373



Sunrisers Hyderabad pacers controlled the innings for a large part before Nitish Rana and Andre Russell lifted Kolkata Knight Riders to a 175 for 8 in their IPL match here on Friday.

The Knight Riders lost three top-order batters cheaply inside the powerplay overs but recovered to some extent to post a decent total, thanks to Rana and Russell's knocks of 54 and 49 not out, respectively.

The pacers - Marco Jansen (1/26), T Natarajan (3/37), Bhuvneshwar Kumar (1/37) and Umran Malik (2/27) accounted for the bulk of the wickets.

Opting to field, South African Jansen used the bounce and swing on offer really well to draw first blood as he sent Aaron Finch (7), who is playing his first match of the season, back to the hut in the second over.

Natarajan then bowled a sensational fifth over, snaring two wickets.

Natarajan first bowled a brilliant length ball, pitching just outside off to account for Venkatesh Iyer (6), who looked unsettled during his stay, with the flamboyant Sunil Narine (6) following his teammate a couple balls later as KKR slumped to 31 for 3.

Kane Williamson introduced spin but left-arm Jagadeesha Suchith

(1/32) looked rusty and struggled with his line.

Young Malik then struck twin blows, snapping the wickets of Shreyas Iyer (28) in the 10th over and Sheldon Jackson (7) as Sunrisers bowlers continued striking at regular intervals.

However, Rana kept the scoreboard ticking, hitting singles and boundaries alike in his 36-ball knock. Rana smashed six fours and two

maximums. He was involved in 39-run stands with skipper Iyer and Russell each.

However, his stay in the middle was cut short by Natarajan in the 18th over as SRH broke the potentially dangerous partnership.

Russell, whose 25-ball innings was laced with four boundaries and as many six, including two in the final over. The West Indian helped KKR add 55 runs in the last five overs.

PTI ■ MUMBAI

An auction botched up by poor planning, Mumbai Indians will continue to grope in the dark in search of an ideal playing eleven with an aim to end their five-match losing streak against Lucknow Super Giants in an IPL match on Saturday.



Mumbai vs Lucknow
Live from 3:30 pm IST
STAR SPORTS 1

This is not the first time that MI have had a losing streak of five matches but this is probably the first time that it seems that the team's think-tank do not have an idea of how to stem the rot that has set in.

It is certainly not skipper Rohit Sharma's fault that the five-time champions had bungled big time at the auction table with below-par domestic signings save NT Tilak Varma, which is coming to bite them.

Against Lucknow in the afternoon Mumbai head coach Mahela Jayawardene would have to put their best foot forward in order to tame the likes of Quinton de Kock, KL Rahul, Krunal Pandya, Ayush Badoni to name a few.

Krunal and De Kock, in particular, would like to pose some serious challenges for the MI brigade and may be compel them to think whether not putting enough efforts to get them back in their roster was a prudent enough thing to do.

There had been some inexplicable team selections and dropping a million dollar plus buy like Tim David after two games is one of them. Such has been MI's plight that they haven't been able to field their full quota of foreign players in order to have enough bowlers in their ranks.

However, David might be given a go in place of a Jaydev Unadkat, who has once again come short in the highest level of cricket and is an example of the yawning gap between standards in domestic cricket and IPL.

One among Unadkat and Basil Thampi need to make way for David as they don't have too many options at the table.

In case of Murugan Ashwin, the only plausible replacement at this time looks to be leg-spinner Mayank Markande, who not so many moons back had some decent performances for the five-time champion outfit.

Not having a quality spinner like Rahul Chahar or Krunal, who can at times stem the flow of runs is also hurting MI.

Head coach Mahela Jayawardene had already said and rightly so that Rohit's performance isn't a worrying factor.

One of the reasons being his touch which is not out of place but perhaps he needs to curtail down on a few shots and bat deep along with Suryakumar Yadav to put up a challenging score which the weak bowling line-up can defend.

For Lucknow, mentor and brains behind the strategy Gautam Gambhir needs to think whether both Marcus Stoinis and Jason Holder could be a part of same eleven or they would be better off dropping one of them and playing the hard-hitting Evin Lewis in the top-order alongside Rahul and De kock.

Deepak Chahar ruled out of IPL, DC physio tests positive for COVID-19



Chennai Super Kings bowler Deepak Chahar has been ruled out of the TATA Indian Premier League (IPL) 2022 owing to a back injury," said the IPL in a statement.

"Kolkata Knight Riders (KKR) have signed fast bowler Harshit Rana as a replacement for pacer Rasikh Salam for the rest of the TATA IPL 2022 season. Salam, who played 2 games for KKR this season, has been ruled out owing to a lower back injury and will take no further part in the tournament.

"His replacement, Harshit Rana, from Delhi will join KKR at his base price of INR 20 Lakh."

PTI ■ MUMBAI

Chennai Super Kings all-rounder Deepak Chahar was on Friday ruled out of the IPL with a back injury, while Delhi Capitals physio Patrick Farhart tested positive for COVID-19.

Chahar had also suffered a hamstring injury during the home series against the West Indies in February.

KKR pacer Rasikh Salam is also out of the IPL with a lower back injury with young Delhi pacer Harshit Rana named as

his replacement.

On Farhart, a former physio of the Indian cricket team, the statement added: "Delhi Capitals physio Patrick Farhart has been tested positive for COVID-19. He is being closely monitored by the DC Medical Team at the moment."

With cases gradually rising, COVID threat has increased during the two-month-long IPL.

Last year, the tournament had to be suspended at the peak of the second wave in May and was later completed in the UAE.

RCB need Harshal boost to get campaign back on track against DC



Delhi vs Bengaluru
Live from 7:30 pm IST
STAR SPORTS 1

PTI ■ MUMBAI

Their winning streak halted by the defending champions, Royal Challengers Bangalore will hope Harshal Patel returns to the playing XI and contribute in bringing their campaign back on track when they face Delhi Capitals in an IPL match here on Saturday.

RCB were flying high with three successive wins before Chennai Super Kings outwitted them by 23 runs in their last outing. It was absence of Harshal which hurt the team as skipper Faf du Plessis looked out of options to control the rampaging duo of Shivam Dube and Robin Uthappa, who took the bowlers to the cleaners as CSK posted

a huge total on board.

Known for his variations and death bowling skills, Harshal is a vital cog in RCB's wheels and Du Plessis had admitted that the team missed his services after he left the bio-bubble on Sunday following the death of his cousin.

The 31-year-old from Haryana, who had taken 32 wickets in the 2021 edition, has emerged as one of the best T20 bowlers with his variations, which include off-cutters and slower ones, bowled with variable arm speed.

This season too, Harshal has snapped six wickets from four games at an economy of just 5.50 and remains the go-to-man for du Plessis whenever the going gets tough. Among others, pace duo of Mohammad Siraj and Akash Deep has been taken for runs, while Wanindu Hasaranga claimed two wickets but he bled 35 in three overs in the last match.

Spin duo of Glenn Maxwell and skipper Du Plessis will expect a better show from his bowlers on Saturday.

In batting, Du Plessis and young left-hander Anuj Rawat have given the team good starts, while Dinesh Karthik has played the role of the finisher well. Engineer-turned cricketer Shahbaz Ahmed too has impressed with his batting so far.

Former skipper Virat Kohli has blown hot and cold with two 40 plus scores but lacked consistency.

The Capitals, on the other hand, are heading into the match after a massive 44-run win over Kolkata Knight Riders.

With two back-to-back fifties, opener Prithvi Shaw has been in sensational form, while seasoned Australian opener David Warner has provided the team solidity at the top as he provided the fireworks to set DC's massive win over KKR.

The number three spot, however, remains a concern with none of the batter tried by the team able to grab the chance. Skipper Rishabh Pant too will expect more runs from his batting.

Spinner Kuldeep Yadav has emerged as their top bowler with 10 wickets so far, while pacer Khaleel Ahmed too has taken seven scalps in three games.

South African Anrich Nortje, who looked rusty in his only outing, also remains an option, while Delhi also has plenty of bowling all-rounders such as Axar Patel, Shardul Thakur and Lalit Yadav to count on.

However, Rowman Powell has looked subdued so far and DC would expect more from him.



Hardik has kept amazing team environment: Rashid

PTI ■ NAVI MUMBAI

Hardik Pandya has been leading from the front with inspirational performances and is also going out of his way to create a happy team environment leading to a good start by Gujarat Titans in its maiden IPL campaign, feels Rashid Khan.

Gujarat are now on top of the table with four wins from five games and Hardik is currently second in list of run-getters and is also bowling well in every game.

"The way he (Hardik) has led the team, the way he has kept the team environment, inside and outside the field has been amazing so far," Rashid said at the virtual post-match press conference.

Rashid, the ace spinner from Afghanistan, said Hardik was someone who always takes brave decisions.

"He (Hardik) is someone who always takes that brave decision, always has confidence and he is someone who is very clear in mind on what he is going to do.

"This is an important thing as a captain when your mind is clear, and you take right decisions, the result will take (care) by itself," added Rashid.

Ability to take right decisions at right time makes him a good leader, feels Rashid.

"You take right decisions with confidence, that is something which makes him the best and he has been delivering the best so far and leading from the front - (be it) batting, bowling and fielding," said Rashid.

Root resigns as England Test captain

AP ■ LONDON

Joe Root resigned as England's Test captain on Friday after a five-year term that ended in a torrid run of results including an Ashes drubbing and defeat in the West Indies.

The Yorkshireman, appointed as Alastair Cook's successor in 2017, holds the record for the highest number of wins as England skipper, his 27 victories putting him one ahead of Michael Vaughan and three in front of Cook and Andrew Strauss.

The 31-year-old led his side to a number of notable series victories, including a 4-1 home win over India in 2018 and a 3-1 triumph away to South Africa in 2020.

But the past 12 months have been dismal. After winning their opening three Tests of 2021, England have won just one since,

losing 11 and drawing five of their past 17.

Root's decision comes after the 1-0 Test series defeat to West Indies last month, which followed a humiliating 4-0 Ashes loss in Australia.

"After returning from the Caribbean tour and having time to reflect, I have decided to step down as England men's Test captain," Root said in a statement released by the England and Wales Cricket Board (ECB).

"It has been the most challenging decision I have had to make in my career but having discussed



this with my family and those closest to me, I know the timing is right.

"I am immensely proud to have captained my country and will look back on the past five years with enormous pride. It has been an honour to have done the job and to have been a custodian of what is the pinnacle of English cricket.

"I have loved leading my country, but recently it's hit home how much of a toll it has taken on me and the impact it has had on me away from the game."

Root is already England's second-highest Test run scorer of all time behind only Cook and scored 14 centuries as captain.

His tally of 5,295 runs as skipper is the highest by any England captain and puts him fifth on the all-time list behind only Graeme Smith, Alan Border, Ricky Ponting and Virat Kohli.

Root's exit leaves England - fifth in the Test rankings - without a captain, head coach, and managing director while the ECB seeks a new chairman.

Players in the frame to succeed Root include star all-rounder Ben Stokes and veteran fast bowler Stuart Broad, who was dropped for the West Indies tour.

England play a three-match Test series against New Zealand starting on June 2 before a Test against India and a series against South Africa.

Mithali to play in Women's Sr T20 Trophy

PTI ■ NEW DELHI

Speculations rife about her international future, India's Test and ODI skipper Mithali Raj will be turning up for Railways at the Women's Senior T20 Trophy beginning on April 18 in what will be her first competitive event since the Women's World Cup.

The future of stalwarts Mithali and Jhulan Goswami have been a subject of debate since

India's early exit from the World Cup in New Zealand last month.

While Jhulan is recovering from a side strain that she suffered during the global event, Mithali will groom the next generation of players in the Railways squad. Both are 39 and are at the business end of their illustrious careers.

"Mithali will be there to guide the younger players. As a senior player, she understands her role really well. Anyway, she never misses domestic assignments when not on national duty," a BCCI source said.

Mithali, who is the leading run-getter in international cricket, had captained the Railways team to the title in the T20 competition last year. Her international T20 career came to an end in 2019.

As far as her ODI and Test future is concerned, the source added: "There is no international cricket lined up in the near future. She has a lot of time to think over her future."

India's next confirmed international assignment is in September when they play three T20s and as many ODIs in England after the Commonwealth Games in July-August.